

Faletupe Atihake



Niue Development Bank

P O Box 34, Commercial Center, Alofi, NIUE IS. Ph: (683) 4335/4126

E-Mail: jessie.tumataiki@niue.nu

BUSINESS/OVERDRAFT LOAN APPLICATION

SECTION A

Applicant(s) Details						
Name(s)	Mr/Mrs/Miss/Ms.					
	Mr/Mrs/Miss/Ms.					
Date of Birth *	Day	Month		Year		
	Day	Month		Year		
Contact Numbers	Daytime Phone/Mobile			Alternative Phone/Mobile		
Email Address(s)	Personal			Work		
Marital Status (circle)	Single	Married	De-facto	Divorced	Separated	Widow/Widower
Dependants (How many & Ages)						
Permanent Residence	<input type="checkbox"/> YES		<input type="checkbox"/> NO		Nationality	
Address(s)	Physical					
	Postal					
Are you employed? (circle)	Full time	Part time	Permanent	Temporary	Retired	Pensioner
Occupation						
Employer				Length of Employment		
				Years:		Months:

SECTION B

Business Details				
Business Name				
Business Activity				
Legal Status	Limited Company <input type="checkbox"/>	Sole Trader <input type="checkbox"/>	Partnership <input type="checkbox"/>	Other <input type="checkbox"/> Specify:
Business Address	Postal		Site	
	Phone #		Fax #	E-mail
Business License #				Years in business:

** Please note: Applicants who are over the Banks maximum preferred lending age of 55 may be required to provide a Personal Guarantor should NDB deem it necessary.*

SECTION C

Loan Details

Loan Purpose			
Loan amount requested	\$		
How long do you want to repay the loan?			
What frequency of repayments would you prefer?	Weekly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>	Monthly <input type="checkbox"/>
Outstanding Loan Commitments with NDB or elsewhere?	Loan Amount(s) \$ \$	Creditor (s)	

SECTION D - Financials

Asset & Liability Statement

Assets		Liabilities	
• Bank Accounts	\$	• Mortgage	\$
• Business Equity/Shares	\$		\$
• Boat		• Loans	\$
• Motor Vehicles	\$		\$
• Superannuation	\$		\$
• Home at.....	\$	• Credit Cards	\$
• Other property.....	\$		\$
• Miscellaneous	\$	• Other debts	\$
Total Assets	\$	Total Liabilities	\$

Income & Expenditure Statement (monthly)

Income		Expenditure	
• Salary: Applicant	\$	• Mortgage/Rent Payments	\$
• Salary: Joint Applicant	\$	• Loan	\$
• Business Income	\$	• Credit Card Payments	\$
• Rental/Boarder Income	\$	• Other debts	\$
• Other: Specify	\$		\$
•			
•			
Total Income	\$	Total Expenditure	\$
Surplus (Income-Expenditure)	\$	Deficit	\$

SECTION E - Terms & Conditions

I / We have read and understood the particulars given herein and declare them to be true and complete. The representations have been made to the Bank to enable it to determine whether or not to grant a loan to me / us and or in order to induce the Bank to offer to grant me / us a loan. I / We hereby authorise the Bank to make any other enquiries relative to this enquiry which it considers necessary. I / We also understand that this form does not constitute an offer or acceptance of credit in terms of any legislation relating to the provisions of credit. The representations made by me / us in this form do not and will not constitute part of any contract for a loan that may subsequently come into existence between the Bank and me / us.

Kua totou mo e maama e au / maua / mautolu e tau fakatokatokaaga ne tohia he pepa nei ti manako ai ke fakamooli kua tonu mo e maopoopo. Ko e tau fakailoaga kua fita he taute ma e Fale Tupe ke maeke ai a ia ke kitia mahino kua lata nakai ke foaki e tupe fakakaitalofa ki a au / maua / mautolu poke ke omoi e Fale Tupe ke foaki e tupe kaitalofa ki a au / maua / mautolu. Kua fakaata e au / maua / mautolu e Fale Tupe ke kumikumi atu foki falu a mena ne kua kitia e ia kua lata ke kumikumi ki ai. Ko e maamaaga haaku / maua / mautolu ko e pepa nei nakai koe fakamooliaga poke taliaaga he ha tupe kaitalofa taha tuga ia ne tohia ke he matohiaga mouaaga tupe fakakaitalofa. Ko e tau fakailoaga ne taute ai e au / maua / mautolu he pepa nei nakai ko e mata fakatufono tohi mo e nakai haofia ai ha matohiaga kaitalofa tupe, haaku mo e Fale Tupe kaeke ke fai he tau magahala i mua.

Signature(s) (Higoa Saini)

..... **Date (Aho)**

..... **Date (Aho)**

SECTION F – Checklist

The following is a Checklist of Documents that **must** accompany your Loan Application. Place a tick in the box on the right of the documents if you have provided them.

Identification Checklist	
Primary ID	Option 1) valid passport(s) Option 2) birth certificate(s) & drivers license(s)
	Option 3) statutory declaration
Proof of address i.e. utility bill, statutory declaration, electoral roll	
Certificate of permanent residence (if applicable)	
Supporting Documents	
Alofi Rentals credit check	
Niue Rentals credit check	
Toke’s Enterprise credit check	
Personal guarantee information & signed form (if applicable)	
Repayments from business proceeds MUST provide financial statements for the previous 2 years (if existing business) and/or cash flow projections for the next 3–5years	
Business plan including asset & liability statement & business license	
For an extension/new building(s) a copy of the CT, building permit and estimates are required	
Application/establishment fee (NZD)	Business Loan \$10.00
	Business Overdraft \$10.00 (includes a \$10.00 monthly LOC fee)

Please note that, upon the request of the Customer Consultant, you may be required to provide other document(s) along with this application.