

Bank Use Only

 Date Branch Code CIF Account No
Part A - Loan Details

Loan Type	Unsecured Personal	Secured Personal	Personal Overdraft
	Housing	Investment Residential	Land
Loan Status	New Loan	Increase Existing Loan	
Loan Amount	<input type="text"/>		
Loan Purpose	<input type="text"/>		

Security Details

Security Offered	Yes	No
Security Details	<input type="text"/>	

Primary Applicant
Co-Applicant

Existing Customer				New Customer				Existing Customer				New Customer							
Account No.(if existing)				<input type="text"/>				Account No.(if existing)				<input type="text"/>							
Title	<input type="text"/>	Surname	<input type="text"/>					Title	<input type="text"/>	Surname	<input type="text"/>								
Given Names								<input type="text"/>											
Sex	M	F	Date of Birth	<input type="text"/>					Sex	M	F	Date of Birth	<input type="text"/>						
Nationality								<input type="text"/>											
Marital Status	Single	Married	Divorced					Marital Status	Single	Married	Divorced								
Number of Dependent Children (If applicable)				<input type="text"/>				Number of Dependent Children (If applicable)				<input type="text"/>							
Residential Status	Resident	Non-Resident						Residential Status	Resident	Non-Resident									
Do you hold a work permit?				Yes	No					Do you hold a work permit?				Yes	No				
Residence	Owned	Rented	Other					Residence	Owned	Rented	Other								
Residential Address								<input type="text"/>											
Postal Address								<input type="text"/>											
Home Ph	<input type="text"/>	Mobile Ph	<input type="text"/>					Home Ph	<input type="text"/>	Mobile Ph	<input type="text"/>								
Email								<input type="text"/>											
Occupation								<input type="text"/>											
Number of years Employed/Self-Employed				<input type="text"/>				Number of years Employed/Self-Employed				<input type="text"/>							
Employer/Business Details (Name, Address & Phone)								<input type="text"/>											
Tax Identification Number				FNPF Number				Tax Identification Number				FNPF Number							
<input type="text"/>				<input type="text"/>				<input type="text"/>				<input type="text"/>							
Name of a relative or friend not living with you.								<input type="text"/>											
Relationship								<input type="text"/>											
Address of the relative or friend								<input type="text"/>											
Home Ph								<input type="text"/>				Mobile Ph				<input type="text"/>			

Part B – Please tell us about your financial position (If Joint Applicants are husband/wife, complete this section together/jointly)

Please enter all information about your current situation but exclude any changes due to this loan application (including anything to be purchased by this loan application). If there is insufficient space, add the information under "Other" or write it on a separate piece of paper.

Assets	Current Value	BANK USE ONLY	Liabilities	Current Owing	BANK USE ONLY
Cash – Bank Account(s)			Overdraft(s)		
BRED			Bank: <input type="text"/> Limit: <input type="text"/>		
Other Bank(s)			Bank: <input type="text"/> Limit: <input type="text"/>		
Household Furniture/Personal Effects			Personal Loan		
FNPF, Superannuation, Pension			Bank: <input type="text"/>		
Your Properties			Home Loan		
Location: <input type="text"/>			Bank: <input type="text"/> Limit: <input type="text"/>		
Location: <input type="text"/>			Bank: <input type="text"/> Limit: <input type="text"/>		
Other Assets (i.e. motor vehicles, boats trailers, motor bikes, life insurance policy etc.)			Other Liabilities (i.e. motor vehicle loan, contingent liability, guarantees, Store accounts, tax etc.)		
Please specify: <input type="text"/>			Please Specify: <input type="text"/>		
Please specify: <input type="text"/>			Please Specify: <input type="text"/>		
Total Assets(1)			Total Liabilities(2)		
Net Assets(1 – 2)					

Income (Average Monthly)	Current Value	BANK USE ONLY	Expenses (Average Monthly)	Current Value	BANK USE ONLY
Salary (gross – pretax etc.)			Credit Commitments		
Name: <input type="text"/>			Overdraft		
Name: <input type="text"/>			Credit Cards		
Other Income			Personal Loans		
Regular Overtime and Part Time			Other Expenses		
Rental Income			Rent/House Repairs & Insurance		
Lease/Expiry: <input type="text"/>			Electricity, Gas & Water(i.e. utilities)		
Lease/Expiry: <input type="text"/>			Vehicle (petrol, insurance etc.)		
Other(i.e. car allowance, pension, commissions, bonus, interest, etc.)			General Living Expenses (food, clothing, phone etc.)		
Please specify: <input type="text"/>			FNPF, Superannuation, Pension		
Please specify: <input type="text"/>			Others (i.e. school fees, child maintenance etc)		
Total Income(3)			Please specify: <input type="text"/>		
Net Income (3 – 4)			Total Expenses (4)		

Credit History: Have any of your debts been overdue at any time? Yes No If yes, was this for more than 30 days? Yes No

Part C - Declarations & Representations. Please sign below

I/We understand:

- the information requested in this application form and declare my/our information provided to be true and correct.
- the information I/we have provided is to assist BRED Bank (Fiji) Limited ('the Bank') in its determination of whether or not to offer a credit facility(ies) to me/us.
- and acknowledge that the Bank is relying upon the information provided in its determination.
- this application form does not in anyway constitute an offer to provide credit nor an acceptance of an offer to do so.
- that, despite any representations which may be made to me/us, the Bank is not bound to approve this application.
- that the application can only be considered approved if I/we received a formal written letter of offer from the Bank confirming approval and associated conditions.
- that the credit facility(ies) will only be made available when conditions in the letter of offer have been met.
- that the Bank does not express an opinion as to the viability of any investment that may be the subject of this application and does not accept any liability in that respect of any loss or damage that I/we may sustain.

I/We authorize the Bank to make enquiries and exchange information with any source in relation to my/our credit application and my/our creditworthiness, now and in the future

Applicant Signature	Date	Joint Applicant Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Checklist of information required

- 1. Completed loan application form
- 2. Evidence of income:
 - a) For salary earners:
 - 3 recent salary slips (at least one slip no more than 4 weeks old); or
 - A confirmation letter from your employer (no more than 4 weeks old);
 - In addition, for overseas residents, copies of last two years tax returns or group tax Certificates.
 - b) For business owners (self-employed):
 - The last two years Balance Sheet and Profit & Loss Statements. Interim figures may also be requested.
 - In addition, for overseas businesses, the last two years company/business tax returns as well as last two years personal tax returns.
- 3. Copy of latest FNPF Statements
- 4. Copy of work permit (non-residents only).
- 5. Copy of last 3 months personal bank account statements.
- 6. Any other relevant information to support your application.

PLEASE RETURN COMPLETED FORM WITH INFORMATION REQUIRED