

Lautoka - 6652013, 6652012, 7720071

Voda short codes: 5184, 5185, 5186

Contract Number:

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Amount Required:.....

Purpose of the loan :.....

1. Applicants Surname

First Name.....

Father's Name.....

Date of Birth.....

2. Additional Information FNPF No.....

D. L. No.....

3. Contacts Taxi License.....

Passport No.....

Phone (Home) :.....

Mobile.....

Residential Address :.....

Postal Address :.....Province / Village:.....

4. Employment Details

Occupation :.....Office Phone No.:.....Fax No.....

Employer :.....Work Place:.....

Email Address:.....

Employees File No. / EDP / TPF / Regiment, etc:.....

Permanent / Casual / Probation:.....Date of Employment:.....

Years of Service:.....Supervisor's Name:.....

Pay Master's Name :.....Pay Master Email:.....

5. Personal Details

Bank:.....Account No.....Branch :.....

Marital Status:.....No. of Dependants :.....

Gross Salary:.....Net Salary:.....(weekly, fortn, mth)

Name & Work Address of Relative / Friend not Living with you:

Ref(1) Name:.....Phone#:.....E-mail:.....

Relationship:.....Occupation:.....

Ref(2) Name:.....Phone#:.....E-mail:.....

Relationship:.....Occupation:.....

6. Spouse Details

Mr / Mrs / Miss / MsSurname:.....First Name:.....

Father's Name:.....Date of Birth:.....

Occupation:.....Employer:.....

Work Address:.....Net Salary :.....(weekly, fortn, mth)

Ph No. :.....Fax:.....Email.....

FNPF No.:.....D / Licence No.:.....

Bank:.....Account No:.....Branch:.....

7. Agreement / Declaration

I Certify that the foregoing particulars are correct to the best of my knowledge and in consideration of your granting credit to me I acknowledge the following terms and conditions in regards to purchase / borrowing made by me:

- I agree that the Loan Approval Fees \$_____ be added to my loan.
- I agree to have a direct deduction of \$_____ salary within_____ consecutive (weeks / fortnightly / monthly) effective_____
- In the event I repay my fortnightly installments less than the installment agreed, I agree that 4% per month default fee of the fortnightly installment will accrue to my loan account each time.
- I further agree that 4% per month default fee will continue to accrue even after the agreed installment period has lapsed until it is paid in full
Wesram Finance shall take steps to commence recovery action at any time preceding in first default.
- This "default rate" shall accrue from the date of default. In the event of default occurs under the agreed deduction amount Wesram Finance shall charge 4% interest on arrears per month on the outstanding amount.
- In the event of default occurs, Wesram Finance may recover reasonable enforcement expenses (Including all legal fees) and may debit those expenses to my account.
- In the event of suspension from work, salary deduction would commence immediately upon resumption of duties.
- In the event of my termination, death, resignation, retrenchment, any outstanding balance of my loan including penalty charges will be recouped from my final entitlement, final pay and super annuation contributions or savings.
- I further acknowledge that I irrevocably assign Wesram Finance all my Assets and money savings to repay money I owe to Wesram Finance.
- I hereby fully understand the Terms and Condition stated in my loan agreement application form between myself and Wesram Finance.

Signature of Applicant.....

Date.....

8. PRIVACY SAMPLE CLAUSES

I/We hereby irrevocably authorise any person or company to provide you with such information as you may require in response to the credit or employment enquiries. I/We further authorise you to furnish to any third party details of this application and any subsequent dealings that I/We may have with you as a result of this application being actioned.

Customer Signature:.....

Salary deduction of \$ _____ (wkly / F/Nthly / Monthly) is approved and will be effected direct from payroll to Wesram Finance

FINANCIAL CONTROLLER
PRINCIPLE / ASSISTANT
ACCOUNTANT / PAYMASTER

MINISTRY / COMPANY STAMP

EXECUTED by the parties, on Date.....

SIGNED for and on behalf of Wesram Finance.....

SIGNED by CUSTOMER in my presence after the foregoing was read over to him / her and explained in the English / Fijian / Hindi language which he / she appeared to fully understand the meaning and effect thereof;

9. For Office Use Only

Principle \$ _____

Documentation Fee \$ _____

Gross Total \$ _____

Interest \$ _____

Repayable Total \$ _____

Repayments: _____ (weekly / Fortnightly / Monthly) \$ _____

Approving Officer..... Date.....

Authorised By..... Date.....

Cheque No.....

Requirements

- 1) Passport Size Photo
- 2) Copy of FNPF Card / Driver's Licence
- 3) Copy of Birth Certificate
- 4) Copy of TIN Letter
- 5) Copy of Contract
- 6) Current Pay Slip
- 7) Current Bank Statement (For Last 2 Month)