



GEMINI FINANCE LIMITED

PO Box 1318
Port Moresby
National Capital District
Papua New Guinea

Phone: +675 82906320
Email: geminifinance51@gmail.com
Social/M: Facebook, LinkedIn, Instagram,
TikTok, X, WhatsApp

Location: Section 451, Allotment 09, Gemini Place, Cameron Road, Gordons, Port Moresby

ALESCO – Deduction Code

DMINI

ALESCO – Payroll System

New Client: () Existing Client: ()

PERSONAL DEATILS

Given Name: _____

Sirename: _____

District: _____

Province: _____

BANKING DETAILS:

Bank Name: BSP () KINA BANK () WESTPAC ()

Bank Account number (#): _____

Bank Branch Name (optional) _____

Type of account: Savings () Cheque ()

EMPLOYMENT DETAILS

Employer name: _____

Postal Address: _____

Employee Name: _____

File Number #: _____

Job Title: _____

Email: _____

Phone Number #: _____

FINANCIAL DETAILS:

Loan Amount Applied: K _____

Fortnightly Repayment: K _____

Number of Fortnights: _____

Total Amount Repayable: K _____

Starting Date of Repayment: _____

Ceasing Date of Repayment: _____

IRREVOCABLE SALARY DEDUCTION AUTHORITY:

To: The Paymaster of Dept/Company: _____

From: _____ Work File #: _____

I would hereby authorize you to deduct the sum of K _____ fortnightly from my salary for _____ fortnight (s) and remit the Cheque in favor of Gemini Finance Ltd PO Box 1318, Waigani, NCD or Lodge Payment to **Gemini Finance Ltd BSP Waigani Account #0000923903**.

This deduction authority is irrevocable by me and can only be revoked with written approval by Gemini Finance Ltd. I also agree that on the cessation of my current employment for whatever reason, I authorize my employer to deduct all monies owing to Gemini Finance Ltd from whatever entitlements I may have in respect of long service leave, Bonus and Gratuity.

EMPLOYER ACKNOWLEDGMENT:

We hereby confirm to deduct the sum specified above from the employee's fortnightly payroll starting from _____/_____/_____ and ending in _____/_____/_____, and this amount will be remitted to Gemini Finance Ltd BSP AC #0000923903. We moreover agree that this deduction will not stop (do altercations) without written authority from Gemini Finance Ltd or till the loan is fully repaid.

Employer/Paymaster Signature: _____ Date: _____/_____/_____

Paymaster Name: _____ Position: _____

TERMS & CONDITIONS

1. The borrower must pay up his loan plus the full interest in due time (date), in accordance to Gemini Finance Ltd (GFL) loan repayment schedule, and the repayment of the loan shall be made on a fortnightly installment basis.
2. If the borrower violates the "**condition 1**", and fails to make his/her loan repayments, thereafter, GFL shall impose a 20% default fee on every missed fortnightly installments. The default fees then shall be added on his/her loan outstanding balance.
3. The borrower must meet any cost incurred regarding non-repayments of loan, and this include legal fees, etc...
4. The Lender reserves the ultimate right to review the loan facility at least annually and withdraw the loan facility anytime for any reasons whatsoever. Any loan application can be rejected by GFL at its wish.
5. GFL can at any time alter or change the interest rate, but the borrower must maintain the agreed loan, interest rate, default rate, etc., received at the time of his/her loan application.

BORROWER'S ACKNOWLEDGMENT

1. I acknowledge that I have read through all the contents of this loan agreement and I will abide by the terms and conditions as set out herein.
2. My bank account number is correct and the lender can directly credit the proceeds of the loan and my future loan redraws.
3. I certify and confirm that all the information here is true and not false
4. I shall be responsible on full indemnity basis for all costs incurred by the lender in preparation, negotiation, recovery and administration of this loan agreement.
5. I authorize my employer to do direct ALESCO Payroll Deduction and remit the cheque in favor of **Gemini Finance Ltd's Bank South Pacific Account Number# 0000 923 903**

Borrower's signature: _____

Date: _____/_____/_____

Employer's Stamp:

Here!