



PERSONAL LOAN APPLICATION & AGREEMENT FORM

Supreme Finance

"Unleashing Your Financial Freedom through Tailored Financial Solutions"

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Deduction Code

DSUPR

A. PERSONAL DETAILS

Are you an existing MFL client? Yes | No (circle appropriate)

Title: Mr/Mrs/Ms/Miss./Other (circle appropriate)

Given Name (s): _____

Family Name: _____

Date of Birth: ____/____/____ Gender: Male | Female (circle)

Marital Status: Single | Married | Divorced | Widowed (circle)

Home Province: _____

Spouse Name: _____

Spouse Employer: _____ Contact: _____

B. EMPLOYMENT DETAILS

Employment Status

Permanent | Casual | Part-time (circle appropriate)

Designation: _____ File #: _____

Employer's Name: _____

Employer's Address: _____

Date Started Work: _____ Years of Service: _____

C. CONTACT DETAILS

Mobile: _____ Preferred daytime contact

Work: _____ Ext _____ ☐ Mobile

Home: _____ ☐ Work

Email: _____ ☐ Home

D. RESIDENTIAL DETAILS

Residential Status?

Own Home | Mortgage | Renting | Other (circle appropriate)

Residential Address

Lot: ____ Section: ____ Suburb/Village: _____

Street: _____ City/Town: _____

How long have you lived at this address? _____ years

Relative not living with you: _____

Contact: _____ Relationship: _____

Address: _____

G. CLOSE RELATIVE DETAILS

First Name: Last Name: Relationship: Date of Birth:/...../.....

Employer: Division/Section:

Title:

Email: Office Phone No: Fax: Mobile No:

Residential Address

Section: Allotment: Street: Suburb: Town: Province:

E. LOAN DETAILS

Loan Purpose (circle appropriate)

Personal | Refinancing | School Fees | Medical |

Funeral Expense | Travel

Others (specify) _____

Loan Request

Amount (K): _____

Deduction (K): _____

No. of FN: _____

Gross Loan (K): _____

Repayment Ability

Gross F/N Salary: _____

Loan Deductions: _____

Total Deductions: _____

Net Salary: _____

Bank Details (circle appropriate)

BSP | Kina | Westpac

Account Name: _____

Account Number: _____

Branch: _____

Account Type: Savings | Cheque (circle appropriate)

F. DECLARATION

I hereby agree that the information supplied is true, accurate and complete as of the date of this loan application submission.

Declared at _____ on the
_____ day of _____, 20__

Applicant Name Applicant's Signature

Witness Name Witness Signature

Date: ____/____/____ Date: ____/____/____

OFFICE USE ONLY**Requirements Checklist**

- ☐ Completed loan application form
- ☐ Data input & PVA from employer
- ☐ Copy of 2x Valid ID (new client)
- ☐ Signed and Stamped Irrevocable Salary Deduction Authority
- ☐ Employer confirmation letter (new client)
- ☐ Latest pay slips x 3 (new client)
- ☐ Completed Statutory Declaration Form

LOAN BREAK UP

Loan Amount: _____ Interest: _____ Repayable: _____
Bal Offset: _____ Fee: _____ Deduction: _____
Refinance: _____ BCF: _____ Repayment Term: _____
Net Loan: _____

Approved | Declined | Pending (circle appropriate)

.....
Received/Checked by _____ Date: ____ / ____ / ____ Time: _____

.....
Verified by _____
Date: ____ / ____ / ____ Time: _____

.....
Approved and Paid by _____
Date: ____ / ____ / ____ Time: _____

Loan Breakup

Principal:Repayable..... Net Loan.....
Interest:Repayments..... Re payment NOF/s

H. IRREVOCABLE SALARY DEDUCTION AUTHORITY

TO THE PAY OFFICE:

I, FILE NO. HEREBY AUTHORISE YOU TO DEDUCT K..... FORTNIGHTLY
FORFORTNIGHTS AND PAY SUPREME FINANCE, BSP BANK, AC NO. **0 0 0 0 3 3 3 2 1 7**, UNTIL THE BALANCE OF
KIS PAID IN FULL.

THIS AUTHORITY IS IRREVOCABLE WITHOUT WRITTEN CONSENT FROM CF

.....
CLIENT SIGNATURE _____ DATE ____/____/____

DEDUCTION START DATE	
PAY PERIOD START NUMBER	
DEDUCTION CEASE DATE	
DEDUCTION CODE	DSUPR

PAYMASTER**SEAL/STAMP**

NAME: SIGN:

I. LOAN AGREEMENT/DECLARATION FORM

I certify that the foregoing particulars are correct to the best of my knowledge and in consideration of you providing lending to me.

I acknowledge the following terms and conditions in regards to borrowing made by me:

- A. I agree that Loan Fees and Interest be added to my loan.
- B. I agree to have a direct deduction of K..... from my salary for consecutive fortnights effective from Start Date...../...../.....
- C. I agree that default fee of 30% on every instalment will accrue to my loan account each time I do not repay on time as agreed.
- D. In the event that my instalments are less than the instalment agreed, I agree that default fee of the short fall of 30% be imposed.
- E. I further agree that 30% default fee will continue to accrue even after the agreed instalment period has lapsed until it is paid in full. SF shall take steps to commence recovery action at any time preceding the first default including recommence deduction at the initial rate without my notice.
- F. In the event of Annual Leave or Recreation leave; my outstanding repayable loan amount will be deducted from my leave entitlements.
- G. In the event of suspension from work, salary deduction would commence immediately upon resumption of duties.
- H. In the event of my termination, death, resignation, retrenchment; any outstanding balance repayable loan including penalty charges will be recouped from my final entitlements, Nambawan Super and Nasfund Savings.
- I. In any event of distress arising from non-payment of my loan, I hereby irrevocably authorize SF, or its authorized agents to enter my premises and seize my assets and sell at public auction, and the proceeds to be credited to my loan account to fully settle my outstanding debt (s)
- J. I hereby fully understand the Terms and Conditions stated in my loan agreement application form between myself and SF.
- K. If I miss a deduction, I will pay cash / cheque into SF Account to avoid the aforesaid default fee.

L. If I arrange for my deduction through bank to bank transfer, I shall not amend SF deduction without the consent of SF in writing.

M. To secure an immediate, subsequent or future loan, I may also allow SF to deduct a premium as security.

N. In any event of dispute, I will address my dispute to SF for amicable resolution, prior to resorting to legal or regulatory authorities.

O. I agree that my loan will have to be restructured in the event of defaults, change in terms, interest rate etc. and I must be informed formally through my preferred daytime contact.

J. CREDIT REPORT AND DISCLOSURE

A. SF informs the client and the client agrees that the items of personal information regarding the client and appropriate for keeping on a credit information file, may be divulged by SF to a credit reporting agency or credit provider.

B. The Client agrees;

(i) that a credit reporting agency may provide to SF a credit report containing personal information regarding the Client for the purpose of the assessment by SF of an application for unsecured loan by the client or for the purpose of the collection of payments that are overdue in respect of any unsecured loan provided to the client by MFL;

(ii) that SF may use information provided by a credit reporting agency (including information that concerns the client's commercial activities or commercial creditworthiness) for the purpose of assessing an application for unsecured loan (including the application for this Service); and

(iii) that SF may give to and receive from another credit provider or credit rating agency any credit report or information derived from such a report for any one or more of the following purposes:

a) assessing an application by the Client for the personal or unsecured loan, Client's creditworthiness or the Client's continuing credit worthiness; and

b) notifying to exchange with or obtaining information from other credit providers in relation to the conduct or status of or default in relation to any account (s) held by the Client with them or SF.

Iof

(Address)

hereby acknowledged that I have read and understood the terms and conditions of this contract.

Applicants Signature:

Date: