



Vanuatu Rural Development Bank

Loan Application Form

George Pombidou, PO Box, 3556, Port Vila. VANUATU

1. LOAN DETAILS

Loan type *(Please tick the boxes)*

☐ Staff Loan(13) ☐ Yumi Growem(14) ☐ Evidai(15) ☐ Seasonal Workers(17)
☐ Earthquake 24 Recovery(18)

Loan Amount Term Existing VRDB Loan Repayment Frequency
VT VT ☐ Weekly ☐ Fortnightly ☐ Bi-Monthly ☐ Monthly

Purpose of your Loan

☐ New Business ☐ Existing Business ☐ Personal

2. BORROWERS DETAILS

(If there are more than 2 applicants, print out additional copies of this and complete for each applicant. If there are any guarantors, they need to complete as if they were an applicant)

APPLICANT ONE

Client Account Name Title

Surname (Company)

Given names (First & Middle) Date of Birth

Gender ☐ Male ☐ Female Vanuatu Resident ☐ Yes ☐ No

Home Island Marital Status ☐ Single ☐ Married ☐ Defacto
☐ Seperated/Divorce ☐ Widowed

Contact Details Home Ph Work Ph Mobile

Email address

Current Residenital address (or Company Trading) Address Time at this address

Curent Mailing address *(if different to current address)*

Residential Status ☐ Owner ☐ Renting ☐ With Family Others *(Pleas specify)*

Spouse / Partners Employers Name & Address Years of Service

Applicant Employment Details

☐ Salary Earner ☐ Self Employed Curent Employers name, address & Phone Number

Occupation Year of Service

Wages Frequency ☐ Monthly ☐ Fortnightly ☐ Weekly

Other Employment details

3. APPLICANT TWO (or CO BORROWER)

Client Account Name **Title**

Surname (Company)

Given names (First & Middle) **Date of Birth**

Gender ☐ Male ☐ Female ☐ **Vanuatu Resident** ☐ Yes ☐ No

Home Island **Marital Status** ☐ Single ☐ Married ☐ Defacto
☐ Seperated/Divorce ☐ Widowed

Contact Details **Home Ph** **Work Ph** **Mobile**

Email address

Current Residenital address (or Company Trading) Address **Time at this address**
Curent Mailing address (if different to current address)

Residential Status ☐ Owner ☐ Renting ☐ With Family **Others (Pleas specify)**

Spouse / Partners Employers Name & Address **Years of Service**

Applicant Employment Details

☐ Salary Earner ☐ Self Employed **Curent Employers name, address & Phone Number**

Ocupation **Year of Service**

Wages Frequency ☐ Monthly ☐ Fortnightly ☐ Weekly

Other Employment details

4. STATEMENT OF FINANCIAL POSITION

This should cover your current situation and exclude any changes due to this loan application (and any assets to be purchased by this loan application). A separate form should be completed per loan applicant (couples may complete jointly) and guarantors. If there is any insufficient space under the headings add the information under "other" or write it on the back of this form).

ASSETS	Current Value	Bank Use Only	LIABILITIES	Current Value	Bank Use Only
	VUV'000	VUV'000		VUV'000	VUV'000
Cash-Bank Accounts			Overdraft		
Bank			Bank		
Bank			Bank		
Bank			Bank		
Household Furniture/ Personal Effects			Personal Loan(s)		
Superannuation/Pension/ VNPF			VRBD		
Private Business Valuation			Bank		
Your Home			Bank		
Location			Home Loan(s)		
Rental (Investment) Property			Bank		
Location			Rental (Investment) Property Loan		
Location			Bank		
Location			Bank		
Location			Bank		
Motor Vehicle			Motor Vehicle Loan		
Make/Model			Bank		
Make/Model			Bank		
Other Assets (Boat, trailer, motorbike etc)			Other Liabilities (This includes guarantees, store accounts and any other outstandings)		
Specify			Specify		
Specify			Specify		
Specify			Specify		
TOTAL ASSETS (1)			TOTAL LIABILITIES (2)		
NET ASSETS (1-2)					



VANUATU RURAL DEVELOPMENT BANK

INCOME	Current Value VUV'000	Bank Use Only VUV'000
Salary (Gross)		
Name		
Name		
Name		
Other Income		
Regular Income		
Rental Income		
Location		
Location		
Location		
Other (ie: Allowances, commission, bonuses etc)		
Specify		
Specify		
Specify		
TOTAL INCOME (3)		
UNCOMMITTED INCOME (3-4)		

EXPENSES (Monthly Avg)	Current Value VUV'000	Bank Use Only VUV'000
Commitments		
Overdraft		
Personal Loan Repayment		
Home Loan Repayment		
Rental Loan Property Repayment		
Motor Loan Repayments		
Other Commitments		
Rent/Board		
Your Home Repairs		
Utilities expenses (Gas/Power/Water)		
School Fees		
Vehicle Expenses		
General Living Expenses		
VNPF/Superannuation/Pension		
Other (ie: Money lenders)		
Specify		
Specify		
Specify		
TOTAL EXPENSES (4)		

Credit History

Have any of your debts been overdue? ☐ Yes ☐ No

If YES, was this for more than 30 days? ☐ Yes ☐ No

6. DECLARATIONS & REPRESENTATIONS

I/We have completed and arranged for completion of and read and understood the particulars set out in this form and declare them to be true, correct and complete.

The representations have been made to the Bank to enable It to determine whether or not to offer a credit facility to me/us and I/We understand and acknowledge that the Bank is relying on the information provided by me/us in this forming determining whether or not to offer a credit facility.

I/We authorize Vanuatu Rural Development Bank (the Bank) to obtain a report about my/our commercial activities or commercial worthiness from a business which provides Information about a person's commercial credit worthiness for the purpose of assessing my/our application. I/ We authorize the Bank to exchange information about my/our credits arrangements including information about my/our credit worthiness, credit history, credit standing or credit capacity with other credit providers. I/We understand this information may be used to assess application for credit and/or my/our credit worthiness, to assist me/us to avoid default and to notify other credit providers of my/our default. I also authorize the Bank to make inquiries about the information included on my credit application from any other sources.

I/We also understand that this form does not in any way constitute an offer to provide credit or an acceptance of an offer to do so.

Despite any representations which may be made to me/us by any person, I/We understand that the Bank is not bound to approve this application, and is not to be treated as having approved this application until I/We receive a letter of offer from the Bank confirming approval and listing the approval conditions (if any). I/We understand that no credit facilities can be made available until those conditions have been met.

I/We understand 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 respect of any loss or damage that I/We may sustain.

Applicant 1 Signature

Date

Applicant 2 Signature

Date