



**DEPARTMENT OF EDUCATION
PROCUREMENT DIVISION**

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WAIGANI, NCD

Date: 25th JANUARY 2022

The Managing Director
ORIONN FINANCE
PO Box 8560
PORT MORESBY
NATIONAL CAPITAL DISTRICT

SUBJECT: APPROVED FOR BUSINESS ENGAGEMENT IN 2022

This serves to notify you that the Management of Department of Education have approved your company to do business dealings with the Department of Education in 2022 in relation to your area of specialty.

The Department congratulates you and looks forward to working with you. Your engagement and continuity will depend on your performance.

Therefore, you are expected to observe the following conditions throughout your engagement period and is subject to be renewed on 31 December 2022.

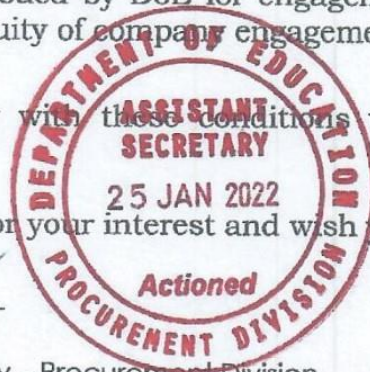
- The ability of your company to compete with other companies in the efficient supply of quality goods and services
- The professionalism and conduct of company representatives in obtaining business from the Department
- In possession of valid company registration with Investment promotion authority and Internal Revenue Commission
- Certificate issued by DoE for engagement will expire at the end of every year. Continuity of company engagement will be based on performance.

Non conformity with these conditions will result in cancellation of your engagement.

We thank you for your interest and wish you all the best.


ANDREW KUK

Assistant Secretary – Procurement Division
For Secretary for Education



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

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

Existing Loan Balance	K
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Internal Refinance Amount	K
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Total Loan Request	K
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Refinancing <i>(new clients, if exist loan with others)</i>

Existing Loan Balance	K
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Refinance Amount	K
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Total Loan Request	K
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Purpose of Loan

Personal Expense

Refinancing *(new client)*

Internal Refinancing *(existing Client)*

School Fees

Holiday

Others: _____

PERSONAL DETAILS

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 <i>(Complete below)</i>	Close Relative
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Section:	Lot:
Street Name:	
Suburb/village	
<input type="checkbox"/> Owned	<input type="checkbox"/> Employer provide
<input type="checkbox"/> Rental Property	<input type="checkbox"/> Relative

Name:	
Relation:	Mobile:
Section:	Lot:
Street Name:	
Work Address:	

Employment Detail

Applicant (please, fill the information below)

Position	
Postal Address	
Telephone/Mobile	
Email Address	
File Number	
Employment Duration:	

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:			

PERSONAL VARIATION ADVICE (PVA)

TO OIC STAFF AND SALARIES DEPARTMENT OF EDUCATION ORIONN FINANCE	IDENTIFIED BY:	
		ORIONN FINANCE STAFF

DATE:	LOCATION CODE:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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EMPLOYMENT NO.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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LAST SURNAME:	<input type="text"/>
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FIRST NAME:	<input type="text"/>
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SCHOOL:	<input type="text"/>
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PROVINCE:	<input type="text"/>
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GOVERNMENT ALISCO PAYROLL	DESCRIPTION	LOAN AMOUNT
D O S S F	ORIONN FINANCE	K <input type="text"/>
CLIENT'S ACCOUNT NUMBER	BSB CODE	
<input type="text"/>	<input type="text"/>	<input type="text"/>

NOW, THEREFORE, FOR AND IN CONSIDERATION, I hereby authorize you to deduct the sum K_____ from my fortnightly salary at the rate of PGK_____ per fortnight and remit cheque in favor of Orionn Finance .If I take paid leave of any Kind, I further authorize and direct you to take a lump sum deduction for the duration of the leave and remit cheque in favor of Orionn Finance. I agree on that at the end of my employment for whatever reasons, I authorize you to deduct all money owing to Orionn Finance from whatever final entitlement I may have in respect of Long Services Leave, Annual Leave, Bonus and Gratuity. A loan statement form Orionn Finance shall be deemed as conclusive evidence of the amount owned by me .This deduction authority is irrevocable by me and can be cancelled by written approval of Orionn Finance. Applicant Signature: Date:

Education Department Use Only

PAY ROLL SECTION	
Received by: _____ <small>(Signature)</small>	Date _____
Commence Date: _____	
Checked By: _____	Date: _____
Approved By: _____	Date: _____

DATA ENTRY USE ONLY	PAY NO. _____
Entered By: _____	
Date Entered: _____	

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

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.

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



PAPUA NEW GUINEA

STATUTORY DECLARATION

I, (a) of P. O. Box I am employed by

..... as file number:

(b) I hereby agree to get K_____ from Orionn Finance at the rate of 30% interest pa. I will repay K_____ from my fortnightly salary/wages for the next _____ fortnights.

In the event of repayments, I do solemnly agree to Orionn Finance to charge me an interest of 5% pa as penalty with interest if my loan falls behind 60 days of repayment terms and an additional 10% interest in further delay of repayment to 90 days arrears and beyond.

(C) I also agree that any cost incurred to recover any fault in the midst of recovery of my loan will be added on the loan

(d) If 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/IBDs and savings under my name.

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

Declared at (c) the.....

day of before me..... 20..... (d).....

(e)..... a) Here insert the matter declared to. b) Where the matter is long it should be set out in numbered paragraphs. c) Signature of person making the declaration. d) Here insert title of person before whom the declaration is made.

NOTE: Any person who willfully makes a false statement in a Statutory Declaration is guilty of an indictable offence, and is liable to imprisonment, with or without hard labor, for four years.

E.C.Awo.-