

PERSONAL LOAN APPLICATION



Level 9, Kina Bank Haus
Douglas Street PO Box 1141
Port Moresby NCD 121
PAPUA NEW GUINEA

BANK USE ONLY

Bank Officer:

Officer ID:

Signature:

Date Received:

SECTION 1: FACILITY DETAILS Please tick in the appropriate check box

Number of Applicants:

Product Type: ☐ Unsecured Loan ☐ Secured Loan

Loan Amount:

Repayment Frequency:

Loan Term (in months):

Purpose of facility

- | | |
|---|--|
| <input type="checkbox"/> Purchase of Household Goods | <input type="checkbox"/> Wedding |
| <input type="checkbox"/> Home Improvement | <input type="checkbox"/> Funeral |
| <input type="checkbox"/> Refinancing/Debt Consolidation | <input type="checkbox"/> Holidays/Travel |
| <input type="checkbox"/> Purchase of Motor Vehicle | <input type="checkbox"/> Other* |
| <input type="checkbox"/> School Fee Assistance | |

*Please specify if other

Loans Being Refinanced

Existing Kina Bank Loan:

Non Kina Bank Loan:

Cash Contribution/Deposit:

Super Fund Equity:

Other Costs:

SECTION 2: PERSONAL DETAILS

Applicant 1

Title: ☐ Miss ☐ Mr ☐ Mrs ☐ Other (please state)

First Name (s):

Surname:

Date of birth:

Age:

Mother's Maiden Name:

Do you currently bank with Kina Bank?:

Kina Bank CIF:

Residential Status:

Residential Address:

Time at Address: Years Months

Previous Residential Address:

Time at Address: Years Months

Postal Address:

Housing Situation:

Marital Status:

Number of Dependants:

Age of Dependants:

Email Address:

Work Phone:

Home Phone:

Mobile:	Super Fund ID Number:	Passport Number:
Issuing Country:	Drivers License Number:	Issuing Branch:
Name of Person Not Living with You:		Relationship:
Phone Number:	Their Residential Address:	

SECTION 3: EMPLOYMENT DETAILS

Applicant 1

Occupation:	Employment Status:
Employment ID Number:	Contract Expiry Date:
Time in Business: Years Months Self Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Employer:	Employer Phone:
Employer Address:	Time with Employer: Years Months
	Monthly Gross Salary:
Previous Employer:	Employer Phone:
Previous Employer Address:	Time with Employer: Years Months
	Monthly Net Salary:

SECTION 4: PERSONAL DETAILS

Applicant 2

Title: <input type="checkbox"/> Miss <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Other	
First Name (s):	Surname:
Date of birth:	Age:
	Mother's Maiden Name:
Do you currently bank with Kina Bank?	Kina Bank CIF:
Residential Status:	Residential Address:
Time at Address: Years Months	
Previous Residential Address:	
Time at Address: Years Months	
Postal Address:	Housing Situation:
	Martial Status:
Number of Dependants:	Age of Dependants:
Email Address:	Work Phone:
	Home Phone:
Mobile:	Super Fund Card Number:
Issuing Country:	Drivers License Number:
Name of Person Not Living with You:	Relationship:
Phone Number:	Their Residential Address:

SECTION 5: EMPLOYMENT DETAILS

Applicant 2

Occupation:

Employment Status:

Employment Field Number:

Contract Expiry Date:

Time of Business: Years Months

Self Employed? ☐ Yes ☐ No

Employer:

Employer Phone:

Employer Address:

Time with Employer: Years Months

Monthly Gross Salary:

Previous Employer:

Employer Phone:

Previous Employer Address:

Time with Employer: Years Months

Monthly Net Salary:

SECTION 6: CREDIT HISTORY DECLARATION

Have you been declared Bankruptcy, or had any judgment or legal proceedings against you? ☐ Yes ☐ No

Provide Details if Yes

Have you been in default/arrears with your current or other bank Loans? ☐ Yes ☐ No *If Yes provide an explanation letter

SECTION 7: STATEMENT OF POSITION

Provide details where applicable.

Assets	Details	Value (PGK)
Kina Bank Account		
Other Bank Account		
Property/ies		
Motor Vehicle		
Furniture and Household Items		
Superfund		
Other Asset		
Total Assets		

Liabilities	Details	Value (PGK)	Limit (PGK)	Monthly (PGK) Payment	To be Refinanced Yes/No?
Kina Bank Credit Card					
Kina Bank Personal Secured Loan					
Kina Bank Unsecured Personal Loan					
Kina Bank Vehicle Loan					
Kina Bank Other Loan					
Kina Bank Home Loan					
Non-Kina Bank Home Loan					
Non-Kina Bank Personal Secured Loan					
Non-Kina Bank Unsecured Personal Loan					
Non-Kina Bank Overdraft					
Non-Kina Bank Other Loan					
Others					
Total Liabilities					

Monthly Income	Gross (PGK)	Net (PGK)
Salary		
Self Employed		
Regular Commission (if any)		
Rental Income		
Other Income		
Total Income		

Monthly Expenses	Amount (PGK)
Rent/Board	
Motor Vehicle	
Utilities	
Life Insurance	
Other Bills/Living Expenses	
Loan Repayments	
Total Expenses	

SECTION 8: PRIVACY AND CONFIDENTIALITY STATEMENT

Kina Bank collects your information for the purpose of identifying you, assessing your application and, if approved, to provide you with the product or service applied for. If you do not provide some or all of the information requested, Kina Bank may be unable to process your application.

Kina Bank may disclose your information:

- a) to help Kina Bank provide or tell you about other Kina Bank products or services which may interest you;
- b) to related bodies corporate (including subsidiaries) of Kina Bank for internal and administrative and operational purposes (including risk management, systems development and testing).
- c) to obtain a credit report about your commercial activities and commercial credit worthiness from any business which provides that type of information to assess your application;
- d) to another credit provider: to assess your application, to assess your credit worthiness, to help you avoid a default on your obligations or to tell a credit provider of any default you have made;
- e) to credit reporting or debt collecting agencies, any outsourced provider, agents, contractors or advisers Kina Bank engages to carry out its functions and activities, Kina Bank's alliance partners, and to other parties authorised and/or required by law.

SECTION 9: CUSTOMER DECLARATION

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

My signature below evidences 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 Kina Bank reserves the right to ask for additional information to consider the applicant's application and that Kina Bank may not be able to assess the applicant's application unless I provide additional information requested by Kina Bank.

Where signed by two or more people, this declaration is read as given by each individually.

Applicant 1 Signature:

Date:

Applicant 2 Signature:

Date:

REQUIREMENTS

All completed applications submitted must include the following requirements:

A) Salary Earner:

- ☐ Should be employed at least 6 months
- ☐ Letter of confirmation from employer or Letter of contract (showing employment status, commencement date and gross annual income)
- ☐ Income Tax slip if pay is inconsistent or if you receive regular overtime
- ☐ Latest 3 pay slips (or one pay slip and latest statements showing salary credits if salary is directed to account)
- ☐ 3 month bank statements including other bank loans/Superannuation Statement
- ☐ If application is submitted under joint names, spouses pay slips must be attached
- ☐ Documents of other income if any e.g Statements for the last 6 consecutive months of rental income of the current tenancy agreement (if applicable)

B) If Self Employed:

- ☐ Should be in the same business at least 2 years
- ☐ Copy of business financials and Income Tax Return

C) Identification:

- ☐ All ID documentation must contain the customer's official name and the names on all documents supplied must be consistent
- ☐ 2 x ID (Copy of Passport, Driver's License, Superannuation, NID or Work ID)
- ☐ Work Permit or Permanent Residency Visa (Non PNG Citizens)