

PART A - YOUR OBLIGATIONS

- The Borrower referred to this in Loan Application Form (LAF) hereof agrees to borrow the amount including interest and fees (as detailed below) for a Total Loan Amount of K _____ which loan shall be repaid over _____ fortnightly installments of K _____ each fortnight commencing on _____ of _____ 20____, until the loan is fully repaid.
- The Borrower must repay the loan and pay the interest on the loan and all other amounts debited to your loan under this contract, and pay all fees as provided for below.
- The Borrower must pay the installments on the dates and in the manner specified in this contract.
- The Borrower must tell Heduru Moni Limited t/as **Moni Plus** promptly if you change your home address or employment.
- In the event of termination or resignation, the borrower's final entitlement with their employer shall automatically be attached in order to pay the loan and to be forwarded to **Moni Plus**.
- The borrower shall pay the following fees which will be added to the total loan:
 - Loan processing fee of K 20.00
 - Loan Repayment Insurance @ 2% of the loan amount.

PART B - DEFAULT

- The borrower shall be deemed to have committed a default under the Loan Agreement if:
 - He or she fails to repay any money due or fails to comply with the obligations of the contract; or
 - He or she provides false or misleading information in relation to this contract; or
 - He or she is declared bankrupt or becomes subject to receivership or similar thing under the law.
- If the borrower default, you must repay Heduru Moni Limited t/as **Moni Plus**, on demand, the outstanding balance of the loan and all other money payable under this contract.
- If the borrower should default in their obligations, they must pay to Heduru Moni Limited t/as **Moni Plus** on demand in addition to all other moneys due to Heduru Moni Limited t/as **Moni Plus**, interest on all amounts outstanding to Heduru Moni Limited t/as **Moni Plus** from the due date until payment plus the default interest rate of 35% per annum. The penalty interest shall be applicable and charged on the full outstanding balance of the loan and accrued on daily balances.

(Sign Here)



Borrower's Signature

- Enforcement expenses may become payable if you default. You must pay Heduru Moni Limited t/as **Moni Plus** on demand:
 - All enforcement expenses Heduru Moni Limited t/as **Moni Plus** reasonably incurs when exercising its rights if you default under this contract; and
 - All other expenses cost and damages incurred by Heduru Moni Limited t/as **Moni Plus** or fees payable as a result of your breaching any of your obligations under this contract as a result of any false or misleading representation, warranty or statement made by you in connection with this contract.
- Heduru Moni Limited t/as **Moni Plus** as may debit the amount of any expenses, cost or damage referred above to your loan amount at any time it is incurred. You must pay the amount on demand.

PART C - OTHER

Rights now Waived - Heduru Moni Limited t/as **Moni Plus** rights under this contract are unaffected by any delay in exercising those rights or because Heduru Moni Limited t/as **Moni Plus** gives you any tome or other indulgences.

- Loan Repayment Insurance** – in the event of the death of the Borrower, the outstanding balance will be repaid in full through the Loan Repayment Insurance. This insurance only applies in the case of death of the Borrower and evidence of death (via Certified Death Certificate) must be supplied to activate the insurance.

- I hereby consent to the release of any information in this application held by Heduru Moni Limited t/as **Moni Plus** to a Credit Bureau Agency and also authorize Heduru Moni Limited t/as **Moni Plus** to enquire with the Credit Bureau in relation to my credit facility.

PART C - INDEMNITY

- The Borrower certifies that the information provided in this agreement is true and correct in every particular, which were in no way falsified.

PART E - ACKNOWLEDGMENT OF THE BORROWER

- I, _____ of _____ (address) the Borrower, hereby acknowledge that:
 - I have carefully read and understand the contents of this contract and understand the terms and conditions set out on the contract.
 - I understand that by signing this contract it is legally binding contract and I become legally bound by the terms and conditions thereof.

Signed and Sealed by the parties herein on the _____ day of _____ 20____.

Signed for and on behalf of Heduru Moni Ltd.
T/as **Moni Plus**



AVAIL REBATES ON YOUR TOP-UP LOANS!

You can now pay straight to our bank accounts when you want an early settlement of your loan apart from your normal Payroll deductions and Avail Interest Rebates!!!

We do not accept CASH PAYMENTS but we do have EFTPOS machine.



Heduru Moni Limited t/as Moni Plus
Commercial Centre
1000584362 (Cheque) **BSP**

Heduru Moni Limited t/as Moni Plus
Waigani Branch
13697675 (Cheque) **ANZ**

Heduru Moni Limited t/as Moni Plus
Waigani
6001900512 (Cheque) **WBC**



moniplus
Biller Code No.
11165

LACK OF MONEY???
DON'T WORRY, BE HAPPY!



Cheer up with

Our Personal Loans | School Fee Loans

Apply Today!

be wise moni wise ✓