

LOAN APPLICATION

Required Documents Checklist

Thank you for choosing us for your loan needs. To help us process your application as quickly as possible, please ensure **all of the following documents** are prepared and submitted together. Incomplete applications may result in delays.

New Client Requirements

- 01 Passport-Sized Photo or Clear Selfie**
One recent passport-sized photo or a clear selfie taken on your mobile phone.
- 02 Two Most Recent Payslips (Signed & Stamped)**
Your two latest payslips, both signed and stamped by your employer.
- 03 Employer Confirmation Letter**
A letter from your employer confirming at least 1 year of continuous employment.
- 04 Copy of FNPf Card or Joint Card**
A clear copy of your Fiji National Provident Fund (FNPf) or Joint Card.
- 05 Copy of Voter ID**
A legible copy of your current Voter Identification Card.
- 06 Recent 3 Months Bank Statement**
Official bank statements covering the most recent three consecutive months.
- 07 Copy of Recent Water or FEA Bill**
A recent utility bill (water or Fiji Electricity Authority) confirming your residential address.
- 08 Google Map — Your Residence**
Screenshot or link in Satellite Map Type. Street names and nearby landmarks must be clearly visible.
- 09 Google Map — Close Relative's Residence**
Screenshot or link in Satellite Map Type. Street names and nearby landmarks must be clearly visible.

Existing Client Requirements

- 01 Most Recent Payslip**
Your latest payslip confirming current employment and income.
- 02 Employer Confirmation Letter**
A letter from your employer confirming at least 1 year of continuous employment.
- 03 Copy of FNPf or Joint Card**

A clear copy of your Fiji National Provident Fund (FNPF) or Joint Card.

04 Copy of Voter ID
A legible copy of your current Voter Identification Card.

05 Recent 3 Months Bank Statement
Official bank statements covering the most recent three consecutive months.

06 Google Map — Your Residence
Screenshot or link in Satellite Map Type. Street names and nearby landmarks must be clearly visible.

07 Google Map — Close Relative's Residence
Screenshot or link in Satellite Map Type. Street names and nearby landmarks must be clearly visible.

Google Map Tip

1. Open **Google Maps** on your device.
2. Navigate to the address and switch to **Satellite** view.
3. Right-click (or long-press) the exact location → select **Share** to copy the link, or take a screenshot showing street names and landmarks.
4. Submit the link or screenshot with your other documents.

Important:

- We accept **source deductions only**.
- Procurement agreement must be signed with **Handy Finance** for source deductions (**conditions apply**).
- Please ensure all documents are clear, legible, and up to date. Submitting incomplete or unclear documents may delay the processing of your application. If you have any questions, please contact our office directly.

For assistance, contact our loans team