



PERSONAL LOAN APPLICATION

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PART A : PERSONAL DETAILS*

Given Name:		Surname:		Date of Birth:	
Home Province :		Gender:		Age:	
District:		Email Address:		Personal Mobile	
Village:		Marital Status:		CLIENT STATUS: (Ticket One)	Existing <input type="checkbox"/>
Current Residence:					New <input type="checkbox"/>
Section & Lot:		Suburb:			
Personal Address:					

SPOUSE DETAILS (if married)

Full Name:		Mobile #:		Occupation:	
Spouse Employers' Address:					

PART B : EMPLOYMENT DETAILS*

Occupation:		Employer:		Employee File #:	
Date of Start Work:		Years of Service:		Duration:	
Work Postal Address:		Work Phone:		Mobile #:	
Work Location:		Work Fax Number:			
Province:		Work Email Address:			

PART C: CLOSE RELATIVE DETAILS*

Full Name:		Mobile Number:		
Relationship:		Occupation :		
Work Postal Address:		Work Phone:		

PART D: BANK ACCOUNT DETAILS* (NO third party account)

Account Name:		Account Number:		
Bank Name:		Branch:		A/C Type:

PART E: LOAN AMOUNT REQUEST

Loan Amount: (K)		Gross Pay: (K)		Net Pay :(K)	
Purpose of Loan:					

PART F: IRREVOCABLE SALARY DEDUCTION AUTHORITY*

TO: OIC Salaries / Paymaster

I, _____ Have authorised for the amount of K_____ To be deducted per fortnight for _____ consecutive
(Applicants' Name)
 Fortnights commencing Pay no. _____ and ending on Pay no. _____ from my Salary for the payment of K_____ which includes interest owed to Handy Finance Limited.

(Applicant's Signature) _____
P/Officer or OIC Salaries (only to sign here)
 Date: ____/____/____ Name: _____ Title: _____

PART G: APPLICANT'S AGREEMENT* (All client must read and fully understand before signing PART G)

1. I totally agree to pay as per my repayment schedule amount on each pay day as stated on the PVA & Stat Declaration Form and Split Pay Form for the loan amount obtained from Handy Finance Limited;
2. In the event I cease employment by termination, suspension or resignation , I agreed that Handy Finance Ltd has every right to recoup my outstanding loan from my final entitlements and also I will make cash payments to settle my loan balance;
3. I understand and agree that a penalty fee of 25% per fortnight will be charged for every single fortnight my deduction does not go to HFL or less than agreed amount(short-fall) for repayment to this loan;
4. In the event that I default by the **second fortnight**, I consent Handy Finance Ltd to issue me a Reminder Letter, Warning Letter and followed by Demand Letter leading to legal proceeding to recoup its total money owing. Handy Finance can recoup its loan outstanding from my final entitlements or do reloads or rebound my asset to redeem their balance owing, should I perish without fully settling my debt at the Public Curator. **(Continue to 2nd Page)**

CONTINUE : PART G: APPLICANT'S AGREEMENT*

5. I further consent that in the event that my employer does not remit deduction via Split –Pay or PVA, I will establish Bank Standing Order in my account to repay all dues and if it leads to Legal proceedings, I agree to pay all Legal costs inclusive of Handy Finance's recovery process fees and charges;
6. I consent Handy Finance Ltd to obtain a credit report containing my personal financial information and other credit information from a Credit Reporting Agency (CDB) and also to inform a Credit Reporting Agency of any default in the repayment of the credit provided of the undersigned.

I _____ employment number _____ having understood the terms and conditions as stated above and hereby agree to all.

(Signature)

(Date)

PART H: DEPARTMENT AGREEMENT***Only for Personal Officer or OIC Salaries**

1. I certify that the information provided in this application is correct in every particular;
 2. **This deduction towards Handy Finance will not be ceased prematurely until the loan obtained is fully paid with interest;**
 3. All recommencement of deductions will be entered immediately
 4. **We will not stop any deductions once commenced, unless authorised by Handy Finance Ltd.**
5. In the event of that the client defaults, dead or resigned without completion of loan, we will cooperate with Court Orders obtained against the client.

Full Name: _____ Title: _____

Office Phone: _____ Mobile: _____ Email: _____

Department Stamp: _____



I, _____, declare that the information I have supplied above are true and correct to the best of my knowledge.

Signature: _____ Date: ____/____/____

PART I: OFFICIAL USE ONLY

Agent/Officers' Name: _____

Signature: _____

Code: _____

Date: _____

[*Compulsory /must be completed]

Eligible Customers (strictly):

- Permanent Government Employees
- Is not on suspension or any disciplinary offence
- More than two years in employment
- Not on retrenchment list

**Loan application requirements:**

- ✓ Fully completed Handy Finance Loan Application Form
- ✓ Provide 2 x Latest Original Pay Slips. Copies will not be accepted
- ✓ Confirmation of Bank Accounts
- ✓ Statutory Declaration Form (Handy Finance issued only)
- ✓ Copy of Identification, Current and Valid
- ✓ Copy of PVA and confirmation of PVA Posting
- ✓ Resumption Letter for Education Clients –(Teachers)
- ✓ Confirmation of Letter of Employment - (New Clients)

Head Office : Ground Level, Handy Center, BOROKO, NCD

Branches: Mendi, Hagen, Lae & Kokopo.

International : Suva, Fiji Islands

Postal Address: PO Box 1093, Port Moresby, NCD

Email: sales@handyfinance.com.pg

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Hot Line Mobile Numbers : D-Mobile : 7373 4071 & B-Mobile: 753 97319 / 753 97320