

Customer Type:

Existing Customer Credit Bank PNG New to CBP Credit Bank PNG

Loan Type:

Home Loan Owner Occupied Residential Property Investment Loan

Purpose of Loan:

Property Purchase Home Improvement Refinancing / Debt Consolidation
 Building and Construction Other If others, please state: _____

Purchase Price: _____ Contribution / Deposit / Equity _____ Property Location _____

Repayment Frequency: Fortnightly Monthly

Applicant 1

Personal Details

Title: Mr Mrs Ms Miss Others

(Please state): _____

Full Name: _____

Surname: _____

DOB: _____

Residential Status:

Citizen Permanent Resident
 Resident with work permit

Residential Address: _____

Date you moved there: _____

Previous Residence: _____

Postal Address: _____

Housing Status: _____

Own Home Living with Relatives
 Renting Other

If other, please state: _____

Marital Status: _____

Married Single Defacto Separated
 Divorced Other

Number of Dependents: _____

Email Address: _____

Work Phone: _____

Mobile number: _____

Passport number: _____

Expiry Date: _____

Applicant 2

Personal Details

Title: Mr Mrs Ms Miss Others

(Please state): _____

Full Name: _____

Surname: _____

DOB: _____

Residential Status:

Citizen Permanent Resident
 Resident with work permit

Residential Address: _____

Date you moved there: _____

Previous Residence: _____

Postal Address: _____

Housing Status: _____

Own Home Living with Relatives
 Renting Other

If other, please state: _____

Marital Status: _____

Married Single Defacto Separated
 Divorced Other

Number of Dependents: _____

Email Address: _____

Work Phone: _____

Mobile number: _____

Passport number: _____

Expiry Date: _____

CONTINUED

Issuing Country: _____

Driver's License Number: _____

Expiry Date: _____

Issuing City or Town: _____

Name of friend or relative not living with you: _____

Relationship: _____

Phone Number: _____

Work Address of friend or relative: _____

Employment Details

Occupation Description: _____

Start Date: _____

Employment status: Permanent Contract

Self Employer

Contract Expiry Date: _____

If self - employed time in Business: _____

Name of Current Employer: _____

Employer Phone No: _____

Superannuation ID Number: _____

Employer Address: _____

Monthly Gross Salary: _____

Monthly Net Salary: _____

Time with Employer: _____ Year _____ Months

Previous employer - if under three (3) years with present employer.

EMPLOYER NAME	FROM:	TO:

Issuing Country: _____

Driver's License Number: _____

Expiry Date: _____

Issuing City or Town: _____

Name of friend or relative not living with you: _____

Relationship: _____

Phone Number: _____

Work Address of friend or relative: _____

Employment Details

Occupation Description: _____

Start Date: _____

Employment status: Permanent Contract

Self Employer

Contract Expiry Date: _____

If self - employed time in Business: _____

Name of Current Employer: _____

Employer Phone No: _____

Superannuation ID Number: _____

Employer Address: _____

Monthly Gross Salary: _____

Monthly Net Salary: _____

Time with Employer: _____ Year _____ Months

Previous employer - if under three (3) years with present employer.

EMPLOYER NAME	FROM:	TO:

STATEMENT OF POSITION

Provide Details where applicable:

MONTHLY INCOME	AMOUNT
Salary	K <input style="width: 150px;" type="text"/>
Other Income	K <input style="width: 150px;" type="text"/>
TOTAL INCOME	K <input style="width: 150px;" type="text"/>

MONTHLY EXPENSES	AMOUNT
Rent	K <input style="width: 150px;" type="text"/>
Motor Vehicle	K <input style="width: 150px;" type="text"/>
Utilities	K <input style="width: 150px;" type="text"/>
Insurance	K <input style="width: 150px;" type="text"/>
Living Expense	K <input style="width: 150px;" type="text"/>
Loan Repayments (including other bank, financial institution)	K <input style="width: 150px;" type="text"/>
TOTAL EXPENSES	K <input style="width: 150px;" type="text"/>
NET INCOME (Total income- Total Expense)	K <input style="width: 150px;" type="text"/>

ASSETS What you Own	AMOUNT
Property/ ies	K <input style="width: 150px;" type="text"/>
Motor Vehicle	K <input style="width: 150px;" type="text"/>
Furniture and Household items	K <input style="width: 150px;" type="text"/>
Superannuation	K <input style="width: 150px;" type="text"/>
Other Assets	K <input style="width: 150px;" type="text"/>
TOTAL ASSETS	K <input style="width: 150px;" type="text"/>

(Less)	AMOUNT
LIABILITIES What you owe	AMOUNT
Home Loans	K <input style="width: 150px;" type="text"/>
Loans other Banks /Financial Institutions	K <input style="width: 150px;" type="text"/>
Credit Purchase	K <input style="width: 150px;" type="text"/>
Other Loans	K <input style="width: 150px;" type="text"/>
TOTAL LIABILITIES	K <input style="width: 150px;" type="text"/>
Surplus (Total Assets – Total Liabilities)	K <input style="width: 150px;" type="text"/>

CREDIT HISTORY DECLARATION

Have you ever experienced bankruptcy, legal judgements or legal proceedings? Yes NO

If yes, Provide details: _____

Have You ever been in default /arrears with your current or bank loans? Yes NO (If yes provide an explanation letter)

PRIVACY AND CONFIDENTIALITY STATEMENT

Credit Bank collects your information for various purposes, including assessing your application and providing you with the requested product or service. Here’s a summarized breakdown of how your information may be disclosed:

- Marketing and Product Information:** CreditBank PNG may use your information to inform you about other products services they offer that might interest you.
- Internal and Administrative Purposes:** CreditBank PNG may share your information with related bodies corporate (such as subsidiaries) for internal purposes like risk management, system development, and testing.
- Credit Reports:** They may obtain a credit report about your commercial activities and credit worthiness from relevant businesses to evaluate your application.
- Other Credit Providers:** CreditBank PNG may share your information with other credit providers to assess your credit worthiness and help prevent defaults.
- Credit Reporting and Debt Collection Agencies:** Your information may be shared with credit reporting or debt collection agencies, outsourced providers, agents, contractors, and legal entities as required by law.

CUSTOMER DECLARATION

(To be signed by all individual applicants and by existing guarantors).

My signature below affirms my understanding and consent to all matters set out in this application including the Privacy and Confidentiality Statement above.

I confirm that all information provided by me in and/ or accompanying this application is true and correct and is given in support of this application. I declare that the details contained within the Statement of Financial Position are true and correct.

I acknowledge that CreditBank PNG reserves that right to ask for additional information to consider this application and that CreditBank PNG may not be able to assess the application unless I provide additional information requested by CreditBank PNG. Where signed by two or more people, this declaration is read as given by each individually.

Applicant 1 Signature: _____ Applicant 2 Signature: _____

Date: _____ Date: _____

Bank Use Only

Bank Officer: _____ Branch ID: _____

Signature: _____ Date Received: _____

Checklist:

All completed applications submitted the following requirements:

A. Salary Earner

- Should be employed for 2 years
- Letter of confirmation from the employer or letter of Contract (must show employment status, commencement date and gross annual salary).
- Latest current 3 pay slips
- 6 months bank statements including other bank loans and superannuation statements.
- If application is submitted under joint names, both applicants payslips must be attached.
- Documents of other income if any e.g. Rental Income statements and Tenancy Agreement for last 6 months.
- Evidence of Equity contribution e.g. Superannuation or Cash savings.

B. Self Employed

- Should be in the same business for at least 2 years.
- Copy of business Financial and Income Tax return.
- 3 months bank statement for deposits or Loan accounts held with another bank

C. Identification

- 2x IDs (copy of passport, Driver's License, Superannuation, NID or Work ID)
- Work Permit for Permanent Residency Visa (Non-PNG Citizens)

In addition to section A, B & C, Provide the following additional documents for the purpose indicated below.

1. New Property Purchase

- Signed Letter of Offer and Acceptance
- Copy of the Title or tenancy Agreement (Applicable if property has tenants currently residing)

2. Refinancing

- Last 6 months of all loan debts to be refinance
- Copy of Title
- Copy of land rental bill and land tax
- Copy of Current insurance
- Copy of Super fund statement (if housing advance is utilized)
- Current Valuation

3. New Building Construction

- Copy of 1x Quotes from a reputable Contractor with Builders Insurance
- Copy of Contract of sale of land (if also buying land), Scope of work and construction Schedule
- Copy of stamped council approved plans and specifications by building board, water sewerage, fire and electricity authority.