



"Growing Our Future Better"

## FINANCIAL AND PRIVATE SECTOR STAFF SAVINGS & LOAN SOCIETY LIMITED

Section 451, Allotment 12, Times Square Building, Unit 2E, Wardstrip, Gordons. PO Box 795, Port Moresby, National Capital District, Papua New Guinea  
Telephone: (675) 323 3432 | 323 3478 or 3232 3225. Email: [info@fpsssl.org.pg](mailto:info@fpsssl.org.pg) or [customer@fpsssl.org.pg](mailto:customer@fpsssl.org.pg)  
Webpage: [www.fpsssl.org.pg](http://www.fpsssl.org.pg)

### LOAN APPLICATION & AGREEMENT FORM

A.	<b>Name</b>	Date: ____ / ____ / ____
		Staff Number: _____
		Membership Number: _____
Mr. Mrs Miss / Ms .....	First Name .....	Surname .....

**Please select the suitable loan product:** (Tick Box)

General Loan (L1): <input type="checkbox"/>	School Fee Loan (L2): <input type="checkbox"/>	Investment / SME Loan (L5): <input type="checkbox"/>	Refinancing (L6): <input type="checkbox"/>
Unsecured General Loan L7: <input type="checkbox"/>	Staff General (L3): <input type="checkbox"/>	Staff School Fee (L4): <input type="checkbox"/>	3in1 Deal (L8): <input type="checkbox"/>

B.	<b>Loan Amount Required</b>
I wish to obtain a Loan of K ..... New <input type="checkbox"/> / Additional Loan <input type="checkbox"/>	
Amount in Words: .....	
Repayment amount Per Fortnight F/n K.....	
Purpose of this loan .....	

C.	<b>Employment &amp; Personal Details</b>
Employer: ..... Position Held: ..... Years of Service: .....	
Employment Address: ..... Telephone No. ....	
Mobile No. .... Email. ....	
Date of Birth. .... / .... / .... Marital Status. .... No. of Children. .... Ages. ....	
How many do you look after? ..... Are they at School? ..... Total Dependents: .....	
Place of Residence: ..... Street: ..... Section: ..... Lot.....	
Home Village: ..... District ..... Province .....	
Name of Spouse: ..... Occupation ..... Spouse Net .....	
Spouse Employer: ..... Telephone ..... Mobile .....	
Email .....	

D.	<b>Bank Details</b>
Bank ..... Branch ..... Branch No. ....	
Account Name : ..... Account Number: .....	
Account Type: Cheque Account <input type="checkbox"/> / Savings Account <input type="checkbox"/> (Tick Box <input type="checkbox"/> )	

# LOAN AGREEMENT | DECLARATION

I DECLARE THAT ALL INFORMATION GIVEN IN SUPPORT OF THIS APPLICATION IS TRUE AND CORRECT. IF APPROVED I UNDERTAKE TO DO THE FOLLOWING;

- 1 To repay the loan by fortnightly instalments as determined by the Loans Committee.
- 2 To execute the deduction authority for Salary Section of my Employer/Organization to deduct an agreed repayment amount from my fortnightly salary and pay it direct to Financial and Private Sector Staff Savings and Loan Society Ltd **BSP Acc# 1000588096**.
- 3 That the Board of Directors may vary the interest rate and / or the conditions of the loan anytime.
- 4 I give my consent to FINANCIAL AND PRIVATE SECTOR STAFF SAVINGS AND LOANS SOCIETY LIMITED to release my personal and confidential information it holds to CREDIT DATA BUREAU LIMITED and or any other credit agency AND I DO FURTHER give my consent to FINANCIAL AND PRIVATE SECTOR STAFF SAVINGS AND LOANS SOCIETY LIMITED to enquire with CREDIT DATA BUREAU LIMITED or any other credit bureau agency for any credit facility I may have with such other credit agency and I DO FURTHER AUTHORISE CREDIT DATA BUREAU LIMITED to receive from FINANCIAL AND PRIVATE SECTOR STAFF SAVINGS AND LOANS SOCIETY LIMITED and to release such personal and confidential information to FINANCIAL AND PRIVATE SECTOR STAFF SAVINGS AND LOANS SOCIETY LIMITED.
- 5 That the interest will accrue daily and will be charged monthly to my loan account.
- 6 In the event my loan account fall into Arrears for more than 30 Days, I hereby authorize FPSSSLSL to re-coup the Arrears amount from my General savings & School Fee savings depending on which loan account is in arrears.
- 7 That in the event of my termination, retrenchment and resignation from my employer or death, the balance of the loan will become immediately due and payable and will be off set against any savings in the Society, final payments due to me by my employer.

Date this ..... Day of ..... Year .....

Signature of Applicant .....

MANAGER / DEPARTMENT HEAD CERTIFICATION / REFERENCE

I, ..... Position.....Department .....

Certify that.....is a permanent employee of .....

The applicant is due / not due for retirement or retrenchment and that he or she is not currently under any disciplinary actions by the organization.

.....  
Manager's Name

.....  
Signature

Email: ..... Phone: ..... Date: .....

## Conditions

The following documents must be attached to the loan application;

- Three consecutive pay slips
- Salary deduction authority
- Supportive documents i.e. statements, invoice/quotation etc.

.....  
Department / Organization Common Seal



"Growing Our Future Better"

## FINANCIAL AND PRIVATE SECTOR STAFF SAVINGS & LOAN SOCIETY LIMITED

Section 451, Allotment 12, Times Square Building, Unit 2E, Wardstrip, Gordons. PO Box 795, Port Moresby, National Capital District, Papua New Guinea

Telephone: (675) 323 3432 | 323 3478 or 3232 3225. Email: [info@fpsssl.org.pg](mailto:info@fpsssl.org.pg) or [customercare@fpsssl.org.pg](mailto:customercare@fpsssl.org.pg)

Webpage: [www.fpsssl.org.pg](http://www.fpsssl.org.pg)

### CHANGE OF SALARY DEDUCTION AUTHORITY FORM

The Paymaster/Paymistress

Dear Sir/Madam,

I, ..... Staff No: ..... Occupation: .....

Company/Department: ..... hereby authorize you to deduct the sum of K..... each fortnight from my salary and that you pay this money to Financial and Private Sector Staff Savings and Loans Society Ltd (FPSSSL).

This deduction supersedes all previous authority signed by me and is to remain in force until such time you are advised by me of its cancellation.

<u>Current Deductions</u>		<u>New Deductions</u>
K	(S1) GENERAL SAVINGS	K
K	(S2) SCHOOL FEE SAVINGS	K
K	(S3) CHRISTMAS SAVINGS	K
K	(S4) EQUITY SAVINGS	K
K	(S5) CHILD SAVER SAVINGS	K
K	(S6) MEDICARE & LIFE SAVINGS	K
K	(S7) RETIREMENT SAVINGS	K
K	(L1) GENERAL LOAN   (L7) GENERAL UNSECURED	K
K	(L2) SCHOOL FEE LOAN	K
K	(L5) INVESTMENT/SME LOAN	K
K	(L6) REFINANCING	K
K	(L8) NEW MEMBERSHIP LOAN	K
K	<b>TOTAL</b>	K

This Authority **SHALL NOT** be revoked without the written consent of Financial and Private Sector Staff Savings & Loan Society Limited.

Applicant

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Witness

Signature: \_\_\_\_\_

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Authorized by Society:

Date:

# STATEMENT OF POSITION

## A. Assets: What you own

House	Section:	Lot:	Suburb/Street:	K	
Vehicle	Make:	Model:	Year:	Registration#:	K
Furniture, White Goods					K
Others					K
Bank Account	Primary Account:	Other:			K
Total Assets					K

## B. Liabilities: What you owe

FPSSSLSL		K
Loans: Other Lenders		K
Other Debts		K
Rates/Taxes/OD Facility		K
Total Liabilities		K
Total Asset - Total Liabilities		K

## C. Monthly Income

Gross Salary (Before Tax)	Provide 3 latest Pay slips & Bank Statements	K
Other Income		K
Provide Details		K
		K
		K
Total Monthly Income		K

## D. Monthly Expenses

FPSSSLSL Loans		K
Home Loans		K
Other Loans		K
Motor Vehicles Costs		K
Rent + Utilities		K
Insurance Rates, Taxes		K
School Fees		K
General Living Expenses		K
Total Monthly Expenses		K
Net Surplus		K

The details completed are true and accurate record:

Applicant Signature: .....

Date: .....

## REQUIREMENT CHECK LIST

Loan Type	(Tick Box) ✓		Office Use
	Yes	No	
<b>FULLY SECURED 1:1 RATIO LOAN</b> (Loan Against your Savings Balance)			
3x Payslip			
Copy of ID Card (Employment ID / Drivers License / NID / Others)			

<b>UNSECURED 1:2 RATIO LOAN</b> (Loan more than your Savings Balance)	Yes	No	Office Use
3x Payslip			
Copy of ID Card (Employment ID / Drivers License / NID / Others)			
School Fee Quote / Invoice (School Fee Unsecured)			
Quotation or Invoice relating to the Loan Purpose stated (General Unsecured)			
Employment Confirmation Letter			
Superannuation Summary			
Bank Statement (Loan) if any			
Bank Statement (Salary Account)			

<b>NEW MEMBERSHIP 3IN1 DEAL LOAN</b> (Be a member and Loan at the same time)	Yes	No	Office Use
New Membership Application			
3x Payslip			
Copy of ID Card (Employment ID / Drivers License / NID / Others)			
Employment Confirmation Letter			
Superannuation Summary			
Bank Statement (Loan) if any			
Bank Statement (Salary Account)			
PVA with Deduction Maintenance Report (only for Public Servants Payroll)			

<b>REFINANCING / SME / INVESTMENT</b> (Major loans 1:4 ratio Loan based on Equity)	Yes	No	Office Use
3x Payslip			
Copy of ID Card (Employment ID / Drivers License / NID / Others)			
Any form of Quotation or Invoice relating to the Loan Purpose stated			
Employment Confirmation Letter			
Superannuation Summary			
Bank Statement (Loan) if any			
Bank Statement (Salary Account)			
Statement of Position (Asset and Liabilities details)			
Statements from other Licensed Financial Institution (Only for Refinancing)			
PVA with Deduction Maintenance Report (Only for Public Servants Payroll)			
SME Business Certificate			
SME Bank account Statement			
Business Cash Flow			
CDB Search			