

Office Use Only

Sales Account Code:

Portfolio Manager:

Customer Code:

Source Code:

Source Name:

Contract Number:

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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**

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Net Salary (Pay After Deductions): **K**

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(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

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

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.

(Sign Here)



Borrower's Signature

- 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 time 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____.



GET REBATES ON YOUR TOP-UP LOANS!

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 Branch
6001900512 (Cheque) **WBC**



Moni Plus
Biller 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 _____

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