

**SKY FINANCE****Loan Application Form**

GPO Box 18416, Suva, Fiji Islands
 Phone: 330 0015 | 270 2165 | 725 5267
 Tebara House, Level 1, Nina Street, Suva.

S	K	0	0	0		Loan Amount:.....Repayment Term:.....
First Name:					(Please circle one) Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/>	
Surname:					Date of Birth:/...../.....	
FNPF No:		TIN No:.....		Driver's Lic. No:		
Mobile No(s):		Personal Email:				
Postal Address:						
Bank:		Account No:		Phone (Home):		
Province:		Suburb:		Street:		Section: Lot:
(Please circle one)		Accommodation type: Own / Rent / Relative		Province/Village:		
Employer:				Employer Address:		
EDP/TPF/Regiment, etc.:				Occupation:		
Office Phone:				Office Email:		
Date of Employment:/...../.....		Years of Service:		(Please circle one) Employment type: Permanent / Casual / Probation		
Supervisor's name:				Paymaster's name:		
Spouse Details						
First Name:		Surname:		Date of Birth:/...../.....		Occupation:
Employer:		Employer Address:				
Email:		Phone No:				
Details of Close Relative						
First Name:		Surname:		Relationship:		Date of Birth:/...../.....
Occupation:		Employer:		Employer Address:		
Email:		Phone No:				
Residential Address						
Province:		Suburb:		Street:		Section: Lot:
Phone (Home):		Mobile:				
Irrevocable Salary Deduction Authority						
To (Name of Employer):.....				Subsidiary/ Department:.....		
Address of Employer:.....				Dep Code:.....		
Employment Duration:.....		Employment Status: Please Tick		Permanent <input type="checkbox"/>		Casual <input type="checkbox"/>
Consent / Authority						
I, hereby consent and authorise you to deduct from my salary / wages the sum of \$.....forfortnights / weekly effective/...../.....being for the total repayment of this loan the sum of \$.....as agreed with Sky Finance P.O.Box 18416, Suva or arrange payment to be deposited in to BSP Account No: 83127511 till the loan is fully redeemed. In the event of termination of my services for any reason whatsoever, I hereby authorise my employer to deduct and pay any outstanding from my amount due terminal benefits. This authority is for valuable consideration and is irrevocable without the consent of Sky Finance in writing.						
				Signature:..... Date:...../...../.....		
Certification by Employer						
We acknowledge this Irrevocable Authority and Confirm that the applicant is our employee and the employment contract of this employee will not be expired within the next one year. The information given is correct and agreed to be bound by its terms						
Name:..... Signature:.....				Department / Ministry Stamp		
Date:...../...../..... Title:.....						

Client Agreement / Declaration

I acknowledge the following terms and conditions in regards to this borrowing made by me:

- A. I agree that Loan Fees of \$..... be added to my loan.
- B. I agree that a default fee of 20% on every installment will accrue to my loan account each time I miss a repayment as agreed.
- C. In the event my installments is less than the amount agreed on, I agree that default fee of 20% as per the short fall be imposed.
- D. I further agree that 20% default fee will continue to accrue even after the agreed installment period has lapsed until balance owed is fully settled.
- E. I agree that Sky Finance shall take steps to commence recovery action at any time after the first default.
- F. In the event of Annual Leave or Recreation leave, my outstanding repayable loan amount will be deducted from my leave entitlements.
- G. In the event of suspension from work, salary deduction would commence immediately upon resumption of duties.
- H. In the event of my termination, death, resignation, retrenchment; any outstanding balance repayable loan including penalty charges will be recouped from my final entitlement.
- I. If I miss a deduction I will pay cash / cheque into Sky Finance Account to avoid the aforesaid default fee.
- J. In any event of dispute, I will address my dispute to Sky Finance for amicable resolution, prior to resorting to legal or regulatory authorities.

I certify that the all particulars supplied here are correct and true to the best of my knowledge.

Signature:..... Date:...../...../.....

Client agrees to Credit Report and Disclosure

- A. Sky Finance informs the client and the client agrees that the items of personal information regarding the client and appropriate for keeping on a credit information file, may be divulged by Sky Finance to a credit reporting agency or credit provider.
- B. The Client agrees;
 - (i) that the credit reporting agency(s) may provide to Sky Finance all credit report containing personal information and credit record for the purpose of assessment by Sky Finance for the application for a personal loan.
 - (ii) that Sky Finance may use information provided by the credit reporting agency(s) (including information that concerns the client's commercial activities or commercial creditworthiness) for the purpose of assessing an application for personal loan (including the application for this Service); and
 - (iii) that Sky Finance may give to and receive from other credit provider or credit rating agency any credit report or information derived from such a report for any one or more of the following purposes:
 - a) assessing an application by the Client for the personal loan, Client's creditworthiness or the Client's continuing credit worthiness; and
 - b) notifying to exchange with or obtaining information form other credit providers in relation to the conduct or status of or default in relation to any account(s) held by the Client with them or Sky Finance.

Ihereby acknowledged that I have read and understood the terms and conditions of this contract.

Signature:..... Date:...../...../.....

FOR OFFICE USE ONLY

Received by:..... Date:...../...../..... Time:.....

(Please tick) New ☐ Existing ☐ Branch Code: Sales Code: **S K O O O**

Existing Loan Number: New Loan Number:

Loan Break Up

Loan Amount: Interest: Balance O/S:

Offset: Fees: G/Repayable:

Refinance: NOF:

Net Loan: Repayable: Deduction:

(Please tick) Weekly: ☐ Fortnightly: ☐

Checked by:

Signature and Date

Approved by:

Signature and Date

Data Entry by:

Signature and Date