

Complete this Application Form and return it to your nearest BSP Branch together with the requirements. For enquiries, visit your local branch or our website: <https://www.bsp.com.pg/personal-banking/home-loans> or contact Call Centre on: 320 1212 / 70301212.

Purchase Price	K	Own Contribution/Equity	K	Purchase price less equity	K	CIF Number: <i>For office use only</i>
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Repayment Offered:	K	Frequency	<input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
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Purpose of Loan	<input type="checkbox"/> Outright Purchase (Land & House Package)	<input type="checkbox"/> Refinance
	<input type="checkbox"/> Renovation /Maintenance	<input type="checkbox"/> Other: _____
	<input type="checkbox"/> Purchase and Construction (Vacant Land + House)	

PERSONAL DETAILS

First Name:	Middle Name:	Surname:
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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
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Ages of Children: Child1 ___ Child 2 ___ Child 3 ___ Child 4 ___	Telephone or Mobile Number:	Email address:
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Country of Residence:	Country of Citizenship:
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Current Residential Address: (Complete Below)	Nearest Living Relative (not living with you)
Section: _____ Lot: _____ Street Name: _____ Suburb/Village/Settlement: _____ Date you moved there: DD/MM/YY	Name: _____ Relation: _____
<input type="checkbox"/> Self <input type="checkbox"/> Provided by Employer <input type="checkbox"/> Relatives <input type="checkbox"/> Rental Property	Section: _____ Lot: _____ Street Name: _____ Suburb/Village/Settlement: _____
Landlord Name: _____	Work Address: _____
Landlord Address: _____	Telephone/Mobile: _____

Previous Residence: Section/Lot/Street/Suburb: *(Do not complete if you have lived in your current residence for 2 years or more)*

Section: ___ Lot: ___ Street Name: _____ Suburb/Village/Settlement: _____ Period at residence: Years ___ Months ___

If Joint Borrowing; Joint Applicant Full Name:	Date of Birth: DD/MM/YY
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EMPLOYMENT DETAILS	Applicant	Joint Applicant
Employer:		
Occupation:		
Date Commenced:		
Employer Address:		
Work Telephone & Mobile:		
Work Email Address:		
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? *Yes No

*Provide Details: _____

Have you missed two or more repayments on your current or previous BSP or other Bank loan? *Yes No

*Provide explanation letter to BSP

STATEMENT OF POSITION

A. Assets – What you own

House	Section:	Lot:				K
Vehicle	Make:	Model:	Year:	Registration #:		K
Furniture, White Goods						K
Superannuation/Savings/Personal Items						K
Other Assets						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>	K
Other Income (Provide Details)		K
		K
		K
Total Monthly Income		K

Monthly Expenses

Home Loan		K
Other Loan		K
Motor Vehicle Costs		K
Rent		K
Utilities		K
Outgoings (Insurance, rates and taxes)		K
Other Expenses		K
General Living Expenses		K
Total Monthly Expenses		K
Total Monthly Income - Total Monthly Expense		K

General Requirements for Housing Loan

1. Fully completed Housing Loan Application Form
3. Provide 3x current payslips
4. Current Confirmation Letter (3 months old) or signed copy of the Employment Contract (if any)
5. Copy of valid ID, passport driver's license, Superannuation ID
6. Letter of Offer from Purchaser disclosing the purchase price
7. Acceptance of offer by Vendor/Seller
8. Copy of the Title Deed from Vendor/Seller
9. Evidence of Equity contribution (for superannuation members, provide letter for confirming Housing Advance eligibility/deposit to vendor receipt or employer's contribution)
10. Statement from external debts from other banks, lenders financial institutions or advance from employer
11. If bank with other Banks, please provide your bank statement for the last 6 months
12. Statutory Declaration (only for First Home Buyers to provide)

Additional requirements for Purchase Vacant Land for new Building Construction- The BSP Approved Builder/Contractor must provide the following;

1. Building Board Approval
 - a. Building Plans/Specification
 - b. Building Plans must be approved and stamped by Building Board, Water, Sewerage, Fire and Electricity Authority
2. Engagement of Certified Contractor with provisions of Builders Insurance Policy Covering;
 - a. Workers compensation insurance
 - b. Contractors all risk insurance- with Bank name included
 - c. Public Liability Insurance
 - d. Insurance must be acceptable to the Bank
3. Copy of quotation, scope of work and construction schedule to quantify funding requirements
4. Property must be located on a state lease land with title issued
5. Builder/Contract must be engaged from BSP's panel of Approved Builder/Contractors list.

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-moneys 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").

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