

# Personal Loan Application Form

## LOAN TYPE:

### Customer Type:

Existing  New

Loan Type:  Personal Loan

Purpose Of Loan:  Wedding  Refinancing/Debt Consolidation  Traveling / Holiday  School Fee Assistance  
 Others, If others, please state: \_\_\_\_\_

Requested Loan Amount: \_\_\_\_\_ Requested Loan Term min 1 year, Max is 5 years \_\_\_\_\_

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: \_\_\_\_\_

Issuing Country: \_\_\_\_\_

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 Employed

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:

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**STATEMENT OF POSITION**

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Provide Details where applicable:

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

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(Less)

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"/>
<b>TOTAL EXPENSES</b>	<b>K <input style="width: 150px;" type="text"/></b>
<b>NET INCOME (Total income- Total Expense)</b>	<b>K <input style="width: 150px;" type="text"/></b>

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**ASSETS What you Own**

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"/>
<b>TOTAL ASSETS</b>	<b>K <input style="width: 150px;" type="text"/></b>

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(Less)

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"/>
<b>TOTAL LIABILITIES</b>	<b>K <input style="width: 150px;" type="text"/></b>
<b>Surplus (Total Assets – Total Liabilities)</b>	<b>K <input style="width: 150px;" type="text"/></b>

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**CREDIT HISTORY DECLARATION**

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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**

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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:

- 1. Marketing and Product Information:** CreditBank PNG may use your information to inform you about other products or services they offer that might interest you.
- 2. 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.
- 3. Credit Reports:** They may obtain a credit report about your commercial activities and credit worthiness from relevant businesses to evaluate your application.
- 4. Other Credit Providers:** CreditBank PNG may share your information with other credit providers to assess your credit worthiness and help prevent defaults.
- 5. 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**

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*(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 Signature : \_\_\_\_\_

Date: \_\_\_\_\_

**Checklist:**

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Ensure as many of the following documents as possible are provided to enable a full assessment of your application.

Some additional information maybe required your lender well advise what information is required from the checklist below

**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
- 3 months bank statements including other bank loans

**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

**Identification**

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

*Bank Use Only*

Bank Officer:  Branch ID:

Signature:  Date Received: