

If more than one person is applying: and you are husband and wife, please complete this form jointly; otherwise complete separate forms and submit them together

Part A - Loan details

New Loan Increased Loan Loan Account Number
(If Applicable)

Loan Currency Loan Amount (Minimum VUV50,000)
(VUV, AUD, NZD etc)

Loan Purpose

Loan Term Security Offered? Yes No

Security Details Name of 'Joint Applicant' (if Applicable)
(If Applicable e.g. Term Deposit)

Part B - Please tell us about yourself ('Applicant')

Are you a BRED Bank Client? Yes No Client or Account Number

Title Surname Given Name (First & Middle) Date of Birth / /

Full Residential Address How long have you lived there? Years Months Home Phone Number

Your living Status: In your own home Renting Living with parents Other

Previous Residential Address (if less than 3 years) How long did you live there? Years Months Mobile Phone Number

Postal Address Home Island & Country of Birth Your email address

Residential Status: Resident Non Resident Do you hold a work permit (Expatriate Residents only)? Yes No

Your marital status: Single Married Defacto Separated/Divorced Widowed

Name of relative or friend not living with you Relationship Age of Dependents

Address of the relative or friend Phone Number

Part C - Please tell us about your employment

Name of Employer/Business Business Phone Number & Fax
Phone Fax

Address of Employer/Business How long in current employment? Years Months How long in previous employment? Years Months
If self employed, name of Accountant

Occupation Are you self Employed? Yes No

Part D - Please tell us about your spouse/partner

Title Surname Given Name (First & Middle) Home Island & Country of Birth

BRED Bank Client? Yes No Client or Account Number

Postal Address Date of Birth / / Email address Mobile Phone Number

Residential Status: Resident Non Resident Work permit held (Expatriate Residents Only) ? Yes No

Name of Employer/Business Business Phone Number & Fax
Phone Fax

Address of Employer/Business How long in current employment? Years Months How long in previous employment? Years Months
If self employed, name of Accountant

Occupation Self Employed? Yes No

Part E - Please tell us about your financial position (If Joint Applicants are wife/husband, 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 Accounts(s)			Overdraft(s)/Credit Card		
BRED			Bank:	Limit:	
Other Bank(s):			Bank:	Limit:	
Household Furniture/Personal Effects VNPF, Superannuation, Pension			Personal Loan		
Your Properties			Home Loan		
Location:			Bank:	Limit:	
Location:			Bank:	Limit:	
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:			Please specify:		
Please specify:			Please specify:		
Total Assets (1)			Total Liabilities (2)		
Net Assets (1 - 2)					
Income (Average Monthly)		Current Value BANK USE ONLY	Expenses (Average Monthly)		Current Owing BANK USE ONLY
Salary (gross - pretax etc)			Credit Commitments		
Name:			Overdraft, Credit Cards & Personal Loans		
Name:			Property Loan Repayments		
Other Income			Motor Vehicle Repayments		
Regular Overtime and Part Time			Other Expenses		
Rental Income			Rent/House Repairs & Insurance		
Lease/Expiry:			Electricity, Gas & Water (ie utilities)		
Lease/Expiry:			Vehicle (petrol, insurance etc.)		
Other (i.e. car allowance, social security, private pension, commissions, bonus, interest etc)			General Living Expenses (food, clothing, phone etc.)		
Please specify:			VNPF, Superannuation, Pension		
Please specify:			Other (i.e. school fees, child maintenance etc.)		
Total Income (3)			Please specify:		
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 F - 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 (Vanuatu) 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 authorise 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 (If Joint Husband/Wife Application only)

Date

[Signature Area]

[Date Area]

[Signature Area]

[Date Area]

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 VNPF statement for your Retirement, Investment and Med-Save Accounts (for Vanuatu salary earners only).
- 4. Copy of work permit (expatriate residents only).
- 5. Copy of last 3 months personal bank account statements.
- 6. Copy of last 12 months loan statements (for all your loans, whether being refinanced or not).
- 7. Any other relevant information to support your application.

PLEASE RETURN COMPLETED FORM WITH INFORMATION REQUIRED

Date Application Received: / / (Bank Use Only)