



Unsecured Personal Loan Application Form

HANDY FINANCE LIMITED. PO Box 13439, Suva, Fiji Islands
8 Kimberly Street Suva (Handy Center Building)
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PART A: Personal Details

Purpose of Loan:
Loan Amount:.....Repayment Term:.....
(Please circle one) Weekly Fortnightly
First Name:
Surname:
Father's name:
Date of Birth:/...../.....

Additional Information

FNPF No:
TIN No:.....
Driver's Lic. No:

Bank Details

Bank: Account No:

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:

FOR OFFICE USE ONLY

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

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

Loan Break Up

Principle: Docu. Fee: Refinance:
Interest: Repayable: Net Loan:
Gross Total: Repayments: Repayment Term:
Appl. Fee: (Please tick) Weekly: Fortnightly:

Personal Contact Details

Phone (Home): Mobile:
Personal Email:
Postal Address:

Residential Address

Province: Suburb:
Street: Section: Lot:
(Please circle one) Accomodation type: Own / Rent / Relative
Province/Village:

PART C: Spouse

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

PART D: Close Relative

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

Membership Requirements

- i Two current / latest pay slip original
- ii Certified true copy of driver's license
- iii Certified true photocopy of FNPF Card
- iv One Passport size photo
- v Latest copy of Bank statement
- vi Certified true copy of Voter ID
- vii Confirmation letter from Employer
- viii 50% take home pay after all deduction
- ix. Not more than 3 financial institutions
- x. Water Bill or Electricity Bill

.....
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

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 borrow/purchase made by me:

- A. I agree that Loan Fees of \$..... be added to my loan.
- B. I agree to have a direct deduction of \$..... from my salary within Start Date...../...../..... for consecutive (weeks / fortnightly / monthly) effective from Start Date...../...../.....
- C. I agree that default fee of 25% on every installment will accrue to my loan account each time I do not repay on time as agreed.
- D. In the event I my installments is less than the installment agreed, I agree that default fee of the short fall of 25% be imposed.
- E. I further agree that 25% default fee will continue to accrue even after the agreed installment period has lapsed until it is paid in full. Handy Finance Ltd (HFL) shall take steps to commence recovery action at any time preceding the first default.
- 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 entitlement, final pay.
- I. In any event of distress arising from non-payment of my loan, I hereby irrevocably authorize HFL, or its authorized agents / bailiffs 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 HFL.
- K. If I miss a deduction I will pay cash / cheque into HFL Account to avoid the aforesaid default fee.
- L. If I arrange for my deduction through bank to bank transfer, I shall not amend HFL deduction without the consent of HFL in writing.
- M. To secure an immediate, subsequent or future loan, I may also allow Handy Finance Ltd to deduct a premium as security.
- N. In any event of dispute, I will address my dispute to HFL for amicable resolution, prior to resorting to legal or regulatory authorities.
- O. 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.

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

PART F: Client agrees to Credit Report and Disclosure

- 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 form 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.

Ihereby 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

Net Salary:..... Bank:..... Account No:.....

Consent / Authority

I, hereby consent and authorise you to deduct from my salary / wages the sum of \$.....forfortnights / weekly effective/...../.....being for the total repayment of this loan the sum of \$.....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 7025280 ANZ 9957415 WBC 9801917452
 Account Name: Handy Finance Ltd

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