**HOUSING AUTHORITY**

**LOAN APPLICATION FORM**

Please read the ***‘customer information’*** guidance prior to completing and sending the application for loan. Application are to be sent *via* email address: [***loans@housing.com.fj***](mailto:loans@housing.com.fj). The documentation to support application are to be put as a file in PDF format. The form is to be completed together should there be more than an applicant for the loan (jointly applied). ***Incomplate application will not be considered.***

**A. Purpose of Loan**

|  |  |
| --- | --- |
| Type of Loan: | Purchase of Land with provision for construction  Purchase of House with valid Engineers Certificate  Purchase of House with Renovation Loan  Construction Loan  Additional Loan:  Completion of Construction  Renovation Loan  Refinance from \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Property Reference | Survery Reference \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, Lot \_\_\_\_\_\_\_\_\_\_ |
| Property Location: | Click or tap here to enter text. |
| Land Tenure | Housing Sub-Division  TLTB Lease  Crown Lease  Methodist Church Lease  Others, please specify: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Freehold |
| Property within 10km of city or town boundary | Yes  No |
| Applicant: | Self /Single  Power of Attorney (attached)  Joint  Tenants in Common |
| Applicant Status with HA | Existing Customer  New Customer |
| **HA Official Assessment** | Click or tap here to enter text. |

**B. Applicant Details**

| **Detail** | **Applicant 1**  **[Primary Applicant]** | **Applicant 2**  **[Co-Applicant]** | **Applicant 3**  **[Co-Applicant]** | **Applicant 4**  **[Co-Applicant]** |
| --- | --- | --- | --- | --- |
| Surname: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| First Name: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Other Names: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Title: | Mr.  Mrs.  Ms.  Miss  Other | Mr.  Mrs.  Ms.  Miss  Other | Mr.  Mrs.  Ms.  Miss  Other | Mr.  Mrs.  Ms.  Miss  Other |
| Date of Birth: | Click or tap to enter a date. | Click or tap to enter a date. | Click or tap to enter a date. | Click or tap to enter a date. |
| Father’s Name: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Passport Number: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| TIN No: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| FNPF No.: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Current Residential Address: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Current Residential Type: | Own Home  Living with Parents or Relatives  Renting  Informal Settlement  Employer Accomodation | Own Home  Living with Parents or Relatives  Renting  Informal Settlement  Employer Accomodation | Own Home  Living with Parents or Relatives  Renting  Informal Settlement  Employer Accomodation | Own Home  Living with Parents or Relatives  Renting  Informal Settlement  Employer Accomodation |
| Post Box: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Phone Contact: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Email Address:  ***(Work – compulsory)*** | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Email Address:  ***(Personal – Compulsory)*** | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Resident Status: | Fijian Resident  Dual Citizenship  Non-Fiji Resident | Fijian Resident  Dual Citizenship  Non-Fiji Resident | Fijian Resident  Dual Citizenship  Non-Fiji Resident | Fijian Resident  Dual Citizenship  Non-Fiji Resident |
| Marital Status: | Single (never married)  Married  Re-married  Defacto Relation  Divorced  Separated | Single (never married)  Married  Re-married  Defacto Relation  Divorced  Separated | Single (never married)  Married  Re-married  Defacto Relation  Divorced  Separated | Single (never married)  Married  Re-married  Defacto Relation  Divorced  Separated |
| Spouse Name: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Spouse Occupation: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Spouse Phone: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Spouse Email Address: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Spouse Annual Income ($) | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Next of Kin  [Name] | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Next of Kin  [Phone] | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Next of Kin  [Email Address] | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Next of Kin  [Residential  Address] | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Next of Kin Relation to Applicant: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| No. of Dependents | Go to C1: Applicant 1 | Go to C1: Applicant 2 | Go to C1: Applicant 3 | Go to C1: Applicant 4 |
| Referee 1 (Other than next of Kin) | Go to D1: Applicant 1 | Go to D1: Applicant 2 | Go to D1: Applicant 3 | Go to D1: Applicant 4 |
| Referee 2 (Other than next of Kin) | Go to D1: Applicant 1 | Go to D1: Applicant 2 | Go to D1: Applicant 3 | Go to D1: Applicant 4 |
| Any Medical aligment | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| **HA Offical**  **Assesment Comments** | Click or tap here to enter text. | | | |
| **EMPLOYMENT DETAILS** | | | | |
| Occupation: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Employer: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Employement Engagement | Permanent  Contract \_\_years  Temporary  Self Employed  Retired  Unemployed | Permanent  Contract \_\_years  Temporary  Self Employed  Retired  Unemployed | Permanent  Contract \_\_years  Temporary  Self Employed  Retired  Unemployed | Permanent  Contract \_\_years  Temporary  Self Employed  Retired  Unemployed |
| Period of Employment: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Employer Address: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Employer Email Address: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Employer Phone: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Employer Residential Address: | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Annual Income ($): | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Mode of Pay: | Bank  Cash | Bank  Cash | Bank  Cash | Bank  Cash |
| Frequency of Pay: | Weekly  Fortnightly  Monthly  Bi-Monthly | Weekly  Fortnightly  Monthly  Bi-Monthly | Weekly  Fortnightly  Monthly  Bi-Monthly | Weekly  Fortnightly  Monthly  Bi-Monthly |
| Combined Household Income ($) | $ Click or tap here to enter text. | $ Click or tap here to enter text. | $ Click or tap here to enter text. | $ Click or tap here to enter text. |
| Employer Allows Repayments Directly from Salary | Yes  No | Yes  No | Yes  No | Yes  No |
| Retirement Age | 55 years  Not capped | 55 years  Not capped | 55 years  Not capped | 55 years  Not capped |
| **HA Official Assessment** | Click or tap here to enter text. | | | |
| **If Self-Employed** | | | | |
| Nature of Business | Click or tap here to enter text. | | | |
| Industry | Click or tap here to enter text. | | | |
| Business Location Address | Click or tap here to enter text. | | | |
| Business Email Address | Click or tap here to enter text. | | | |
| Business Phone Contact | Click or tap here to enter text. | | | |
| **OTHER INCOME** | | | | |
| Other Source of Income: | Private Business  Farm Income  Others \_\_\_\_\_\_\_\_\_ | Private Business  Farm Income  Others \_\_\_\_\_\_\_\_\_ | Private Business  Farm Income  Others \_\_\_\_\_\_\_\_\_ | Private Business  Farm Income  Others \_\_\_\_\_\_\_\_\_ |
| Annual Income from other source ($) | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| **HA Official Assessment** | Click or tap here to enter text. | | | |
| **DOCUMENTATION ATTACHED** | | | | |
| Payslip  [last 3 pays]  ***If on wages***, 6 consecutive payslips | Yes  No  Unemployed | Yes  No  Unemployed | Yes  No  Unemployed | Yes  No  Unemployed |
| Bank Account  (Salary Account)  [last 3 month] | Yes  No  Do not bank acc | Yes  No  Do not bank acc | Yes  No  Do not bank acc | Yes  No  Do not bank acc |
| Bank Account (Others – last 3 months) | Yes  No  Do not bank acc | Yes  No  Do not bank acc | Yes  No  Do not bank acc | Yes  No  Do not bank acc |
| FNPF Housing Eligibility | Yes  No | Yes  No | Yes  No | Yes  No |
| Property Search | Yes  No | Yes  No | Yes  No | Yes  No |
| Deed Search | Yes  No | Yes  No | Yes  No | Yes  No |
| Debt with other Credit Instutions  (Statement attched) | Yes  No | Yes  No | Yes  No | Yes  No |
| Birth Certificate | Yes  No | Yes  No | Yes  No | Yes  No |
| Passport | Yes  No | Yes  No | Yes  No | Yes  No |
| TIN Letter  (FRCS/FNPF ID) | Yes  No | Yes  No | Yes  No | Yes  No |
| FNPF ID | Yes  No | Yes  No | Yes  No | Yes  No |
| Marriage Certificate | Yes  No | Yes  No | Yes  No | Yes  No |
| Dissolution of Marriage Certificate | Yes  No | Yes  No | Yes  No | Yes  No |
| HA Statutory Declaration completed | Yes  No | Yes  No | Yes  No | Yes  No |
| Employment letter confirmation[[1]](#footnote-1) | Yes  No | Yes  No | Yes  No | Yes  No |
| Credit Confirmation letter[[2]](#footnote-2) | Yes  No | Yes  No | Yes  No | Yes  No |
| Tax Compliance Certificate | Yes  No | Yes  No | Yes  No | Yes  No |
| Specimen Signature Identification | Yes  No | Yes  No | Yes  No | Yes  No |
| ***If self employed***  NOA (past three years)  Or  Audited Financial Statement (3years), Cash Flow (next 36 months) and 6 months business bank statement | 3 years FRCS Notice of Assement  Or  3 years audited financials;  next 36 months cash flow forecast;  6 months bank statements | 3 years FRCS Notice of Assement  Or  3 years audited financials;  next 36 months cash flow forecast;  6 months bank statements | 3 years FRCS Notice of Assement  Or  3 years audited financials;  next 36 months cash flow forecast;  6 months bank statements | 3 years FRCS Notice of Assement  Or  3 years audited financials;  next 36 months cash flow forecast;  6 months bank statements |
| If self employed or in part time business  Business Registration Certificate | Yes  No | Yes  No | Yes  No | Yes  No |
| Business License | Yes  No | Yes  No | Yes  No | Yes  No |
| OHS Compliant Certificate | Yes  No | Yes  No | Yes  No | Yes  No |
| Business Location Approved by Municipal Council | Yes  No | Yes  No | Yes  No | Yes  No |
| FNPF Compliant | Yes  No | Yes  No | Yes  No | Yes  No |
| **HA Official Assessment** | Click or tap here to enter text. | | | |

**C: Details of Dependents**

**C1: Applicant 1**

| No. | Name | Sex | Age  (years) | Relationship | Occupation | Monthly Income ($) |
| --- | --- | --- | --- | --- | --- | --- |
| 1. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| 2. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| 3. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| 4. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| 5. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |

**C1: Applicant 2**

| No. | Name | Sex | Age  (years) | Relationship | Occupation | Monthly Income ($) |
| --- | --- | --- | --- | --- | --- | --- |
| 1. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| 2. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| 3. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| 4. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| 5. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |

**C1: Applicant 3**

| No. | Name | Sex | Age  (years) | Relationship | Occupation | Monthly Income ($) |
| --- | --- | --- | --- | --- | --- | --- |
| 1. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| 2. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| 3. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| 4. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| 5. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |

**C1: Applicant 4**

| No. | Name | Sex | Age  (years) | Relationship | Occupation | Monthly Income ($) |
| --- | --- | --- | --- | --- | --- | --- |
| 1. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| 2. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| 3. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| 4. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| 5. | Click or tap here to enter text. | M  F  Other | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |

**D: Referee Details *(other than next of Kin)***

**D1: Applicant 1**

| Name | Relation | Occupation | Phone | Email Address |
| --- | --- | --- | --- | --- |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |

**D1: Applicant 2**

| Name | Relation | Occupation | Phone | Email Address |
| --- | --- | --- | --- | --- |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |

**D1: Applicant 3**

| Name | Relation | Occupation | Phone | Email Address |
| --- | --- | --- | --- | --- |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |

**D1: Applicant 4**

| Name | Relation | Occupation | Phone | Email Address |
| --- | --- | --- | --- | --- |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |

**E: INFORMATION FOR LOAN PURPOSE**

|  |  |
| --- | --- |
| Purchase from: | Lot allocation *via* Housing Authority  Mortgage sale purchase of Housing Authority  Open Market Purchase  Sale from Family Member [Natural Love & Affection]  Others, *please specify* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Instrument for Loan | Valid Offer/Acceptance of Sale and Purchase Agreement  Certified True Copy of Property Title (Attached*)*  Others: *please specify*: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Amount of Loan: | $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Deposit (10%) | $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Source of Deposit: | FNPF  Cash  Others, Specify \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| First Home | Yes  No |
| Applying of Housing Assistance Grant | Land  House |
| Legal Services | Housing Authority Legal Services  Own Arrangement |
| Loan Fees & Charges | Add to Loan  Will pay upon acceptance of offer |
| Non-refundable application fee paid | $75 for loan value more than $50,000 (attached)  $50 for loan value less than $50,000 (attached) |
| Mortgage Protection Insurance | Housing Authority  Assign policy equivalent to Loan Value [attached]  Housing Authority MPI form attached. |
| House Insurance | Agree to Housing Authority House Insurance Group Policy *(compulsory)*  House Insurance signed policy attached. |
| Ground Rent to be paid *via* HA | Yes  No |
| Loan Term | Up to retirement age Other specify: Click or tap here to enter text. |
| Mode of Repayment | Direct Deduction of Salary  Bank Deduction  *(Note: HA prefers that all repayments wherever possible, be paid through ‘Direct Deduction of Salary’.)* |
| *If* Construction Loan  Mode of Construction | Self-Built, profile of carpenter with references attached  Yes  No  General Contract, confirmation attached  Yes  No |
| Approved Construction  House Plan | Yes, Attached  No, specify why Click or tap here to enter text. |
| *If* Construction loan  Repayment Plan | Repayment to commence within a month after settlement;  Repayment to commence after the approved duration of construction *(completion of*  *construction).* |
| Type of Residential Dwelling | Click or tap here to enter text. No. of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_flats |
| Any Rental Flats | Click or tap here to enter text. |
| *If* Purchase of House | Valid Engineers Certificate attached  Engineers to be done *via* HA renovation loan |
| *If* joint application, nominate applicant to liaise in respect in loan and loan account | Liaison Person: Click or tap here to enter text.  Email Address: Click or tap here to enter text.  Phone: Click or tap here to enter text. |
| RBF Loan Package Form | Attached |
| **HA Official Assessment** | Click or tap here to enter text. |

**F: Financial Position**

F1: Bank Accounts – **Applicant 1** [Please list all Bank Accounts Held or any account held with a Financial Institution with last 3 months’ statement]

| Bank / FI Name | Account No. | Balance ($) |  | Statement  (Last 3 month attached) |
| --- | --- | --- | --- | --- |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |

F1: Bank Accounts – **Applicant 2** [Please list all Bank Accounts Held or any account held with a Financial Institution with last 3 months’ statement]

| Bank / FI Name | Account No. | Balance ($) |  | Statement  (Last 3 month attached) |
| --- | --- | --- | --- | --- |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |

F1: Bank Accounts – **Applicant 3** [Please list all Bank Accounts Held or any account held with a Financial Institution with last 3 months’ statement]

| Bank / FI Name | Account No. | Balance ($) |  | Statement  (Last 3 month attached) |
| --- | --- | --- | --- | --- |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |

F1: Bank Accounts – **Applicant 4** [Please list all Bank Accounts Held or any account held with a Financial Institution with last 3 months’ statement]

| Bank / FI Name | Account No. | Balance ($) | Years to Fully Pay off |  | Statement  (Last 3 month attached) |
| --- | --- | --- | --- | --- | --- |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |

|  |  |  |  |
| --- | --- | --- | --- |
| **HA Official Assessment** | Total Balance ($)Click or tap here to enter text. |  | Statement  (Last 3 month attached) |
| Click or tap here to enter text. |  | Yes |

F2: **Loans, Advances, Credit Cards** - **Applicant 1** [Including loans with Credit Unions etc]

F.2.1 Loans & Advances

| Bank / FI Name | Account No. | Balance ($) | Month(s) to Fully Pay off |  | Statement  (Last 3 month attached) |
| --- | --- | --- | --- | --- | --- |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| **Total Loans and Advances** |  | **Click or tap here to enter text.** |  |  | Yes |
| **HA Official Assessment** |  |  | Impact on CR |  | Yes  No |
|  | | | | |

F2: Loans, Advances, Credit Cards – **Applicant 2** [Including loans with Credit Unions etc]

| Bank / FI Name | Account No. | Balance ($) | Month(s) to Fully Pay off |  | Statement  (Last 3 month attached) |
| --- | --- | --- | --- | --- | --- |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| **Total Loans & Advances** |  | **Click or tap here to enter text.** |  |  | Yes |
| **HA Official Assessment** | |  | Impact on CR |  | Yes  No |
|  | | | |

F2: Loans, Advances, Credit Cards, – **Applicant 3** [Including loans with Credit Unions etc]

| Bank / FI Name | Account No. | Balance ($) | Month(s) to Fully Pay off |  | Statement  (Last 3 month attached) |
| --- | --- | --- | --- | --- | --- |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Total Loans & Advances |  | **Click or tap here to enter text.** |  |  | Yes |
| **HA Official Assessment** | |  | Impact on CR |  | Yes  No |
|  |  |  |  |

F2: Loans, Advances, Credit Cards – **Applicant 4** [Including loans with Credit Unions, Life Policies etc]

| Bank / FI Name | Account No. | Balance ($) | Month(s) to Fully Pay off |  | Statement  (Last 3 month attached) |
| --- | --- | --- | --- | --- | --- |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| **HA Official Assessment** | |  | Impact on CR |  | Yes  No |
|  | | | |

**F3: Details for Hire Purchase or any other Debt**

**F3.1: Hire Purchase and any other Debt - Applicant 1**

| Institution | Account No. | Balance ($) | Month(s) to Fully Pay off |  | Statement  (Last 3 month attached) |
| --- | --- | --- | --- | --- | --- |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| **HA Official Assessment** | |  | Impact on CR |  | Yes  No |
|  | | | |

**F3.1: Hire Purchase and any other Debt - Applicant 2**

| Institution | Account No. | Balance ($) | Month(s) to Fully Pay off |  | Statement  (Last 3 month attached) |
| --- | --- | --- | --- | --- | --- |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| **HA Official Assessment** | |  | Impact on CR |  | Yes  No |

**F3.1: Hire Purchase and any other Debt - Applicant 3**

| Institution | Account No. | Balance ($) | Month(s) to Fully Pay off |  | Statement  (Last 3 month attached) |
| --- | --- | --- | --- | --- | --- |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| **HA Official Assessment** | |  | Impact on CR |  | Yes  No |
|  | |  | | | |

**F3.1: Hire Purchase and any other Debt - Applicant 4**

| Institution | Account No. | Balance ($) | Month(s) to Fully Pay off |  | Statement  (Last 3 month attached) |
| --- | --- | --- | --- | --- | --- |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | Yes |
| **HA Official Assessment** | |  | Impact on CR |  | Yes  No |
|  | | | |

**F4: Assets and Liabilities**

| **Assets** | **App 1** | **App 2** | **App 3** | **App 4** | **Applicant**  **Total** | **Document**  **Provided** |  | **HA Official**  **[Total]** | **Document**  **Provided** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Bank | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
| Term Deposit | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes |  | Click or tap here to enter text. | Yes |
| Shares | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | No |  | Click or tap here to enter text. | No |
| ***Others*** | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes |  | Click or tap here to enter text. | Yes |
|  | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | No |  | Click or tap here to enter text. | No |
|  | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes |  | Click or tap here to enter text. | Yes |
| Real Estate - | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes |  | Click or tap here to enter text. | Yes |
| Land | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | No |  | Click or tap here to enter text. | No |
| Improvement | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes |  | Click or tap here to enter text. | Yes |
| Furniture | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | No |  | Click or tap here to enter text. | No |
| Motor Vehicle | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes |  | Click or tap here to enter text. | Yes |
| ***Others*** | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | No |  | Click or tap here to enter text. | No |
|  | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes |  | Click or tap here to enter text. | Yes |
|  | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | No |  | Click or tap here to enter text. | No |
|  | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes |  | Click or tap here to enter text. | Yes |
| **Total Assets** | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | [a] | Click or tap here to enter text. |  |
|  |  |  |  |  |  |  |  |  |  |
| **Liabilities** |  |  |  |  |  |  |  |  |  |
| Loan | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes |  | Click or tap here to enter text. | Yes |
| Advances | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | No |  | Click or tap here to enter text. | No |
| Hire Purchases | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes |  | Click or tap here to enter text. | Yes |
| ***Others*** | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | No |  | Click or tap here to enter text. | No |
|  | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes |  | Click or tap here to enter text. | Yes |
|  | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | No |  | Click or tap here to enter text. | No |
|  | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes |  | Click or tap here to enter text. | Yes |
| **Total Liabilities** | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | [b] | Click or tap here to enter text. |  |
| **Net Assets** | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | [a-b] | Click or tap here to enter text. |  |

**F5: Income and Expenditure**

| **Income** | **App 1** | **App 2** | **App 3** | **App 4** | **Applicant**  **Total** | **Document**  **Provided** |  | **HA Official**  **[Total]** | **Document**  **Provided** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Annual Income | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
| Other Annual Income | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
| **Total Annual Income** | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  |  | Click or tap here to enter text. |  |
|  |  |  |  |  |  |  |  |  |  |
| **Monthly Income** | | | | | | | | | |
| Net Salary | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
| Net Rental Income | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
| Net Business Income | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
| **Others** |  | | | | | | | | |
|  | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
|  | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
|  | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
| **Total Monthly Income** | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | [a] | Click or tap here to enter text. |  |
|  |  |  |  |  |  |  |  |  |  |
| ***Monthly Expenditure*** | | | | | | | | | |
| ***Fixed Expenses*** | | | | | | | | | |
| Loan Payments | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
| Hire Purchase | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
| Rental | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
| **Others** | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
|  | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
|  | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
| **Variable Expenses** | | | | | | | | | |
| Travelling Expenses | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
| Education Expenses | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
| Rates and Bills | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
| Living Expenses | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
| ***Others*** | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
|  | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
|  | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Yes  No |  | Click or tap here to enter text. | Yes  No |
| **Total Expenses** | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |  | [b] | Click or tap here to enter text. |  |
|  |  |  |  |  |  |  |  |  |  |
| **Surplus / Deficit** | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | [a-b] | Click or tap here to enter text. |  |
| **HA Assessment (Commitment Ratio)**  **Direct Salary Deduction [CR up to 40%]; Bank Deduction/Cash [CR up to 35%]** | | | | | | | | | |
| HA Loan Repayment | | | | | Click or tap here to enter text. | |  |  |  |
| Other Loans | | | | | Click or tap here to enter text. | |  |  |  |
| Hire Purchase | | | | | Click or tap here to enter text. | |  |  |  |
| Others | | | | | Click or tap here to enter text. | |  |  |  |
|  | | | | |  | |  |  |  |
| **Total Commitment** | | | | | Click or tap here to enter text. | | [c] |  |  |
| Commitment ratio | | | | | Click or tap here to enter text. | | [c/a] |  |  |
| *HA Comments*  Click or tap here to enter text. | | | | | | |  |  |  |

|  |
| --- |
| **G: APPLICANT DECLARATION AND SIGN OFF** |

| **Applicant**  **1** | **Applicant**  **2** | **Applicant**  **3** | **Applicant**  **4** |  |
| --- | --- | --- | --- | --- |
|  |  |  |  | I confirm that the information in this application in all aspects is complete and correct. |
|  |  |  |  | I declare that sections ‘not completed’ do not apply in respect of this application. |
|  |  |  |  | Any changes to the pay day I undertake to advise Housing Authority of Fiji. |
|  |  |  |  | I am not an undischarged bankrupt. |
|  |  |  |  | There is no pending judgement/civil or bankruptcy action/ against me for non-payment of debts. |
|  |  |  |  | I authorize Housing Authority of Fiji to give and receive opinion connected with the conduct of my account. |
|  |  |  |  | I authorize Housing Authority of Fiji to obtain details of my credit information with other lenders and retailers including that with parties identified through the application of this loan. |
|  |  |  |  | I authorize Housing Authority to provide my information to Government and the Reserve Bank of Fiji for any Housing assistance provided whereby I can be contacted on the same. |
|  |  |  |  | Currently I not suffering from any sickness that would affect my employment / business thus affecting the serviceability of the loan with Housing Authority of Fiji. |
|  |  |  |  | I declare that the credit provided by Housing Authority of Fiji will be applied wholly or predominantly for the purpose of the investment mentioned. |
|  |  |  |  | I confirm that I have/ have not withdrawn any sum $.............. from Fiji National Provident previously, under Housing or Village scheme. |
|  |  |  |  | I undertake to comply with the terms and conditions of the any loan granted. Any breach in the terms and conditions of the loan, will be a breach of the terms and conditions of loan and full loan will become payable to the Authority. |
|  |  |  |  | I undertake to provide access to the mortgaged property and that of the Housing Authority leased land for due valuation and inspection purposes. |
|  |  |  |  | I agree to provide regular information in respect of self-up to the life of mortgage (loan) on the property with the Authority. |
|  |  |  |  | I have read and agree to the fees and charges in relation to the loan. |

**F: Applicant(s) Declaration**

*I / We confirm that I / we have read and understood the conditions stated therein and declare that all the information provided is true and correct.*

Signed: …………………………………………………………. Date: Click or tap to enter a date.

**PLACING YOUR NAME BELOW CONSTITUTES YOUR ELECTRONIC SIGNATURE.**

|  |  |  |  |
| --- | --- | --- | --- |
| Customer 1: | Click or tap here to enter text. | Place: | Click or tap here to enter text. |
| Customer 2: | Click or tap here to enter text. | Place: | Click or tap here to enter text. |
| Customer 3: | Click or tap here to enter text. | Place: | Click or tap here to enter text. |
| Customer 4: | Click or tap here to enter text. | Place: | Click or tap here to enter text. |

***Important Notice:***

***Any person obtaining assistance from Housing Authority who willfully fails to disclose any material information within his/her knowledge or willfully makes a statement which he/she knows to be false or does not believe to be true, shall be guilty of an offence and on conviction for a fine not exceeding $200 or imprisonment for a term not exceeding six months, or both such fine and imprisonment- Section 28 of Housing Act (cap 267)***

**EMPLOYMENT LETTER**

Date: …………………………

Chief Executive Officer

Housing Authority

P. O. Box 1263

**SUVA**

Dear CEO

***Attention: General Manager Lending & Credit Management***

**Re: Employment Letter**

1. We refer to the request on the above through our employee .................................................................................................... *(Name of Employee)*, employed with ……………………...…………………………………………………………. *(Name of Employer)* who we understand is applying for Housing loan with the Housing Authority. Tabulated is the employment details as requested:

| **No.** | **Particulars** | **Confirmation** |
| --- | --- | --- |
| 1. | Employment Title |  |
| 2. | Nature of Employment | Permanent / Contract / Casual / Others *(specify)* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| 3. | Years of Employment |  |
| 4. | *If* Contract  Duration of Contract | Contract period is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ subject to renewal on performance. |
| 5. | Employment Payment | Salary / Wages |
| 6. | Annual Pay ($) |  |
| 7. | Frequency of Payment | Weekly / fortnightly / bi-monthly / monthly |
| 8. | Normal Hours of Work per week |  |
| 9. | Rate of Pay ($) |  |
| 10. | Fixed Allowances |  |
| 11. | We provide for direct salary deduction for Housing repayments as per the Employment Relations Act | Yes / No |
| 12. | Mode of Payment from Employment | Employee Designated Bank Account / Cash |

1. A recent payslip in respect of the employee is attached.
2. For any further clarifications, please do not hesitate to contact the undersigned.

Thank you

*Affix Official Stamp of Organization*

***…………………………………. (Signature)***

***………………………………… (Name)***

***………………………………… (Designation)***

***………………………………… (Email Address)***

*Cc: ……………………………………………...Name of Employee*

**CREDIT CONFIRMATION**

HA Form

Date: …………………………

Chief Executive Officer

Housing Authority

P. O. Box 1263

**SUVA**

Dear CEO

***Attention: General Manager Lending & Credit Management***

**Re: CREDIT CONFIRMATION**

1. We refer to the request on the above through our client ................................................................................................... *(Name of client)*, with ……………………...…………………………………………………………. *(Name of Credit Institution)* who we understand is applying for Housing loan with the Housing Authority. Tabulated is details of credit the client holds with us:

| **No.** | **Particulars** | **Confirmation** |
| --- | --- | --- |
|  | Type of Credit | (Personal Loan / Car Loan / Hire Purchase / Others *(specify)* |
|  | Outstanding Balance | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_as at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
|  | Monthly Repayment | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
|  | Remaining Term of Credit | \_\_\_\_\_\_\_\_\_(months / years) \_\_\_\_\_\_ as at \_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
|  | Conduct of Account |  |

1. Enclosed is recent statement of debt owed. This is not a settlement balance.
2. For any further clarifications, please do not hesitate to contact the undersigned.

Thank you

*Affix Official Stamp of Organization*

***………………………………….(Signature)***

***…………………………………(Name)***

***…………………………………(Designation)***

***…………………………………. (Email Address)***

*Cc: ……………………………………………. Name of Client*

**PROPERTY CONFIRMATION**

HA Form

**MUNICIPAL COUNCIL**

Date: …………………………

Chief Executive Officer

Housing Authority

P. O. Box 1263

**SUVA**

Dear CEO

***Attention: General Manager Lending & Credit Management***

**Re: DEBT HELD ON PROPERTY**

1. We refer to the request on the above through our client ................................................................................................... *(Name of client)*, with ……………………...…………………………………………………………. *(Name of Municipal)* who we understand is applying for Housing loan with the Housing Authority. Tabulated is details of debt on property, ………………………………………………………………… *(Survey Reference, Lot No.)* at ………………………………………………………………………………………… *(location of property)*.

| **No.** | **Particulars** | **Confirmation** |
| --- | --- | --- |
| 1. | Debt Owed | Rates  Garbage Fees  Others |
| 2. | Outstanding Balance | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_as at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| 3. | Debt Since | Year \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| 4. | Conduct of Account |  |

1. Enclosed is recent statement of debt owed.
2. For any further clarifications, please do not hesitate to contact the undersigned.

Thank you

*Affix Official Stamp of Organization*

***…………………………………. (Signature)***

***………………………………… (Name)***

***………………………………… Designation***

***…………………………………. Email Address***

*Cc: ……………………………………………. Name of Client*

**FIJI REVENUE & CUSTOMS SERVICE**

HA Form

**VERIFICATION OF INCOME**

Date: …………………………

Chief Executive Officer

Housing Authority

P. O. Box 1263

**SUVA**

Dear CEO

***Attention: General Manager Lending & Credit Management***

**Re: Verification of Income**

1. We refer to the request on the above through our client ................................................................................................................................................... *(Name of taxpayer)*, with Fiji Revenue and Customs Service **(‘FRCS’)** who we understand is applying for Housing loan with the Housing Authority. Tabulated is the details of income on the taxpayer:

| **No.** | **Particulars** | **Confirmation** |
| --- | --- | --- |
| 1. | Taxpayer Name |  |
| 2. | Taxpayer TIN |  |
| 3. | Annual Income | $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| 4. | Status of Tax Compliance |  |

1. For any further clarifications, please do not hesitate to contact the undersigned.

Thank you

*Affix Official Stamp of Organization*

***…………………………………. (Signature)***

***………………………………… (Name)***

***………………………………… Designation***

***…………………………………. Email Address***

*Cc: ……………………………………………. Name of Client*

**FIJI NATIONAL PROVIDENT FUND**

**VERIFICATION OF INCOME**

Date: …………………………

Chief Executive Officer

Housing Authority

P. O. Box 1263

**SUVA**

Dear CEO

***Attention: General Manager Lending & Credit Management***

**Re: Verification of Income**

1. We refer to the request on the above through our client ................................................................................................................................................... *(Name of Member)*, with Fiji National Provident Fund **(‘FNPF’)** who we understand is applying for Housing loan with the Housing Authority. Tabulated is the details of income on the taxpayer:

| **No.** | **Particulars** | **Confirmation** |
| --- | --- | --- |
| 1. | Member Name |  |
| 2. | FNPF No. |  |
| 3. | Status of Employment |  |
| 4. | Last date of FNPF Contributions to Member account |  |

2. For any further clarifications, please do not hesitate to contact the undersigned.

Thank you

*Affix Official Stamp of Organization*

***…………………………………. (Signature)***

***………………………………… (Name)***

***………………………………… Designation***

***…………………………………. Email Address***

*Cc: ……………………………………………. Name of Client*

**G. P. Form 47**

**STATUTORY DECLARATION**

|  |  |  |
| --- | --- | --- |
| I \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  solemnly and sincerely declare that:   1. I am applying for loan with the Housing Authority and understand the terms and conditions for the application of the loan; 2. My combined household income is **below / above** $50,000 that is earned from \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. I [**do / do not**] have any other source of income and I have [**declared / not declared**] all income earned to Fiji Revenue & Customs Services and Housing Authority. 3. I am paid in [**salary / wages**] on a [**fortnightly / monthly / bi-monthly / weekly**] basis through direct deposit into my [**bank account / cash by the employer**]. 4. I am [**single, never married/ married/ re-married/divorced/ in de-facto relationship**]. 5. I [**am / am not**] to receive any interest in any property as a result of the dissolution of marriage *(complete, if divorced or were in defacto relationship, otherwise, delete the statement)*; 6. I [**do / do not**] own residential property and [**do / do not** **have]** any other interest in other property (commercial or residential); 7. I [**do / do not**] have any registered or unregistered business. 8. The last three years Notice of Assessments of the registered business is attached *(complete if having a business, otherwise, delete the statement)*. 9. I [**do / do not**] have bank account(s) and [**have / have** **not**] provided the statements of all bank accounts held. Enclosed are the recent statements. 10. I [**am / am not**] applying for the Government Housing Assistance of $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. 11. I [**do / do not**] owe debts with other credit or lending institution except for the following: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and the recent statement of theses debts are enclosed. 12. I [**have / have not**] changed my name. The deed poll of the change in name [is / is not] enclosed (complete, if there is a change in name from the birth registered name). 13. I [**am / am not**] a declared bankrupt and [**do / do not**] have any bankruptcy proceedings on me. | | |
| ***And I make this solemn declaration*** conscientiously believing to be true and by virtue of the Statutory Declarations Act 1970. | | |
| **DECLARED** at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ this \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ before me and I certify that the declaration was read over in the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ language to the declarant who appeared fully to understand the meaning thereof.  …………………………………………………………..  ***A Commissioner for Oaths*** |  | …………………………….. |

**FIJI REVENUE AND CUSTOMS SERVICE**



**Consent for Verification of Income**

**with**

**Fiji Revenue & Customs Service**

I ……………………………………….…………………………………………………… [Full Name]

of ………………………………………….…………………………………... [Residential Address]

……………………………………………………[Occupation]………………………… [Mobile No.]

hereby consent and authorize the Housing Authority to seek information from Fiji Revenue & Customs Services in order to complete the verification of income process as part of the due diligence for the loan that I have applied with the Authority. This consent is valid up to the life of the loan with the Authority.

My taxpayer identification number (TIN) is: …………………………………………………

Dated this ………. day of ……………………………… 20………………at ………………….

………………………………….

Signature

**FIJI NATIONAL PROVIDENT FUND**



**Consent for Verification of Income**

**With**

**Fiji National Provident Fund**

I …………………………………………………………………………….……………… [Full Name]

of……………………………………………………………………….……… [Residential Address]

……………………………………………………[Occupation]………………………… [Mobile No.]

hereby consent and authorize the Housing Authority to seek information from Fiji National Provident Fund (‘FNPF’) in order to complete the verification of income process as part of the due diligence for the loan that I have applied with the Authority. This consent is valid up to the life of the loan with the Authority.

My FNPF Number is: ………………………..........

Dated this ………. day of ……………………………… 20………………at ………………….

………………………………….

Signature

1. Standard attached letter to be completed. [↑](#footnote-ref-1)
2. Standard attached letter to be completed. [↑](#footnote-ref-2)