

BORROWER INFORMATION					
Legal Business Name / Personal Details for Individual					Tax TIN #
Trade Name (if applicable)				Phone/WhatsApp: (+675)	
Primary Business / Personal Address (Physical Street Address – no P.O. Box please)					
City				PROVINCE	
Business / Personal Mailing Address (if different - i.e. P.O. Box)					
City		Province	Email:		
Description of Business / Products or Services Offered		Date Business Established	Current Ownership Since (Date)		
LOAN REQUEST INFORMATION					
Term of Loan (Fixed Interest rate)	Amount (K10,000 – K150,000)	Repayment Date	Purpose of Loan		
<input type="checkbox"/> One (1) Month @20%	K	1 st			
<input type="checkbox"/> Two (2) Months @25%	K	2 nd			
<input type="checkbox"/> Three (3) Months @30%	K	3 rd			
<input type="checkbox"/> Over Three Months @45%	K	4 th			
LOAN REPAYMENT ACCOUNT					
KINA BANK			BSP		
Chesterfield Investments Limited T/A ASAP Finance Account Number: 12248086 Branch: Harbour City BSB: 028-038 SWIFT: KINIPGPG			Chesterfield Investments Limited T/A ASAP Finance Account Number: 1013992639 Branch: Gordons Commercial Centre BSB: 088-951 SWIFT: BOSPPGPM		
**Default Penalty interest rate of 20% on unpaid amount including accrued interest per month and/or on prorata basis					
**All Cost of loan recovery actions on default loans will be at the expense of borrower including engagement of legal services and Police Fraud Squad, travel and accommodation & Management Expenses.					
BANK ACCOUNT					
Nominate main bank account to receive deposit of loan proceeds. Must be the principal bank account where business transactions are conducted and can be verified by Bank statement demonstrating continuous monthly business cashflow and ability to repay loans					
ACCOUNT NAME		ACCOUNT NUMBER		BANK	BSB NUMBER
BUSINESS / PERSONAL DEBT (Please attach a separate sheet if more space is needed)					
Banks	Type of Loan	Current Balance	Collateral	Being paid off with this loan?	
		K		<input type="checkbox"/> YES	<input type="checkbox"/> NO
		K		<input type="checkbox"/> YES	<input type="checkbox"/> NO
COLLATERAL INFORMATION					
(Describe collateral offered to secure this loan) For General Business Assets, list all addresses where the assets are located.					
Collateral Description or Property Address			Purchase Price / Value	Prior Liens / Creditor	
1.					
2.					
3.					
4.					
5.					

TOTAL VALUE	K	K
AUTHORIZATION AGREEMENT		
<p>The undersigned person/parties certifies that he/she has the full authority to act on behalf of the business or legal entity (the "Applicant") identified on the Business Loan Application (the "Application"), and that all information contained herein is true and correct in all respects.</p> <p>ASAP Finance (the "Lender") is hereby authorized to verify any information provided in connection with the Application. ASAP Finance may obtain credit reports for all owners / guarantors expected to be personally liable, and may also do so for updates, renewals, extensions and any collection activity or as otherwise permitted under all relevant laws of PNG including the PNG Company Act and PNG Financial Institution Act.</p> <p>Applicant agrees that the ASAP Finance will mainly rely on email and WhatsApp communication of the Application and any other signed documents received by the Lender by the above-mentioned communication modes relating to the credit granted pursuant to the Application. Such modes of communication or any copy of such communications shall be binding on Applicant/Borrower and shall for all purposes be considered original documents. The undersigned understands that making false statements or material omissions intended to conceal pertinent facts may be a financial crime requiring referral to appropriate law enforcement agencies.</p> <p>The undersigned further agree to notify the ASAP Finance immediately of any change in names of Directors/guarantors, contact details including mobile numbers and email addresses or employment, and any material change in (a) any of the information contained in the Application including contact details, or (b) the financial condition of any of the undersigned, or (c) the ability of any of the undersigned to perform its or their obligations to the Lender.</p> <p>This agreement constitutes a legally binding agreement and in the event of any default by the Borrower, ASAP Finance will take legal actions to recover any monies owing under this agreement under all relevant laws of PNG including the PNG Company Act and PNG Financial Institution Act, including Australia and any other foreign countries where the borrowing legal entities and any of its directors/guarantors may be domiciled.</p>		
Applicant (Business) Legal Name (please print)		
<input type="checkbox"/>		
Guarantor's Name & Signature		
Title/Position	Date	

OWNERSHIP / GUARANTORS (Required for all individuals who own 20% or more of the Business guaranteed loans)

Name (Owner / Guarantor # 1)			% Ownership
Residential Address		City/Town	Province/State
D/O/B	ID (NID/Passport/Driver's License)	Home Phone ()	Gross Annual Income* K
Name & Address of Employer / Date of Hire (if not employed by Borrower)		Own Home	Rent
		Monthly Payment: K _____	
		Time there: _____ Years	_____ Months

Assets (excluding business)		Liabilities (excluding business)	
Cash on Hand and in Banks	K	Business/Personal Loans Payable to Banks	K
Marketable Securities	K	Other Loans Car/Boat Payable	K
Loans/Notes Receivable	K	Accounts and Bills Payable	K
Real Estate Owned	K	Unpaid Taxes (Income and Real Estate)	K
Other Personal Property	K	Real Estate Mortgages	K
Motor Vehicle	K	Other Liabilities	K
Retirement Funds	K		
Other Assets	K	Total Liabilities	K
		Net Worth (Total Assets minus Total Liabilities)	K
Total Assets	K	Total Liabilities and Net Worth	K

Name (Owner / Guarantor # 2)			% Ownership
Residential Address		City	State
D/O/B	ID (NID/Passport/Driver's License)	Home Phone ()	Gross Annual Income* K
Name & Address of Employer / Date of Hire (if not employed by Borrower)		Own Home	Rent
		Monthly Payment: K _____	
		Time there: _____ Years	_____ Months

Assets (excluding business)		Liabilities (excluding business)	
Cash on Hand and in Bank	K	Notes Payable to ASAP Finances	K
Marketable Securities	K	Vehicle/boat Loans Payable	K
Loans/Notes Receivable	K	Accounts and Bills Payable	K
Real Estate Owned	K	Unpaid Taxes (Income and Real Estate)	K
Other Personal Property	K	Real Estate Mortgages	K
Other Assets	K	Total Liabilities	K
Motor Vehicle		Net Worth (Total Assets minus Total Liabilities)	K
Total Assets	K	Total Liabilities and Net Worth	K

Other income sources need not be disclosed unless you want this income to be considered in our credit decision.

If there are more than two (2) owners / guarantors of the Business, you must attach additional pages for this application and each guarantor must sign the form.

Owner / Guarantor (#1) Signature	Date	Owner / Guarantor (#2) Signature	Date
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RIGHT TO RECEIVE A COPY OF APPRAISAL

For loans or lines of credit secured by a first lien on a residential dwelling or other specific personal assets, we may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly provide you with a copy of any appraisals/valuation undertaken, even if your loan does not close.

IDENTIFICATION & IMPORTANT INFORMATION REQUIREMENTS

You are required to attach copies of 2 IDs. Please indicate by checking (✓) the appropriate box.

- National ID (NID)
- Driver's License
- Passport
- Cover letter outlining loan amount requested, term of loan, Repayment schedule and sources of all business and/ or other income
- Copies of current and relevant contracts and invoices
- Bank statements showing proof of business trading activities

Regulatory Customer Due Diligence Form

BUSINESS INFORMATION - REQUIRED				
(Please answer the following questions for each BUSINESS ENTITY involved with this loan. If more than one business, please use separate forms)				
Do you operate this business at multiple locations? If yes, please list all address locations below (Street, City, Province)				
Location 1	Location 2	Location 3		
<p>Do any of the following apply to either the Business or any owner/guarantor?</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> Currently involved with any legal claims <input type="checkbox"/> Declared bankruptcy (If yes, date: _____) <input type="checkbox"/> Executive officer, director or principal shareholder of a financial institution? </td> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> Been convicted of a felony <input type="checkbox"/> Contingently liable as a guarantor for other business debt <input type="checkbox"/> Owes past due taxes </td> </tr> </table>			<input type="checkbox"/> Currently involved with any legal claims <input type="checkbox"/> Declared bankruptcy (If yes, date: _____) <input type="checkbox"/> Executive officer, director or principal shareholder of a financial institution?	<input type="checkbox"/> Been convicted of a felony <input type="checkbox"/> Contingently liable as a guarantor for other business debt <input type="checkbox"/> Owes past due taxes
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<p>Current Monthly business transactions and anticipated transactions with this loan? Please indicate your preference by checking (✓) the appropriate box.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Payments – “Cash in”</p> <input type="checkbox"/> Under K10,000-PM <input type="checkbox"/> K10,001-K50,000-PM <input type="checkbox"/> K50,001-K100,000-PM <input type="checkbox"/> Over K100,000-PM </td> <td style="width: 50%; vertical-align: top;"> <p>Advances – “Cash out”</p> <input type="checkbox"/> Under K10,000 PM <input type="checkbox"/> K10,001-K50,000-PM <input type="checkbox"/> K50,001-K100,000-PM <input type="checkbox"/> Over K100,000-PM </td> </tr> </table>			<p>Payments – “Cash in”</p> <input type="checkbox"/> Under K10,000-PM <input type="checkbox"/> K10,001-K50,000-PM <input type="checkbox"/> K50,001-K100,000-PM <input type="checkbox"/> Over K100,000-PM	<p>Advances – “Cash out”</p> <input type="checkbox"/> Under K10,000 PM <input type="checkbox"/> K10,001-K50,000-PM <input type="checkbox"/> K50,001-K100,000-PM <input type="checkbox"/> Over K100,000-PM
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