

Office Use Only

Sales Account Code:

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 Portfolio Manager:

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 Customer Code:

--	--	--	--	--	--

 Source Code:

--	--	--	--

 Source Name:
 Contract Number:

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New Customer: Existing Customer:
 Existing Contract Number:

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 Department/Company Code:

--	--	--

 Provincial Code:

--	--

 School Code:

--	--	--	--	--	--

First Name: Mr. / Ms. _____
 Middle Name: _____
 Surname: _____

EMPLOYMENT DETAILS:

Payroll Number: _____
 Department/Company: _____
 Postal Address: _____
 Business Phone: _____ Fax: _____
 Email Address: _____
 Position: _____
 Immediate Supervisor: _____
 Date Employed: _____ Paymaster: _____
 NASFUND/NSF#/PASSPORT No. _____

PERSONAL INFORMATION:

Home Phone: _____
 Mobile Number: _____
 Village: _____ Hometown: _____
 Province: _____
 Nationality: PNG Others: _____
 Birth Date: _____ Sex: Male Female
 Marital Status: Single Married Widowed Divorced

RESIDENTIAL ADDRESS:

Lot: _____ Section: _____ Suburb: _____
 Street Name: _____
 Spouse's Last Name: _____
 Spouse's First Name: _____
 Spouse's Employer's Name: _____
 Spouse's Contact Details: _____
 Name of Close Relative: (not living with you) _____
 Relationship: _____
 Relative's Phone: _____
 Workplace: _____

OFFICE USE ONLY

Approved Declined Pending

Approved by (GM / OM) Loan Acceptance Officer

LOAN REQUEST PURPOSE:

School Fees Refinancing
 Travel Expenses Bride Price
 Personal Expenses Medical Expenses
 Funeral Expenses
 Others (Please Specify)

Amount: **K**
 PVA Amount: **K**
 No of FNs:
 Gross Loan: **K**
 Gross Salary (Pay Before Deductions): **K**
 Net Salary (Pay After Deductions): **K**

(Please attach the original of your most recent slip)

Detail of other loans: _____

MODE OF PAYMENT:

Bank Credit Company Cheque
 Bank Name: BSP ANZ WPC Maybank
 Branch: _____
 Account Name: _____
 Account Type: Savings: Cheque
 Account Number: _____
 Last 3 PPE B/C Check

I certify that the information given in this Loan Application is true and correct and I authorise that Moni Plus may check details of my credit and employment history with concerned authorities including Credit Data Bureau.



(Sign Here)

Applicant's Signature

Date: ___/___/20___

Witness' Signature

LOAN BREAK-UP (Office Use Only)

Loan Amount:		
HML (Outstanding Balance)		
HML (1st Installment)		
HML Installment Difference		
RF1:		
RF2:		
RF3:		
Cheque Fee:		
NET DISBURSED AMOUNT: K		

HML-PL01-201608



PART A - BORROWER OBLIGATIONS

- The Borrower referred to this in Loan Agreement hereof agrees to borrow the amount including interest and fees (as detailed below) for a Total Loan Amount of K _____ which loan shall be repaid over _____ fortnightly installments of K _____ each fortnight commencing on _____ of _____ 20____, until the loan is fully repaid.
- The Borrower must repay the loan and pay the interest on the loan and all other amounts debited under this contract, and pay all fees as provided for below.
- The Borrower must pay the installments on the dates and in the manner specified in this contract.
- The Borrower must tell Heduru Moni Limited t/as **Moni Plus** promptly if he/she changes his/her home address or employment.
- In the event of termination or resignation, the borrower's final entitlement with their employer shall automatically be attached in order to pay the loan and to be forwarded to **Moni Plus**.
- The borrower shall pay the Loan Repayment Insurance fee @ 2% of the loan amount which will be added to the total loan.

PART B - DEFAULT

- The borrower shall be deemed to have committed a default under the Loan Agreement if:-
 - He or she fails to repay any money due or fails to comply with the obligations of the contract; or
 - He or she provides false or misleading information in relation to this contract; or
 - He or she is declared bankrupt or becomes subject to receivership or similar thing under the law.
- If the borrower defaults, he/she must repay Heduru Moni Limited t/as **Moni Plus**, on demand, the outstanding balance of the loan and all other money payable under this contract.
- If the borrower should default in his/her obligations, he/she must pay to Heduru Moni Limited t/as **Moni Plus** on demand in addition to all other monies due to Heduru Moni Limited t/as **Moni Plus**, interest on all amounts outstanding to Heduru Moni Limited t/as **Moni Plus** from the due date until payment plus the default interest rate of 35% per annum. The penalty interest shall be applicable and charged on the full outstanding balance of the loan and accrued on daily balances.

- Enforcement expenses may become payable if the borrower defaults. Borrower must pay Heduru Moni Limited t/as **Moni Plus** on demand:
 - All enforcement expenses Heduru Moni Limited t/as **Moni Plus** reasonably incurs when exercising its rights should borrower defaults under this contract; and
 - All other expenses cost and damages incurred by Heduru Moni Limited t/as **Moni Plus** or fees payable as a result of the borrowers breaching any of obligations under this contract as a result of any false or misleading representation, warranty or statement made in connection with this contract.
- Heduru Moni Limited t/as **Moni Plus** as may debit the amount of any expenses, cost or damage referred above to the loan amount at any time it is incurred. The amount must be paid on demand.

PART C - OTHER

- Rights now Waived - Heduru Moni Limited t/as **Moni Plus** rights under this contract are unaffected by any delay in exercising those rights or because Heduru Moni Limited t/as **Moni Plus** gives the borrower any tome or other indulgences.

- Loan Repayment Insurance** – in the event of the death of the Borrower, the outstanding balance will be repaid in full through the Loan Repayment Insurance. This insurance only applies in the case of death of the Borrower and evidence of death (via Certified Death Certificate) must be supplied to activate the insurance.

- I hereby acknowledge that Moni Plus follows Rule 78 Method of income recognition.

PART D - INDEMNITY

- The Borrower certifies that the information provided in this agreement is true and correct in every particular, and is no way falsified.

PART E - ACKNOWLEDGMENT OF THE BORROWER

- I, _____ of _____ (address) the Borrower, hereby acknowledge that:
 - I have carefully read and understand the contents of this contract and understand the terms and conditions set out on the contract.
 - I understand that by signing this contract it is legally binding contract and I become legally bound by the terms and conditions thereof.

Signed and Sealed by the parties herein on the ____ day of _____ 20____.

(Sign Here)

Borrower's Signature

Signed for and on behalf of Heduru Moni Ltd.
T/as Moni Plus

You can now pay straight to our bank accounts when you want an early settlement of your loan apart from your normal Payroll deductions and Avail Interest Rebates!!!

We do not accept CASH PAYMENTS but we do have EFTPOS machine.

Heduru Moni Limited t/as Moni Plus Commercial Centre 1000584362 (Cheque)	BSP
Heduru Moni Limited t/as Moni Plus Waigani Branch 13697675 (Cheque)	ANZ
Heduru Moni Limited t/as Moni Plus Waigani 6001900512 (Cheque)	WBC

Moni Plus
Bill Code No. **11165**

Details of Applicant Financial Status

Do you have a credit card/s? Yes No

If so, what is the total outstanding balance on all credit cards?
K _____

Please give details of your main credit card. This is the one you use most frequently.

Type of Card (e.g. Mastercard/Visa) _____

Name of the Bank that Issued Card _____

Have you ever been insolvent, bankrupt, involved in any court proceedings for debt or made arrangements with your creditors?

Yes No

Commitments

Monthly mortgage/rent costs _____

Existing Monthly loan repayments _____

School Fee costs per Annum _____

Spouse/Child support payments per fortnight _____