



LOAN APPLICATION FORM

PERSONAL DETAILS

	APPLICANT	JOINT APPLICANT 1	JOINT APPLICANT 2
Title	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Ms	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Ms	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Ms
Surname			
Given Names			
Father's Name			
Date of Birth			
Identification Number <i>(Choose Identification type and enter details in space below)</i>	<input type="radio"/> FNPF (Fiji residents) <input type="radio"/> Passport <input type="radio"/> Driver's License <input type="radio"/> Other	<input type="radio"/> FNPF (Fiji residents) <input type="radio"/> Passport <input type="radio"/> Driver's License <input type="radio"/> Other	<input type="radio"/> FNPF (Fiji residents) <input type="radio"/> Passport <input type="radio"/> Driver's License <input type="radio"/> Other
Residential Address			
Postal Address			
Residential Status	<input type="radio"/> Fiji Resident <input type="radio"/> Non Fiji Resident	<input type="radio"/> Fiji Resident <input type="radio"/> Non Fiji Resident	<input type="radio"/> Fiji Resident <input type="radio"/> Non Fiji Resident
Home Phone	[]	[]	[]
Mobile Number	[]	[]	[]
Email Address			
Marital Status	<input type="radio"/> Married <input type="radio"/> Single	<input type="radio"/> Married <input type="radio"/> Single	<input type="radio"/> Married <input type="radio"/> Single
Number of Dependants			
Ages of Dependants			
Spouse's Name			
Spouse's Occupation			
Spouse's Contact			

Next of Kin - Other than Spouse/Dependant

Name			
Relationship			
Contact			

COMMENTS ON PERSONAL DETAILS	
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EMPLOYMENT DETAILS

Name of Employer			
Occupation			
Period of Employment			
Address of Employer			
Business Phone Number			
Business Fax Number			
Previous Employer			

COMMENTS ON EMPLOYMENT DETAILS	
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LOAN DETAILS

LOAN DETAILS (Specify your loan amount, contribution and brief comments on purpose of loan)	PROJECT PURPOSE									
	<input type="checkbox"/> PURCHASE PROPERTY <input type="checkbox"/> UPGRADING / RENOVATIONS <input type="checkbox"/> REFINANCE <input type="checkbox"/> PERSONAL PURPOSES <input type="checkbox"/> MOTOR VEHICLE									
	LOAN AMOUNT & CONTRIBUTION DETAILS									
	LOAN AMOUNT	<input style="width: 100%;" type="text"/> - <input style="width: 100%;" type="text"/> = <input style="width: 100%;" type="text"/>	(A) (B) (A) - (B)							
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center; padding: 5px;">CONTRIBUTION TYPE</td> </tr> <tr> <td style="padding: 5px;"><input type="checkbox"/> CASH</td> <td style="padding: 5px;"><input type="checkbox"/> FMPF</td> </tr> <tr> <td colspan="2" style="padding: 5px;"><input type="checkbox"/> OTHER (specify)</td> </tr> <tr> <td colspan="2" style="text-align: center; padding: 5px;"><input style="width: 100%;" type="text"/></td> </tr> </table>			CONTRIBUTION TYPE		<input type="checkbox"/> CASH	<input type="checkbox"/> FMPF	<input type="checkbox"/> OTHER (specify)		<input style="width: 100%;" type="text"/>	
CONTRIBUTION TYPE										
<input type="checkbox"/> CASH	<input type="checkbox"/> FMPF									
<input type="checkbox"/> OTHER (specify)										
<input style="width: 100%;" type="text"/>										
COMMENTS ON PURPOSE OF LOAN										

ASSETS & LIABILITIES

	ACCOUNT TYPE	NAME OF BANK	BRANCH	ACCOUNT NUMBER	BALANCE	YEAR OPENED	REPAYMENTS	
BANK ACCOUNT DETAILS	SAVINGS	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
		TERM DEPOSITS	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>
		CHEQUE (CREDIT BALANCE)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>
	TOTAL SAVINGS , CHEQUE & TERM DEPOSITS (ADD THE ABOVE BALANCES)						(B)	
	CHEQUE (DEBIT BALANCE)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
	CREDIT CARDS	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
	LOANS	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
		<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
	TOTAL CHEQUE, CREDIT CARD AND LOAN ACCOUNTS (ADD THE ABOVE BALANCES)						(A)	

	AMOUNT OWING	HFC ASSESSMENT		PRESENT VALUE	HFC ASSESSMENT	
ASSETS & LIABILITIES (Please fill in all relevant fields and ensure to provide evidence for all)	LIABILITIES		ASSETS			
	BANK ACCOUNTS		BANK ACCOUNTS		REAL ESTATE PROPERTY	
	TOTAL DEBITS (A)	<input style="width: 100%;" type="text"/>	(leave blank)	TOTAL CREDITS (B)	<input style="width: 100%;" type="text"/>	(leave blank)
	LOANS ON LIFE POLICIES	<input style="width: 100%;" type="text"/>	-	CREDIT UNION SAVINGS	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	OTHERS	<input style="width: 100%;" type="text"/>	-	LIFE POLICIES	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	HIRE PURCHASE ACCOUNTS		MOTOR VEHICLES		FMPF	
	COURTS	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	LAND VALUE	<input style="width: 100%;" type="text"/>	-
	CARPENTERS	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	BUILDINGS & IMPROVEMENTS	<input style="width: 100%;" type="text"/>	-
	OTHERS	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	FURNITURE & HOUSEHOLD ITEMS	<input style="width: 100%;" type="text"/>	-
	OTHER LIABILITIES		OTHERS		TOTAL ASSETS (D)	
	TAXATION	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	PRIMARY APPLICANT	<input style="width: 100%;" type="text"/>	-
	RATES	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	JOINT APPLICANT 1	<input style="width: 100%;" type="text"/>	-
	OTHERS	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	JOINT APPLICANT 2	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	TOTAL LIABILITIES (C)	<input style="width: 100%;" type="text"/>	\$ -	BUSINESS SHARE	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	SURPLUS / SHORTFALL (D - C)	<input style="width: 100%;" type="text"/>	\$ -	ESTATE SHARE	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	TOTAL (D)	<input style="width: 100%;" type="text"/>	\$ -	OTHERS	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
				TOTAL ASSETS (D)	<input style="width: 100%;" type="text"/>	\$ -

COMMENTS ON FINANCIAL POSITION (Please provide any information you feel is important to support your Financial Position)	
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LOAN APPLICATION FORM

INCOME & EXPENDITURE

INCOME	MAIN APPLICANT	+	JOINT APPLICANT 1	+	JOINT APPLICANT 2	=	TOTAL ANNUAL INCOME	HFC ASSESMENT (leave blank)
GROSS ANNUAL INCOME								
OTHER INCOME								
	TOTAL ANNUAL INCOME							

AVERAGE MONTHLY INCOME	MAIN APPLICANT	+	JOINT APPLICANT 1	+	JOINT APPLICANT 2	=	TOTAL MONTHLY INCOME	HFC ASSESMENT
NET SALARY								
NET BUSINESS INCOME								
NET RENTAL INCOME								
COMMISSION								
OTHER REGULAR INCOME								
	TOTAL MONTHLY INCOME (A)							

MONTHLY EXPENSES	MAIN APPLICANT	+	JOINT APPLICANT 1	+	JOINT APPLICANT 2	=	TOTAL MONTHLY EXPENSES	HFC ASSESMENT	
FIXED EXPENSES									
OVERDRAFT / LOANS REPAYMENTS									
REVOLVING FACILITY									
HIRE PURCHASE									
OTHER FIXED COMMITMENTS									
VARIABLE EXPENSES									
TRAVELLING EXPENSES									
EDUCATION EXPENSES									
RATES AND BILLS									
RENTAL									
LIVING EXPENSES									
OTHERS									
	TOTAL MONTHLY EXPENSES (B)								

SURPLUS / (DEFICIT)	(A - B)		
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IMPORTANT - DECLARATION AND SIGN OFF

- I / We agree and acknowledge that the written details on this form are true and correct and are given in support of my loan application and / or account review dated as above the contents of which are also confirmed correct."
- I / We undertake to make cash / direct deduction / lodgment towards repayment of principle and interest of the loan at HFC. I / We undertake to advise HFC of any changes to pay day that will affect the remittance of such deduction.
- I / We authorise HFC to obtain a consumer credit report from any credit reporting agency about me / us) which can include my credit worthiness, credit history or credit capability) and / or obtain from other Banks of Financial Institutions a banker's report / opinion about my / our credit worthiness for purposes connected with my / our business, trade or profession. I / We understand this information may be given and used to assess this credit application or account review, to assess my credit worthiness, to assist me / us to avoid default and to notify other credit providers of any default by me / us.
- I / We acknowledge that the terms of approval of this credit application or account review will be subject to the Consumer Credit Act and any other statutory regulations governing such approvals from time to time.
- I / We understand that all legal, valuation and other costs are payable by me / us and if any such payments including insurance premiums are in arrears, HFC may debit my / our account to pay these and levy appropriate service fees.
- I / We further certify that I am / we are not less than 21 years of age or an undischarged bankrupt(s).
- I / We confirm that there is no pending judgement / civil or bankruptcy action against me / us.
- I / We confirm that I / We are not suffering from any sickness that would affect my / our employment thus effecting the serviceability of the loan at HFC.
- I / We declare that the credit provided by HFC will be applied wholly or predominantly for the purpose of the project mentioned in this application.
- I / We confirm that any previous withdrawal of funds from FNPF have been declared to HFC.
- I / We accept that my / our account shall be reviewed annually by HFC to determine the ongoing safety of the debt with the organisation and all information that shall be required by HFC will be provided by me / us.

My signature below evidences my stated understanding, acknowledgement, authority and consent to all matters set out in this declaration.

MAIN APPLICANT

JOINT APPLICANT 1

JOINT APPLICANT 2

_____ / _____

_____ / _____

_____ / _____