

Approved by (GM / OM)

# **Personal Loan**

Moni Application Form & I	
Email: sales@moniplus.com	Loan Agreement
statement@mon	niplus.com Customer Code:
Fast, Quick & Easy 8313 29	
New Customer: Existing Customer:	Source Name:
Existing Contract Number:	Contract Number:
	LOAN REQUEST PURPOSE:
Department/Company Code: Provincial Code:  School Code:	School Fees Refinancing
50.760, 650.61	Travel Expenses Bride Price
First Name: Mr. / Ms.	Personal Expenses     Medical Expenses
Middle Name:	Funeral Expenses
Surname:	
EMPLOYMENT DETAILS:	Others (Please Specify)
Payroll Number:	
Department/Company:	
Postal Address:	r va amount. R
Business Phone: Fax:	No of FNs:
Email Address:	
Position:	
Immediate Supervisor: Paymaster:	Gloss Salary (Fay Belore Deductions). A
NASFUND/NSF#/PASSPORT No.	Net Salary (Pay After Deductions):
	(Please attach the original of your most recent slip) Detail of other loans:
PERSONAL INFORMATION:  Home Phone:	
Mobile Number:	MODE OF DAVMENT.
	Bank Credit Company Cheque
Village: Hometown: Province:	
	bulk rune.
Nationality: PNG Others: Female	Branch:
	Account Name:
RESIDENTIAL ADDRESS:	Account Type: Savings: Cheque
Lot: Section:Suburb:	Account Number:
Street Name:	Last 3 PDF R/C Check
Spouse's Last Name:	I certify that the information given in this Loan Application is true and correct and
Spouse's First Name:	concerned authorities including Credit Data Bureau.
Spouse's Employer's Name:	(Sign Here)
Spouse's Contact Details:	Applicant's Signature Witness' Signature
Name of Close Relative: (not living with you)	Date://20
3 , , , ,	LOAN BREAK-UP (Office Use Only)
Relationship:	Loan Amount:
Relative's Phone:	HML (Outstanding Balance)
Workplace:	HML (1st Installment)
OFFICE USE ONLY	HML Installment Difference
Approved Declined Pending	RF1:
	RF2:
	RF3:
	Cheque Fee:
	NET DISBURSED AMOUNT: K

PTO

HML-PL01-201608

www.moniplus.com

**Loan Acceptance Officer** 



# **PERSONAL LOANS - LOAN AGREEMENT**

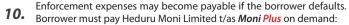
### **PART A - BORROWER OBLIGATIONS**

The Borrower referred to this in I	Loan Agree	ment hereof agrees to
borow the amount including intere	st and fees	(as detailed below) for a
Total Loan Amount of K	_ which lo	an shall be repaid over
fortnightly installmen	nts of K	each fortnight
commencing on of repaid.	20	, until the loan is fully
	borow the amount including interest Total Loan Amount of K fortnightly installment commencing on of	The Borrower referred to this in Loan Agree borow the amount including interest and fees  Total Loan Amount of K which lo fortnightly installments of K  commencing on of 20  repaid.

- 2. 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.
- **3.** The Borrower must pay the installments on the dates and in the manner specified in this contract.
- **4.** The Borrower must tell Heduru Moni Limited t/as *Moni Plus* promptly if he/she changes his/her home address or employment.
- 5. 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*.
- **6.** 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

- 7. The borrower shall be deemed to have committed a default under the Loan Agreement if:
  - a. He or she fails to repay any money due or fails to comply with the obligations of the contract; or
  - b. He or she provides false or misleading information in relation to this contract; or
  - c. He or she is declared bankrupt or becomes subject to receivership or similar thing under the law.
- 8. 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.



- a. All enforcement expenses Heduru Moni Limited t/as Moni Plus reasonably incurs when exercising its rights should borrower defaults under this contract; and
- b. 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.
- 11. 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.
- 13. 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.
- 14. I hereby acknowledge that Moni Plus follows Rule 78 Method of income recognition.

## PART D - INDEMNITY

**15.** 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

16.	l,									
				(a	ddre	ess)	the	Borrower,	hereby	
	acknowledge that:									

- a. I have carefully read and understand the contents of this contract and understand the terms and conditions set out on the contract.
- b. 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	,

GET REBATES ON YOUR TOP-UP LOANS! Heduru Moni Limited t/as Moni Plus You can now pay straight to BSP our bank accounts when you want an early settlement of your Heduru Moni Limited t/as Moni Plus loan apart from your normal Waigani Branch Payroll deductions and ANZ 13697675 (Cheque) Avail Interest Rebates!!! Heduru Moni Limited t/as Moni Plus We do not accept CASH PAYMENTS Waigani but we do have **EFTPOS machine**. 6001900512 (Cheaue) **WBC** Moni Biller Code No. 11165