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**CREDIT CONTRACT  
or  
HIRE PURCHASE**

**APPLICATIONS FOR BUSINESS APPLICANTS**

SSO Name:	
Branch:	Suva
Date:	

**REFERRAL SOURCE**

Applicant(s) Name:	
Sole Trader:	
Partnership:	
Limited Liability Co:	
Trading Name:	

Purpose of this Application	<i>(personal commitment is not a reason; applicatns need to elaborate)</i>

### THE APPLICANT

Applicants Name:			
Trading As:			
Physical Address:		Postal Address:	
Industry:		Date Established:	
Email Address:		Phone Contacts:	

Ownership: <i>Directors/Partnership</i>	Shareholder Yes/No	Value	\$	Position in Company	Guarantor Yes/No	Nett Worth	Comments
1.							
2.							
3.							
4.							

### THIS PROPOSAL

Amount Required:		Deal Limit:	
Date of last approval for any related party:		Amount:	
Term:		Rate:	
		Payments:	Per Month
Purpose of this application:			

### FINANCIAL DETAILS

Accountant:	
Contact:	

Audited/Unaudited (unqualified/qualified) balance sheet of \_\_\_\_\_ as at \_\_\_\_\_ reveal:-

Date			Date		
Assets	\$ -	\$ -	Current Assets	\$ -	\$ -
(less)			(less)		
Liabilities	\$ -	\$ -	Current Liabilities	\$ -	\$ -
Surplus/SHF	\$ -	\$ -	Working Capital	\$ -	\$ -
<b>Details of Profit &amp; Loss</b>			<b>Project Cashflow</b> <i>(delete if not applicable)</i>		
Turnover	\$ -	\$ -	Turnover Incl.	\$ -	\$ -
Gross Profit	\$ -	\$ -	Expenses	\$ -	\$ -
Net Profit	\$ -	\$ -	This	\$ -	\$ -
Depreciation	\$ -	\$ -	Surplus	\$ -	\$ -
Asset Revel.	\$ -	\$ -			

**ADDITIONAL INFORMATION**

**CLIENT BACKGROUND**


**PROPOSAL**


**COMMENTARY ON FINANCIAL ANALYSIS/SERVICEABILITY**


**RECOMMENDATION BY:**


Signed:		Name:	
Date:		Position:	

**APPROVAL**

Loan Amount		Conditions of Approval:
Signature		
Print Name		

**CREDIT REPORTS**

Current/Paid in Full Accounts:								
Account No.	Date	Term	Monthly Payments	Opening Balance	Number Paid	Current Balance	*Goods	Rating

**OTHER CREDIT REFERENCE:**

Name	Trade Since	Monthly Amount	Current Balance	Comments

**GUARANTOR ASSETS & LIABILITIES**

Name	Assets	Liabilities	Net Worth	As At

Bankers Report	
Referees	

**EXPOSURE**

Current		Security Valuations
This Proposal		
Sub-Total		
Contingent Liabilities		
Total Exposure		
Other Finance Exposures		
Total Finance Exposure		
Relevant Comments		



**IMPORTANT - DECLARATION & SIGN OFF**

- 1) 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.
- 2) I/We undertake to make cash/direct deduction/Post Fiji/Periodic Payment/Bank Bill payments of principle and interest of the loan at KFL. I/We undertake to advise KFL of any changes to my pay day that will affect the remittance of such deduction.
- 3) I/We authorize KFL 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 or 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.
- 4) I/We acknowledge that the terms of approval of this credit application or account review will be subject to the Credit Act 1999 and any other statutory regulations governing such approvals from time to time.
- 5) I / We understand that all legal and other costs are payable by me / us and if any such payments including insurance premiums are in arrears, KFL may debit my / our account to pay these and levy appropriate service and/or other fees.
- 6) I / We further certify that I am / we are not less than 18 years of age or an undischarged bankrupt(s).
- 7) I / We confirm that there is no pending judgement / civil or bankruptcy action against me / us.
- 8) 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 KFL.
- 9) I / We declare that the credit provided by KFL will be applied wholly or predominantly for the purpose as mentioned in this application.
- 10) I / We confirm that any previous withdrawal of funds from FNPF have been declared to KFL.
- 11) I/We accept that my/our account shall be reviewed at least annually by KFL to determine the ongoing safety of the debt with the organization and all information that shall be required by KFL 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.**

APPLICANT 1

APPLICANT 2