

PERSONAL DETAILS	APPLICANT	JOINT APPLICANT 1	JOINT APPLICANT 2
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms
Surname			
Given Names			
Father's Name			
Date of Birth			
FNPF Number			
Residential Address			
- Start Date of Residency	____ / ____ / ____	____ / ____ / ____	____ / ____ / ____
Previous Address (if less than 3 years)			
Postal Address			
Citizenship	<input type="checkbox"/> Fiji Resident <input type="checkbox"/> Non Fiji Resident	<input type="checkbox"/> Fiji Resident <input type="checkbox"/> Non Fiji Resident	<input type="checkbox"/> Fiji Resident <input type="checkbox"/> Non Fiji Resident
Home Phone	{ }	{ }	{ }
Mobile Number	{ }	{ }	{ }
Email Address			
Additional Information	Is the Customer a 'Politically Exposed Person - PEP? <input type="checkbox"/> YES <input type="checkbox"/> NO Is the Customer related to a 'Politically Exposed Person - PEP? <input type="checkbox"/> YES <input type="checkbox"/> NO	Is the Customer a 'Politically Exposed Person - PEP? <input type="checkbox"/> YES <input type="checkbox"/> NO Is the Customer related to a 'Politically Exposed Person - PEP? <input type="checkbox"/> YES <input type="checkbox"/> NO	Is the Customer a 'Politically Exposed Person - PEP? <input type="checkbox"/> YES <input type="checkbox"/> NO Is the Customer related to a 'Politically Exposed Person - PEP? <input type="checkbox"/> YES <input type="checkbox"/> NO
Name of Employer			
Occupation			
Employment Status			
Period of Employment			
Address of Employer			
Business Phone Number			
Business Fax Number			
Previous Employer			
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Single	<input type="checkbox"/> Married <input type="checkbox"/> Single	<input type="checkbox"/> Married <input type="checkbox"/> 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			
Residential Address			

LOAN APPLICATION FORM

LOAN DETAILS

LOAN DETAILS <i>(Specify your loan amount, contribution and brief comments on the purpose of loan.)</i>	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				
	PROJECT COST	<input type="text"/>	(A)	CONTRIBUTION TYPE <input type="checkbox"/> CASH <input type="checkbox"/> FNPF <input type="checkbox"/> OTHER (specify) <input type="text"/>	
	less CONTRIBUTION	<input type="text"/>	(B)		
LOAN AMOUNT BOUGHT	<input type="text"/>	(A)-(B)			

COMMENTS ON PURPOSE OF LOAN

ASSETS & LIABILITIES

BANK ACCOUNT DETAILS	ACCOUNT TYPE	NAME OF BANK	ACCOUNT NUMBER	BALANCE	REPAYMENTS
	SAVINGS				
	TERM DEPOSITS				
	CHEQUE (CREDIT BALANCE)				
	TOTAL SAVINGS, CHEQUE & TERM DEPOSITS (add the above balances)				
	OVERDRAFT				
	CREDIT CARDS				
	LOANS				
TOTAL CHEQUE, CREDIT CARD & LOAN ACCOUNTS (add the above balances)					

	LIABILITIES		AMOUNT OWING	HFC ASSESSMENT (leave blank)	ASSETS		PRESENT VALUE	HFC ASSESSMENT (leave blank)
	ASSETS & LIABILITIES <i>(Please fill in all relevant fields and ensure to provide evidence for all)</i>	BANK ACCOUNTS				BANK ACCOUNTS		
TOTAL DEBITS (A)				TOTAL CREDITS (B)				
CHEQUE (CREDIT BALANCE)				CREDIT UNION SAVINGS				
LOANS ON LIFE POLICIES				LIFE POLICIES (SURRENDER VALUE)				
HIRE PURCHASE ACCOUNTS				REAL ESTATE PROPERTY				
COURTS				LAND VALUE				
CARPENTERS				BUILDINGS & IMPROVEMENTS				
OTHERS				HOUSEHOLD CONTENTS				
OTHER LIABILITIES				MOTOR VEHICLES				
TAXATION				MAKE				
RATES				MODEL				
CREDIT UNION LOANS				YEAR				
GROUND RENT				FNPF				
OTHERS				PRIMARY APPLICANT				
TOTAL LIABILITIES (C)			\$	JOINT APPLICANT 1				
SURPLUS/SHORTFALL (D-C)			\$	JOINT APPLICANT 2				
TOTAL (D)			\$	BUSINESS SHARE				
				ESTATE SHARE				
				OTHERS				
				TOTAL ASSETS (D)			\$	

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

LOAN APPLICATION FORM

INCOME & EXPENDITURE

INCOME	MAIN APPLICANT	+	JOINT APPLICANT 1	+	JOINT APPLICANT 2	=	TOTAL ANNUAL INCOME	HFC ASSESSMENT (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 ASSESSMENT (Leave blank)
NET SALARY								
NET BUSINESS INCOME								
NET RENTAL INCOME								
OTHER REGULAR INCOME								
TOTAL MONTHLY INCOME (A)								

MONTHLY EXPENSES	MAIN APPLICANT	+	JOINT APPLICANT 1	+	JOINT APPLICANT 2	=	TOTAL MONTHLY EXPENSES	HFC ASSESSMENT (Leave blank)
FIXED EXPENSES								
HOUSING LOAN REPAYMENT								
PERSONAL LOAN REPAYMENT								
OVERDRAFTS								
CREDIT CARD								
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)

IMPORTANT - DECLARATION & SIGNOFF

- 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."
- /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 18 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 FPNF 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.
- HFC Bank to communicate to me/us electronically through emails, Short Message Services (SMS) and or any other means, regarding my accounts, any news and messages including any product(s) promotions.

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

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