



No. of F/N	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Amount (K)																					
500.00	72.5	66.36	61.25	56.92	53.21	50.00	47.19	44.71	42.50	40.53	38.75										
700.00	101.50	92.91	85.75	79.69	74.50	70.00	66.06	62.59	59.50	56.74	54.25										
900.00	130.50	119.45	110.25	102.46	95.79	90.00	84.94	80.47	76.50	72.95	69.75										
1,000.00	145.00	132.73	122.50	113.85	106.43	100.00	94.38	89.41	85.00	81.05	77.50										
1,100.00	159.50	146.00	134.75	125.23	117.07	110.00	103.81	98.35	93.50	89.16	85.25										
1,200.00	174.00	159.27	147.00	136.62	127.71	120.00	113.25	107.29	102.00	97.26	93.00										
1,300.00	188.50	172.55	159.25	148.00	138.36	130.00	122.69	116.24	110.50	105.37	100.75										
1,400.00	203.00	185.82	171.50	159.38	149.00	140.00	132.13	125.18	119.00	113.47	108.50										
1,500.00	217.50	199.09	183.75	170.77	159.64	150.00	141.56	134.12	127.50	121.58	116.25										
1,600.00	232.00	212.36	196.00	182.15	170.29	160.00	151.00	143.06	136.00	129.68	124.00										
1,700.00	246.50	225.64	208.25	193.54	180.93	170.00	160.44	152.00	144.50	137.79	131.75										
1,800.00	261.00	238.91	220.50	204.92	191.57	180.00	169.88	160.94	153.00	145.89	139.50										
1,900.00	275.50	252.18	232.75	216.31	202.21	190.00	179.31	169.88	161.50	154.00	147.25										
					GoFlexi																
2,000.00	290.00	265.45	245.00	227.69	212.86	200.00	188.75	178.82	170.00	162.11	155.00	149.52	144.55	140.00	135.83	132.00	127.69				
2,100.00	304.50	278.73	257.25	239.08	223.50	210.00	198.19	187.76	178.50	170.21	162.75	157.00	151.77	147.00	142.63	138.60	134.08				
2,200.00	319.00	292.00	269.50	250.46	234.14	220.00	207.63	196.71	187.00	178.32	170.50	164.48	159.00	154.00	149.42	145.20	140.46				
2,300.00	333.50	305.27	281.75	261.85	244.79	230.00	217.06	205.65	195.50	186.42	178.25	171.95	166.23	161.00	156.21	151.80	146.85				
2,400.00	348.00	318.55	294.00	273.23	255.43	240.00	226.50	214.59	204.00	194.53	186.00	179.43	173.45	168.00	163.00	158.40	153.23				
2,500.00	362.50	331.82	306.25	284.62	266.07	250.00	235.94	223.53	212.50	202.63	193.75	186.90	180.68	175.00	169.79	165.00	159.62				
2,600.00	377.00	345.09	318.50	296.00	276.71	260.00	245.38	232.47	221.00	210.74	201.50	194.38	187.91	182.00	176.58	171.60	166.00				
2,700.00	391.50	358.36	330.75	307.38	287.36	270.00	254.81	241.41	229.50	218.84	209.25	201.86	195.14	189.00	183.38	178.20	172.38				
2,800.00	406.00	371.64	343.00	318.77	298.00	280.00	264.25	250.35	238.00	226.95	217.00	209.33	202.36	196.00	190.17	184.80	178.77				
2,900.00	420.50	384.91	355.25	330.15	308.64	290.00	273.69	259.29	246.50	235.05	224.75	216.81	209.59	203.00	196.96	191.40	185.15				
3,000.00	435.00	398.18	367.50	341.54	319.29	300.00	283.13	268.24	255.00	243.16	232.50	224.29	216.82	210.00	203.75	198.00	191.54				
3,100.00	449.50	411.45	379.75	352.92	329.93	310.00	292.56	277.18	263.50	251.26	240.25	231.76	224.05	217.00	210.54	204.60	197.92				
3,200.00	464.00	424.73	392.00	364.31	340.57	320.00	302.00	286.12	272.00	259.37	248.00	239.24	231.27	224.00	217.33	211.20	204.31				
3,300.00	478.50	438.00	404.25	375.69	351.21	330.00	311.44	295.06	280.50	267.47	255.75	246.71	238.50	231.00	224.13	217.80	210.69				
3,400.00	493.00	451.27	416.50	387.08	361.86	340.00	320.88	304.00	289.00	275.58	263.50	254.19	245.73	238.00	230.92	224.40	217.08				
3,500.00	507.50	464.55	428.75	398.46	372.50	350.00	330.31	312.94	297.50	283.68	271.25	261.67	252.95	245.00	237.71	231.00	223.46				
3,600.00	522.00	477.82	441.00	409.85	383.14	360.00	339.75	321.88	306.00	291.79	279.00	269.14	260.18	252.00	244.50	237.60	229.85				
3,700.00	536.50	491.09	453.25	421.23	393.79	370.00	349.19	330.82	314.50	299.89	286.75	276.62	267.41	259.00	251.29	244.20	236.23				
3,800.00	551.00	504.36	465.50	432.62	404.43	380.00	358.63	339.76	323.00	308.00	294.50	284.10	274.64	266.00	258.08	250.80	242.62				
3,900.00	565.50	517.64	477.75	444.00	415.07	390.00	368.06	348.71	331.50	316.11	302.25	291.57	281.86	273.00	264.88	257.40	249.00				
4,000.00	580.00	530.91	490.00	455.38	425.71	400.00	377.50	357.65	340.00	324.21	310.00	299.05	289.09	280.00	271.67	264.00	255.38				
4,100.00	594.50	544.18	502.25	466.77	436.36	410.00	386.94	366.59	348.50	332.32	317.75	306.52	296.32	287.00	278.46	270.60	261.77				
4,200.00	609.00	557.45	514.50	478.15	447.00	420.00	396.38	375.53	357.00	340.42	325.50	314.00	303.55	294.00	285.25	277.20	268.15				
4,300.00	623.50	570.73	526.75	489.54	457.64	430.00	405.81	384.47	365.50	348.53	333.25	321.48	310.77	301.00	292.04	283.80	274.54				
4,400.00	638.00	584.00	539.00	500.92	468.29	440.00	415.25	393.41	374.00	356.63	341.00	328.95	318.00	308.00	298.83	290.40	280.92				
4,500.00	652.50	597.27	551.25	512.31	478.93	450.00	424.69	402.35	382.50	364.74	348.75	336.43	325.23	315.00	305.63	297.00	287.31				
4,600.00	667.00	610.55	563.50	523.69	489.57	460.00	434.13	411.29	391.00	372.84	356.50	343.90	332.45	322.00	312.42	303.60	293.69				
4,700.00	681.50	623.82	575.75	535.08	500.21	470.00	443.56	420.24	399.50	380.95	364.25	351.38	339.68	329.00	319.21	310.20	300.08				
4,800.00	696.00	637.09	588.00	546.46	510.86	480.00	453.00	429.18	408.00	389.05	372.00	358.86	346.91	336.00	326.00	316.80	306.46				
4,900.00	710.50	650.36	600.25	557.85	521.50	490.00	462.44	438.12	416.50	397.16	379.75	366.33	354.14	343.00	332.79	323.40	312.85				
					Prime 30																
5,000.00	725.00	663.64	612.50	569.23	532.14	500.00	471.88	447.06	425.00	405.26	387.50	373.81	361.36	350.00	339.58	330.00	319.23	316.67	314.29	312.07	305.00
5,300.00	768.50	703.45	649.25	603.38	564.07	530.00	500.19	473.88	450.50	429.58	410.75	396.24	383.05	371.00	359.96	349.80	338.38	335.67	333.14	330.79	323.30
5,600.00	812.00	743.27	686.00	637.54	596.00	560.00	528.50	500.71	476.00	453.89	434.00	418.67	404.73	392.00	380.33	369.60	357.54	354.67	352.00	349.52	341.60
5,900.00	855.50	783.09	722.75	671.69	627.93	590.00	556.81	527.53	501.50	478.21	457.25	441.10	426.41	413.00	400.71	389.40	376.69	373.67	370.86	368.24	359.90
6,000.00	870.00	796.36	735.00	683.08	638.57	600.00	566.25	536.47	510.00	486.32	465.00	448.57	433.64	420.00	407.50	396.00	383.08	380.00	377.14	374.48	366.00
6,300.00	913.50	836.18	771.75	717.23	670.																



# Unsecured Personal Loan Application Form

HANDY FINANCE LIMITED. PO Box 1093, Boroko, Port Moresby  
Handy Centre, 2<sup>nd</sup> Floor Suite 3A&B  
Phone: 323 7938 / 323 5274 Mobile: 8220 1223 Email: [enquiries@handyfinance.com.pg](mailto:enquiries@handyfinance.com.pg)

## PART A: Personal Details

Purpose of Loan: .....  
Loan Type : **Easy20**  **GoFlexi**  **Prime30**   
Loan Amount:.....Repayment Term:.....  
*(Please circle one)* Fortnightly  Monthly   
First Name: .....  
Surname: .....  
Date of Birth: ...../...../.....Age.....  
Province/Village: .....

### Additional Information

Superfund No:.....  
Employment File No :.....  
Other Bank Accounts.....

### Bank Details (Salary Account)

Bank: ..... Account No: ..... Branch.....

## PART B: Employment Details

Employer: .....  
Employer Address: .....  
EDP/TPF/Regiment, etc.: .....  
Occupation: .....  
Office Phone: .....  
Office Email: .....  
Date of Employment: ...../...../..... Years of Service: .....  
*(Please circle one)* Employment type: Permanent / Casual / Probation  
Supervisor's name: .....  
Paymaster's name: .....

## Personal Contact Details

Phone (Home): ..... Mobile:.....  
Personal Email: .....  
Postal Address: .....  
**Residential Address**  
Province: ..... Suburb: .....  
Street: .....Section: ..... Lot: .....  
*(Please circle one)* Accommodation type: Own / Rent / Relative

## PART C: Spouse

First Name: ..... Surname: .....  
Date of Birth: ...../...../..... Occupation: .....  
Employer: .....  
Employer Address: .....  
Email: ..... Phone No: .....

## PART D: Close Relative (not living with you)

First Name: ..... Surname: .....  
Relationship: ..... Date of Birth: ...../...../.....  
Occupation: ..... Employer: .....  
Employer Address: .....  
Email: ..... Phone No: .....  
**Residential Address**  
Province: ..... Suburb: .....  
Street: ..... Section: ..... Lot: .....  
Phone (Home): ..... Mobile: .....

## FOR OFFICE USE ONLY

Received by:..... Date:...../...../..... Time:.....

*(Please tick)* New  Fresh  Refinance  Branch Code: .....  
Existing Loan Number: ..... New Loan Number: .....

Sales Code: **H** **F** .....

### Loan Break Up

Principle: ..... Doc. Fee: ..... Refinance: .....  
Interest: ..... Repayable: ..... Net Loan: .....  
Gross Total: ..... PVA Amount: ..... Repayment Term: .....  
Appl. Fee: ..... *(Please tick)* Fortnightly:  Monthly:

- Requirements**  
i Two current / latest pay slip original  
ii Valid ID Cards  
iii Latest copy of Bank statement  
iv Confirmation letter from Employer  
v 50% take home pay after all deduction  
vi. Not more than 3 financial institutions

Checked by CRO  
Signature and Date

Verified by CREDIT TL  
Signature and Date

Approved by EM, Lending  
Signature and Date



# Unsecured Personal Loan Agreement Form

## PART E: Client Agreement / Declaration

1. I totally agree to pay as per my repayment schedule amount on each pay day as stated on the PVA & Statutory 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 agree that **Handy Finance Ltd** has every right to recoup my outstanding loan from my 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 to every single fortnight should my deduction not got o Handy Finance Ltd or is less (**shortfall**) than the agreed repayment amount on the PVA
4. In the event that I default by the **second fortnight**, I consent Handy Finance Ltd to issue me a **Reminder Notice** and **ALL other Default Notices** should I continue to default Handy Finance Limited
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 inform a Credit Reporting Agency of any Default in the repayment of the credit provided of the undersigned.
7. I hereby fully understand the Terms and Conditions stated in my loan agreement application form between myself and HFL
8. If I miss a deduction, I will pay cash / cheque into HFL Account to avoid the aforesaid default fee.
9. If I arrange for my deduction through bank-to-bank transfer, I shall not amend HFL deduction without the consent of HFL in writing
10. To secure an immediate, subsequent or future loan, I may also allow Handy Finance Ltd to deduct a premium as security.
11. In any event of dispute, I will address my dispute to HFL for amicable resolution, prior to resorting to legal or regulatory authorities.
12. I agree that my loan will have to be restructure in the event of defaults, change in terms, interest rate etc and I just have to be informed formally through email, letters or a phone call.

A. HFL 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 HFL to a credit reporting agency or credit provider.

B. The Client agrees;

- (i) that a credit reporting agency may provide to HFL a credit report containing personal information regarding the Client for the purpose of the assessment by HFL 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 HFL;
- (ii) that Handy Finance Ltd 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 HFL 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 HFL.

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

Signature:..... Date:...../...../.....

## PART G: Irrevocable Salary Deduction Authority

To (Name of Employer):.....

Address of Employer:.....

Applicant / Client Name:.....

Employment Duration:..... Employment Status: **Please Tick** Permanent  Casual

### Consent / Authority

I, hereby consent and authorise you to deduct from my salary / wages the sum of K.....for .....fortnights / weekly effective ...../...../.....being for the total repayment of this loan the sum of K.....as agreed with Handy Finance Limited, kindly arrange to deposit the deduction to the undermentioned bank account, till the loan is fully redeemed in the event of termination of my services for any reason whatsoever, I hereby authorise my employer to deduct and pay any outstanding from my salary due to HFL including terminal benefits. This authority is for valuable consideration and is irrevocable without prior consent of Handy Finance Limited in writing.

Bank: BSP 1000971236  
Account Name: Handy Finance Ltd  
Branch Name: Gordons Commercial Centre

Signature:..... Date:...../...../.....

### Certification by Employer

We acknowledge receipt of the above Irrevocable Authority and Confirm that the applicant is our employee and employment contract of this employee will not be expired within the next one year. The information given is correct and agreed to be bound by its terms

Name:..... Signature:.....

Date:...../...../..... Title:.....

**Department / Ministry Stamp**

I agree that my loan will have to be restructure in the event of defaults, change in terms, interest rate etc and I just have to be inform formally through email, letters or a phone call.



PAPUA NEW GUINEA

STATUTORY DECLARATION

I, (a)..... of .....  
(Applicants full name) (Applicant's address)

do solemnly and sincerely declare that; I am employed by ..... and my designation is .....

- (b)
1. I have read, understood and fully completed the Handy Finance Ltd Personal Loan Application.
2. I also read and understood the formula for the calculation of the repayment as made up of the principle amount borrowed plus interest and also penalty charges.
3. I now undertake to repay at the rate of K.....per fortnight over ..... consecutive fortnights.
4. I undertake to effect an Irrevocable Authority (PVA) Split Pay to deduct from my fortnightly pay with effective from Pay ..... and ending Pay .....
5. I irrevocably assign to Handy Finance Limited, in the event of leave, completion of my contract, my termination, resignation or separation from employment for whatever cause, any entitlement due to me such as termination pay, resignation pay, leave pay, gratuity, commission and housing and motor vehicle allowances, superannuation savings to pay to the amount owed to Handy Finance Limited including all penalties.
6. I agree that if my deduction to Handy Finance Ltd failed to commence on the agreed pay period or cease prematurely or is less than the agreed amount, I will do manual payment and it my responsibility to commence, recommence or increase deduction on the next pay period. I will fully cooperate with Handy Finance Ltd should I be contacted on the matter.

And I make this solemn declaration by virtue of Oaths, Affirmations and Statutory Declaration Act 1962 conscientiously believing the statement contained therein to be true in every particular.

Declared at .....on the .....day of .....20.....

(c) .....
Before me - [Signature]
(d) .....
(e) .....

PRISCILLA TAMUTAI
LAWYER & COMMISSIONER FOR OATHS

- (a) Here insert name, address and occupation of person making the declaration.
(b) Here insert the matter declared to. Where the matter is long, it should be set out in numbered paragraphs.
(c) Signature of person making the declaration.
(d) Signature of person before whom the declaration is made.
(e) Here insert title of person before whom the declaration is made.

Note: Any person who willfully makes a false statement in a Statutory Declaration is guilty of an indictable offence, and is liable of imprisonment, with or without hard labor for four years.

**CUSTOMER RESIDENTIAL SKETCH MAP**

Customer Name: \_\_\_\_\_ Loan Application No: \_\_\_\_\_

Draw Sketch Map of the Residence here



**REFEREE RESIDENTIAL SKETCH MAP**

Customer Name: \_\_\_\_\_ Loan Application No: \_\_\_\_\_

Draw Sketch Map of the Residence here

