

Complete this Application Form neatly and submit. For enquires, sent your request on our email on Orionnfinance@gmail.com or orionnfinanceinfo@gmail.com or call our Call Centre on: +675 340 1198

New Loan Request		Repayment Amount	K
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Incidence	<input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
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Internal Refinancing (existing client with Orionn)

Internal Refinancing Amount	K
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Client's Portion	K
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Total Loan Request	K
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Refinancing (new clients, if exist loan with others)

Refinancing Amount	K
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Client Portion	K
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Total Loan Request	K
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Purpose of Loan	
<input type="checkbox"/>	Personal Expense
<input type="checkbox"/>	Refinancing (new client)
<input type="checkbox"/>	Internal Refinancing (existing client)
<input type="checkbox"/>	School Fees
<input type="checkbox"/>	Holiday
<input type="checkbox"/>	Others: _____

PERSONAL DETAIL

Mr./Mrs./Ms./Dr./Other _____	<input type="checkbox"/> New Client	<input type="checkbox"/> Existing Client
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First Name:	Middle Name:	Surname:
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Date of Birth: / /	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status: Single <input type="checkbox"/> Married <input type="checkbox"/>
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Home Province:	Home District:
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Telephone/Mobile Number:	Email Address:
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Nationality: <input type="checkbox"/> PNG <input type="checkbox"/> Others	Country of Resident if PNG, <input type="checkbox"/> Yes <input type="checkbox"/> No
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Residential Address (Complete below)

Section:	Lot
Street Name:	
Suburb/village:	
<input type="checkbox"/> Owned	<input type="checkbox"/> Employer provide
<input type="checkbox"/> Rental Property	<input type="checkbox"/> Relative

Close Relative

Name	
Relation:	Mobile No.
Section:	Lot:
Street Name:	
Work Address:	

Employment Detail *Applicant (please, fill the information below)*

Position	
Postal Address	
Telephone/Mobile	
Email Address	
File Number	

BANK ACCOUNT DETAILS **LOAN DETAILS**

Account Name:		Loan applied for:	
Account		K	
Bank:		Repayment Amount:	
Branch:		K	
Account Type	<input type="checkbox"/> Cheque <input type="checkbox"/> Saving	NO. of Fortnights	

DECLARATION

I, _____ of _____ do solemnly declare that every information stated in this Loan Application Form is accurate, precise and true in every particular to the best of my knowledge .I understand that any misleading information or any form of false pretense, impersonation and or knowing making a false declaration may eventually hold me responsible and further liable for prosecution.

The information completed are true and recorded precisely:

Applicant Signature:		Date:	
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Office use only

Loan Officer:		Date received:	
Signature:			

NOTE: VERY IMPORTANTLY, K150.00 MINIMUM MUST BE ON THE NET AS TAKE HOME PAY AFTER DEDUCTIONS. IF YOU WANT TO EXCEED THEN YOU MUST VERIFY IN EVIDENCE OTHER INCOME SOURCES SO THAT YOUR APPLICATION MAYBE GIVEN FAIR CONSIDERATION.

IRREVOCABLE SALARY DEDUCTION AUTHORITY

SALARY DEDUCTION

TO: Accounts/Finance /HR/Pay roll

Date: ____/____/____

From:

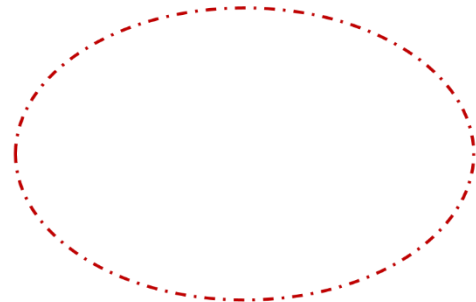
Applicant's Name
Employee No.
Signature

I hereby authorize you to deduct the sum of K _____ from my fortnightly/monthly salary and remit cheque or client deposit in favour of Orionn Finance Limited Bank Account Number as follows:

Account Name:	Orionn Finance Limited
Bank Name:	Waterfront
Branch Name:	Bank of South Pacific (BSP)
Account Number:	7019484083

Upon my resignation or termination of employment, you are hereby authorized to remit the outstanding balance of my loan to Orionn Finance Limited or its appointed nominee, from my final entitlements.

Approved by:	
Date:	
Name:	
Position:	
Phone Number	
Email Address	
Deduction Start Date:	/ /



Official Stamp

Number of Fortnights/months	/ /	Pay Period Number	
Deduction Cease Date	/ /	Pay Period End Number	
Deduction Code	DOSSF	Salary Deduction Raised	
Salary PVA Deduction Approval Date:	/ /		

The above is irrevocable without the consent of Orionn Finance Limited.

Payroll Officer Full Name: _____

Signature _____

Date: _____

ORIONN'S TERMS AND CONDITIONS OF PERSONAL LOAN AGREEMENT WITH THE BORROWER

Orionn Finance may provide any information to above to entities other than the Parties and service providers where this is required or allowed by law or where the Borrower has otherwise consented to this. To enable Orionn Finance to access the Borrower's application the Borrower authorises Orionn Finance to obtain from any credit reporting agency. The Borrower understands that if the Borrower fails to provide of the information requested in this form, the Borrower application may not be accepted by Orionn Finance.

6. Employment

If the Borrower leaves, retires or is dismissed or discharged from its current employment, all money owing by the Borrower under this Agreement will immediately become due and payable to Orionn Finance and the Borrower hereby irrevocably authorises Orionn Finance to collect the same from any money owing to the Borrower by the Borrower's the Orionn Finance and which are unpaid as well as any fees or charges under this Agreement.

7. Disbursement of Loan

7.1 Orionn Finance is hereby authorised to pay the Loan into the bank account or sirloin cash card nominated in the Schedule.

7.2 Orionn Finance is also authorised by the Borrower to deduct from the Loan any amounts outstanding from previous loans provided by Orionn Finance and which are unpaid as well as any fees or charges under this Agreement.

7.3 Orionn is not responsible for any loss that may be suffered by the Borrower arising out of any failure by Orionn to make the required deposit on a particular date.

8. Processing of Application

8.1 The Borrower acknowledges and agrees that Orionn pay a commission or fee to a third party in connection with the Loan.

8.2 The Borrower will reimburse Orionn for any fee for processing or handling this application which the Borrower's Employer may charge Orionn.

9. Irrevocable Authority

The Borrower agrees to complete, sign and return to Orionn the Salary Deduction Form before the Loan is drawn down.

10. Miscellaneous

10.1 The Borrower certifies that he or she has read and understood the terms of this Agreement.

10.2 The Borrower authorises Orionn to insert the date that the Borrower signs this Agreement and to complete any blanks in this Agreement in order to give effect to its terms.

10.3 Orionn agrees to provide the Borrower with one statement during the term of the Loan.

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10.5 The Borrower agrees that he or she is responsible for ensuring that the Fortnightly Repayment Amount is made to Orionn's nominated account each fortnight.

10.6 No amendment to this Agreement will be valid or effective unless in writing and signed by or on behalf of Orionn.

10.7 This Agreement is governed by the laws of the Independent State of Papua New Guinea;

10.8 The Borrower agrees that any dispute in respect of this Agreement may be settled by the Courts.

The Borrower hereby accepts the Loan upon the Terms and Conditions set out below.

1. The Obligations of the Borrower

1.1 The Borrower must repay the Loan and pay interest on the Loan and on other amounts debited to its account as set out in this contract.

1.2 Interest is calculated on the amount borrowed and total interest charged in advance. Interest will be debited to the Borrower's account on the last day of each calendar month during the Repayment Period.

1.3 The borrower is to immediately advise Orionn Finance of any changes in the residential address or employment.

1.4 Orionn will provide you with a payout figure if you want to repay the loan at any time. This figure will include all rebates and other concessions (if any) to which you are entitled.

2. Application Payments and Acceptable Payment Methods

2.1 Unless otherwise agreed by Orionn the Borrower must make all payment to Orionn by way of automatic deduction from the Borrower's salary.

2.2 Cheques or bank orders received by Orionn for money payable under this contract will not constitute a valid payment until those funds represented by those cheques or orders have cleared.

3. Defaults and its Consequences

3.1 The Borrower Defaults under this Agreement if:

- a) The Borrower fails to pay on time any money payable by the Borrower to Orionn Finance or any account; or
- b) The Borrower fails to comply with any of its obligations under this Agreement, or any other agreement or security that the Borrower has entered into with or granted to Orionn Finance any account; or
- c) any other person takes any steps to exercise a power of, or obtain an order over any of the Borrower's property; or
- d) the Borrower is adjudged or becomes insolvent, or a trustee is appointed to administer the Borrower's property; or
- e) Orionn Finance discovers that the Borrower gave misleading or untrue information in applying for the Loan or otherwise under or in relation to this Agreement.

3.2 If the Borrower Defaults:

a) The Borrower must pay Orionn Finance on demand outstanding balance of the Loan and all other amounts owing or which may become owing under this Agreement; and

b) Orionn Finance may exercise its lawful rights

4. Rights not Waived Orionn Finance may exercise any of its rights even if it has received money from the Borrower after a default has occurred.

5. Evidence, a statement issued by any manager or accountant employed by Orionn Finance containing statements as to an amount owing by the Borrower, the occurrence of any default, unless the Borrower prove them to be false.

6. Consent the Borrower agrees that Orionn Finance and its related companies (the Parties) may exchange with each other any information about the Borrower including:

- a) any information provided by me in this Agreement;
- b) any other personal information provided by the Borrower to any of them or which they otherwise obtained about the Borrower lawfully;
- c) transaction details or transaction history arising out of the Borrower's arrangements with Orionn Finance.

If the Parties engaged any service providers including any credit reporting agency to do something on their behalf then the Borrower agrees the Parties and the service providers may exchange with each other any information referred to above.



STATUTORY DECLARATION

I, (a)of Province ,

I am employed by.....asfile number do solemnly and sincerely

declare that (b) I agree to get K.....personal loan with Orionn Finance and will repay K.....from my

fortnightly deductions for the nextfortnights.

I also agree with the Orionn Finance Terms and Conditions and its Recovery Policy and if I failed to comply, I agree for Orionn Finance to charge for the penalties to my name.

If also failure of full repayment by cash or cheque, anything of monetary value to that amount own will be replaced to Orionn Finance through repossession of assets/bonds/IBD and savings under my name .

And I make this solemn declaration by virtue of the *Oaths, Affirmations and Statutory Declarations Act 1962* conscientiously believing the statements contained therein to be true in every particular.

Declared at

the day of

....., 20

(c)

Before me (d)

(e)

(a) Here insert name, address and occupation of person making the declaration.

(b) Here insert the matter declared to. Where the matter is long it should be set out in numbered paragraphs.

(c) Signature of the person making the declaration.

(d) Signature of the person before whom the declaration is made.

(e) Here insert the title of the person before whom the declaration is made.

Note – Any person who wilfully makes a false statement in a Statutory Declaration is guilty of an indictable offense and is liable to imprisonment with or without labour, for four years.