



AIR NIUGINI SAVINGS AND LOAN SOCIETY LIMITED

LOAN APPLICATION AND AGREEMENT FORM

(Office use only)

DATE:

LOAN APPROVAL LEVEL: LOAN (L) TYPE:

PERSONAL DETAILS			ANGSL MEMBERSHIP NO:		
FIRST NAME:		MIDDLE NAME:		SURNAME:	
BIRTH DATE: / /	GENDER: <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	MARITAL STAUTS: SINGLE <input type="checkbox"/> MARRIAGE <input type="checkbox"/> DE FACTO <input type="checkbox"/> DIVORCED <input type="checkbox"/> WIDOWED <input type="checkbox"/>			
SPOUSE'S NAME:		BIRTH DATE: / /	SUBURB:		
STREET:	SECTION:	LOT:	IDENTIFICATION, Provide a copy of a valid ID card Nasfund/Nambawan Super ID <input type="checkbox"/> Driver's License <input type="checkbox"/>		
APPLICANT'S MOBILE (PERSONAL)			SPOUSE'S MOBILE:		
EMAIL ADDRESS (PERSONAL)					

NAME OF CLOSEST RELATIVE: (NOT LIVING WITH YOU)		RESIDENTIAL ADDRESS: (Complete below)			
WORK ADDRESS:		SUBURB:			
TELEPHONE/MOBILE:		STREET:			
EMAIL:		SECTION:		LOT:	

EMPLOYMENT DETAILS	APPLICANT	SPOUSE
EMPLOYER:		
OCCUPATION:		
DATE COMMENCE:		
EMPLOYER ADDRESS:		
WORK TELEPHONE & MOBILE:		
WORK EMAIL:		

LOAN REQUEST			
PURPOSE OF LOAN:			
LOAN AMOUNT IN WORDS		FIGURES	K
REPAYMENT AMOUNT (PER FORNIGHT):		START REPAYMENT AT PPE:	

BANKING DETAILS	
BANK:	
BRANCH:	
ACCOUNT NAME:	
ACCOUNT NUMBER:	

FOR OFFICE USE					
CHECK LIST FOR INTERVIEWER	BALANCE OF ACCOUNTS SELECTED BY THE MEMBER TO SECURE BORROWING AS AT: ____/____/____				
		SAVINGS & TERMS DEPOSITS		LOAN BALANCE	
Loaded to computer		Balances	Sal Deduction	Balances	Sal Deduction
Irrev Ded Completed	S1			L1	
3X Payslip Received	S3			OTHER DEBTS	
LSL Statement Received	S4			1	
Quote / Docmt Received	I3			NEW LOAN AMOUNT	
Wdls frozen in Comp	I6			SERVICE FEE	
Qualified for Loan?	TOTAL		SURPLUS / DEFICIT	ADDITIONAL LOAN FEE	
Date:	LESS (L1)			STAMP DUTY	
	NET			TOTALS	

Endorsed Recommendation	INTERVIEWER'S COMMENTS & RECOMMENDATIONS		
Signature:			
Title:	Maximum Ratio 1 X 2	Current Ratio 1X	New Ratio 1X
Date:			
I Recommend K:	Signature:	Title:	

CONSIDERATION OF LOAN APPLICATION

Management Committee (Indicate if Approved or Declined an Amount)		
GENERAL MANAGER	MANAGER / TEAM LEADER	Authorized Officer (Position)
X Date:	X Date:	X Date:
K	K	K
APPROVED / DECLINED	APPROVED / DECLINED	APPROVED / DECLINED
Remarks:		

Loans Approval (Indicate if Approved or Declined an Amount)				Date:
X	X	X	X	
APPROVED / DECLINED	APPROVED / DECLINED	APPROVED / DECLINED	APPROVED / DECLINED	
K	K	K	K	
Remarks:				
				Chairman x :

Board of Directors (Indicate if Approved or Declined an Amount)				Date:
X	X	X	X	
APPROVED / DECLINED	APPROVED / DECLINED	APPROVED / DECLINED	APPROVED / DECLINED	
K	K	K	K	
Remarks:				
				Chairman x :

Loan Agreement

I declare the information given in support of this application is true and correct. I accept to do the following:

1. I agree to include my (Christmas, School fee and Term deposit I3 & I6) with my Personal Savings to secure the loan.
2. I promise to repay the loan if approved including interest, service fees and stamp duty at rates to be determined in accordance within the agreed time consistent with the Savings & Loan Societies (Amendment) Act 1995, and the Terms set by ANGSL Board.
3. I promise, I shall provide any additional security which may be required by ANGSL for the purpose of securing this loan.
4. I agree that if no fortnight salary deduction is made to repay my loan. THE SAME AMOUNT DEDUCTED TO MY LOAN WILL BE TRANSFERRED FROM **ANY** OF MY SAVINGS ACCOUNTS TO OFF SET THE AMOUNT IN ARREARS.
5. I agree that if my current loan repayment falls below the repayment schedule. "THE SOCIETY RESERVES THE RIGHT TO ALTER MY CURRENT PAYROLL DEDUCTION TO MEET THE SOCIETY'S MINIMUM REPAYMENT RATE WITH OR WITHOUT MY CONSENT".
6. I agree that in the event I cease deduction or fail to repay my loan for 3 consecutive fortnights without the consent of **ANGSL**, my membership information will be **uploaded on Credit Data & Bureau**.
7. I acknowledge and note that, this agreement is subject to my continue employment with my current employer and if I leave employment, the following **shall** become effective and immediately;
 - a). the Society shall fully offset any outstanding loan I may have had with the Society, and
 - b). if an amount of money is still owed by me, the Society shall be entitle to claim my final entitlements including my other held by other financial institutions that may accrue to me and apply it against the outstanding balance.

 Signature of Applicant / Member.

Date: _____.

Contact Details for Pay Office.

Signature: _____
 Phone: _____
 Email: _____

EMPLOYER STAMP HERE

Check List for Loan Application.

Members must provide the following documents in **support** of their loan applications. PLEASE tick the appropriate boxes with the attachment(s).

Fully Secured Loan	X / ✓	Unsecured Loan	X / ✓
1. Three (3) Current payslip		1. Three (3) Current Payslips	
2. Valid ID Photo		2. Valid ID Photo	
3. Irrevocable Authority Deduction		3. Long Service Leave Entitlement (LSL)	
		4. Support Documents (Evidence)	
		5. Confirmation Letter	
		6. Irrevocable Authority Deduction	
		7. Latest Statement of Loans with Other Licenced Financial Institutions or commercial Banks	

*** Kindly Note that Loan applications submitted without the complete requirement / documents will be declined after the 3rd working days.**