

Personal loan application form

Customer: ☐ Existing ☐ New

Loan: ☐ Personal loan ☐ Personal car loan ☐ Executive car loan

Purpose of loan: ☐ Wedding ☐ Traveling ☐ Refinancing
☐ Purchase of vehicle ☐ School fee assistance ☐ Other, please state _____

Loan amount: _____ Requested loan term min 1 year, max is 5 years _____

Repayment: ☐ Fortnightly ☐ Monthly

Applicant

Personal details

Title: ☐ Mr ☐ Mrs ☐ Ms ☐ Others

Surname: _____

Given names: _____

Date of birth: _____

☐ Married ☐ Single ☐ Other

☐ Citizen ☐ Permanent resident ☐ Work permit

Driver's license number: _____

City / town issued: _____

Expiry date: _____

Passport number: _____

Country of issuance: _____

Expiry date: _____

Email address: _____

Mobile number: _____

Physical address

Current address :

☐ Own home ☐ Renting ☐ Other

If you are under 3 years at your current address, please provide the previous address.

Name of friend or relative not living with you:

Relationship: _____

Phone number: _____

Work address: _____

Employment details

☐ Full time ☐ Contract ☐ Self employed

Employer's name: _____

Occupation / Job title: _____

Start date: _____

Employer's address: _____

Work email: _____

Work phone number: _____

Previous employer - if under three (3) years with current employer.
Employer's name: _____

Occupation / Job title: _____

Start date: _____ End date: _____

Financial position – assets and liabilities

Provide details where applicable:

Monthly income (net)	AMOUNT
Salary	K <input type="text"/>
Other Income	K <input type="text"/>
total income	K <input type="text"/>
(Less)	
Monthly expense	AMOUNT
Rent	K <input type="text"/>
Motor vehicle	K <input type="text"/>
Utilities	K <input type="text"/>
Insurance	K <input type="text"/>
Living expense	K <input type="text"/>
Loan repayments (including other bank, financial institution)	K <input type="text"/>
total expenses	K <input type="text"/>
(total income – total expense)	K <input type="text"/>
Assets – what you own	AMOUNT
Property/ ies	K <input type="text"/>
Motor vehicle	K <input type="text"/>
Furniture and household items	K <input type="text"/>
Superannuation	K <input type="text"/>
Other assets	K <input type="text"/>
total assets	K <input type="text"/>
(Less)	
Liabilities – what you owe	AMOUNT
Home loans	K <input type="text"/>
Loans other banks / financial institutions	K <input type="text"/>
Credit purchase	K <input type="text"/>
Other loans	K <input type="text"/>
total liabilities	K <input type="text"/>
(total assets – total liabilities)	K <input type="text"/>

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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

CreditBank PNG 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:** CreditBank PNG 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

(This declaration is read and signed as given by the individual).

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 Financial Position - assets and liabilities 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. This declaration is read and signed as given by the individual.

Applicant signature :

Date:

Bank Use Only

Bank Officer:

Branch ID:

Signature:

Date Received:

Checklist:

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

Some additional information may be required, your lender will 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)
- ☐ Work Permit for Permanent Residency Visa (Non-PNG Citizens)