

Bring your plans to life.

A BSP Personal Loan can help you meet your short term commitments whether it be settling school fees, customary obligations, fixing your car or simply having extra cash to fill a gap in your finances.

Features

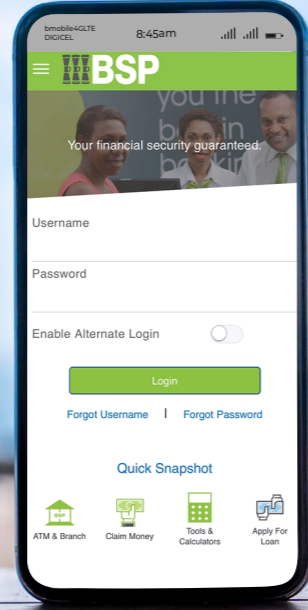
- K1,000 minimum loan amount
- K75,000 maximum loan amount
- 5 years maximum loan term
- 100% unsecured (no security or collateral required)
- Competitive interest rate
- Flexible loan repayment options
- Free Consumer Credit Insurance*

How to Apply

1. Complete a Personal Loan Application form. This is available on our website or at your nearest branch.
2. Provide the following requirements:
 - Current employment confirmation letter.
 - 3 current pay slips.
 - Valid ID (e.g. Superannuation ID, Driver's Licence, Passport).
 - Employment contract for expatriate and contract customers.
 - External debt statements from other financial institutions, if any.
 - 3 months bank statement if part of your salary is paid to other banks.
3. Submit your application at your nearest BSP branch. Alternatively, you can apply online through BSP Internet Banking or BSP PNG App¹.

Contact Us

If you need help with your application, use the contact details provided at the back of this brochure.



Fees and Charges

Information on our fees is available on our website: www.bsp.com.pg and at our branches.

- 1 BSP PNG App can be downloaded from Google Playstore or Apple store- android version 9+ and iOS version 15+.

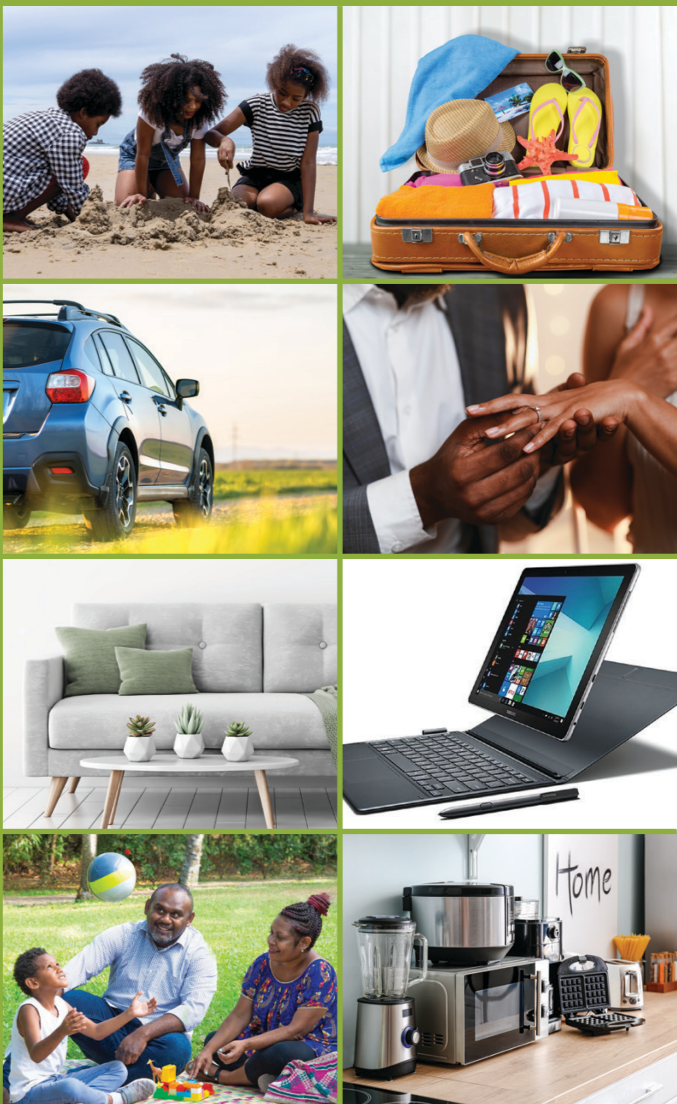
*Terms and Conditions apply.



PERSONAL LOAN APPLICATION FORM

Complete this Application Form neatly and submit. Alternatively, you can apply online through BSP Internet Banking or BSP PNG App (Download via Google Playstore or Apple Store). Ensure to provide requirements listed on Page 2 of this form. For enquiries, visit your local branch or our website: www.bsp.com.pg/personal-banking/personal-loans/personal-loan or contact Call Centre on: 320 1212 / 70301212.

New Request	K	Repayment Offered:	K	CFI Number: <i>For office use only</i>
Additional (if you have an existing BSP personal loan)		Frequency	<input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly	
Your existing loan balance:	K	Purpose of Loan	<input type="checkbox"/> Personal Expenses <input type="checkbox"/> Vehicle <input type="checkbox"/> School/Tuition	
Additional loan amount you require	K		<input type="checkbox"/> Household Items <input type="checkbox"/> Holiday <input type="checkbox"/> Refinancing	
Total Loan Request	K		<input type="checkbox"/> Other: _____	
PERSONAL DETAILS				
First Name:		Middle Name:	Surname:	
Date of Birth DD/MM/YY	Gender: <input type="checkbox"/> M <input type="checkbox"/> F	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		
Ages of Children: Child 1 ___ Child 2 ___ Child 3 ___ Child 4 ___	Telephone or Mobile Number:	Email address:		
Country of Residence:	Country of Citizenship:	Nominated Administrator: (for insurance purposes)		
Residential Address: (Complete Below)	Nearest Living Relative (not living with you)	Name: _____		
Section: _____ Lot: _____	Name: _____	Relation: _____		
Street Name: _____	Relation: _____	Section: _____ Lot: _____ Street Name: _____		
Date you moved there: DD/MM/YY	Section: _____ Lot: _____	Suburb/Village/Settlement: _____		
<input type="checkbox"/> Self <input type="checkbox"/> Relatives <input type="checkbox"/> Rental Property	Street Name: _____	Bank: _____		
<input type="checkbox"/> Provided by Employer <input type="checkbox"/> Rental Property	Suburb/Village/Settlement: _____	Account Number: _____		
Landlord Name:	Work Address: _____	Telephone/Mobile: _____		
Landlord Address:	Telephone/Mobile: _____	Email address: _____		
Previous Residence: Section/Lot/Street/Suburb: (Do not complete if you have lived in your current residence for 2 years or more)	Previous Residence: Section/Lot/Street/Suburb: (Do not complete if you have lived in your current residence for 2 years or more)	Period at residence Years: ___ Months: ___		
Section: _____ Lot: _____ Street Name: _____	Section: _____ Lot: _____ Street Name: _____	Date of Birth: DD/MM/YY		
If Joint Borrowing; Joint Applicant Full Name:				
EMPLOYMENT DETAILS		Joint Applicant		
Employer:				
Occupation:				
Date Commenced:				
Employer Address:				
Work Telephone & Mobile:				
Previous Employer:				
Years at Previous Employer:				
CREDIT HISTORY DECLARATION				
Have you ever been declared bankrupt or had any judgement or legal proceedings entered or taken against you? <input type="checkbox"/> *Yes <input type="checkbox"/> No				
*Provide Details: _____				
Have you missed two or more repayments on your current or previous BSP or other Bank loan? <input type="checkbox"/> *Yes <input type="checkbox"/> No				
*Provide explanation letter to BSP				



PERSONAL LOAN

For your immediate financial solutions



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Consumer Rights

If you are not satisfied with this product or service, you have the right to raise a verbal or written complaint to BSP.

We endeavour to resolve your complaint within but not more than 30 working days.

320 1212 / 7030 1212 - 24 hours, 7 days a week

servicebsp@bsp.com.pg

www.bsp.com.pg

Visit your nearest BSP branch

BSP Financial Group Limited 1-4815



STATEMENT OF POSITION

A. Assets – What you own			
House	Section:	Lot:	K
Vehicle	Make:	Model:	K
Furniture, White Goods		Year:	K
Superannuation/Savings/ Personal Items		Registration #:	K
BSP Account	Primary Account:	Other:	K
Total Assets			K

B. Liabilities – What you owe	
BSP Personal/Home Loan	K
Loans: Other Lenders	K
Other debts, hire purchase etc.	K
Rates/Taxes/Overdraft Facility	K
Total Liabilities	
K	
Total Assets - Total Liabilities	
K	

C. Monthly Income	
Gross Salary (Before Tax)	<i>Provide 3 Current Pay slips or evidence of income if self-employed</i>
Other Income <i>(Provide Details)</i>	K
	K
	K
Total Monthly Income	
K	

Monthly Expenses	
Home Loan	K
Other Loan	K
Motor Vehicle Costs	K
Rent	K
Utilities	K
Other Expenses	K
General Living Expenses	K
Total Monthly Expenses	
K	
Total Monthly Income - Total Monthly Expense	
K	

CUSTOMER REQUIREMENTS

- Fully completed and signed BSP Loan Application
- Employment Confirmation Letter
- 3 current pay slips not more than 2 months old
- Valid ID (Superannuation ID, Driver's License, Work Permit etc)

- Employment Contract for contracted worker (Applicable to expatriate customers or customers who are employed on contract basis)
- External Debt statement from other Financial Institutions
- Provide 3 months bank statement if part of your salary is paid to other banks

PERSONAL FINANCIAL AND CREDIT INFORMATION

The undersigned authorises BSP Financial Group Limited

(1) To obtain and disclose your personal information to: (1.1) other organisations to help us to assess financial risk or to recover debt; (1.2) credit reference agencies; (1.3) other members of the BSP Financial Group Limited including BSP advisers, consultants or service providers; any of the banks subsidiaries, branches, head office or representatives; (1.4) any authority, regulator or government agency in any jurisdiction as the Bank may in its absolute discretion consider appropriate, necessary or advisable; (1.5) other organisations to assist us in compliance obligations in respect of sanctions, anti- money's laundering, counter-terrorism financing and proceeds of crime; (1.6) the United States Internal Revenue Service to assist us in compliance with our obligations under our arrangements regarding the Foreign Account Tax Compliance Act ("FATCA").

(2) In the event of the undersigned's death, to pay the funeral assistance benefit to the nominated administrator specified in this form, subject to the terms and exclusions of the Consumer Credit Insurance Policy. The nominated administrator must be a Natural Person and be at least 18 years of age or over at the time of the application.

The details completed are true and accurate:

Applicant Signature: _____ **Date:** DD/MM/YY

Joint Applicant Signature: _____ **Date:** DD/MM/YY

BANK USE ONLY: Branch Officer Name: _____ Signature: _____ Date Received: DD/MM/YY