



C.H MONEY CREDIT
TRADING AS
EAGLE POINT FINANCE

Deduction Code:
DCHML
Alesco Payroll System

CLIENT TYPE & NAME:

Existing Client: ☐

New Client: ☐

Surname: _____

GivenName(s): _____

PERSONAL DETAILS:

District: _____

Province: _____

Residential Address: _____

Mobile #: _____ Age _____ Sex (M/F): _____

BANK DETAILS:

Bank Name: BSP ☐ Westpac ☐ Kina Bank ☐ ANZ ☐

Branch: _____

Bank Account #: _____

Type: Savings: ☐ Cheque: ☐ Other: ☐

Bank Account Name: _____

LOAN DETAILS:

Outstanding Loan: K _____

New Loan: K _____

Number Of Fortnights: _____

Fortnightly Instalment Amount: K _____

Total Amount Repayable: K _____

EMPLOYMENT DETAILS:

Employer Name: _____

File Number: _____

Phone #: _____ Fax #: _____

Address: _____

Email Address: _____

Employer's Location: _____

Position Title: _____

TERMS AND CONDITIONS:

- (1) The borrower must pay up his/her loan plus interest in due time (date) in accordance with the Eagle Point Finance loan repayment schedule and the repayment is done on fortnightly installment basis through the payroll.
- (2) If the borrower violates requirement 1 and does not pay up his/her loan on due time for whatever reasons, a default fee of 20% of the fortnightly instalment amount will be charged on every fortnight that is missed or delayed repayment.
- (3) The borrower will meet all the legal fees and other costs incurred during recovery.
- (4) The borrower will not terminate the contract when the loan is already processed.
- (5) The Lender reserves the ultimate right to review the loan facility at least annually and withdraw it at any time for any reasons whatsoever. And all or any loan applications can be rejected by Eagle Point Finance at its wish.
- (6) Eagle Point Finance can at any time alter the interest rate, default charges etc..but the client can stick to this loan agreement.
- (7) The borrower can fully settle the loan before it matures.
- (8) Eagle Point Finance will not pay rebates on early settlement of loans.
- (9) Strictly cash repayments are not allowed.
- (10) The Finance Department's Collection Fees of 5% will be charged on all refunds.

BORROWER ACKNOWLEDGEMENT:

- (1) I acknowledge that I have read through the terms and conditions so I will abide by it.
- (2) My bank account number is correct and the lender can directly credit the proceeds of the loan and my future loan redraws.
- (3) I certify that all the information provided here are true and not false.
- (4) I shall be responsible on full indemnity basis for all costs incurred by the Lender in preparation, negotiation, recovery and administration of this loan agreement.
- (5) I authorize my employer to do direct payroll deduction and remit the cheque in favor of Eagle Point Finance BSP Cheque A/C # 7027492276.

Borrower's Signature: _____ Date: ____/____/____

IRREVOCABLE SALARY DEDUCTION AUTHORITY:

To: The Paymaster

From: _____

Work File # _____

I hereby authorize you to deduct the sum of K _____ fortnightly from my salary for _____

fortnight(s) and remit the cheque in favour of Eagle Point Finance or lodge payment to Eagle Point Finance BSP Cheque A/C # 7027492276. This deduction authority is irrevocable by me and can only be revoked with written approval by Eagle Point Finance. I also agree that on the cessation of my current employment for whatever reasons, I authorized my employer to deduct all monies owing to Eagle Point Finance from whatever entitlements I may have in respect of Long service leave, Bonas and Gratuity. If my outstanding loan is greater than my final entitlement, then my entire entitlement can be deducted to Eagle Point Finance and I will still be liable to settle what is owed thereafter.

Borrower's Signature: _____ Date: ____/____/____

EMPLOYER ACKNOWLEDGEMENT:

We hereby confirmed to deduct the sum specified above from the employee's fortnightly payroll starting from ____/____/____ and ending in ____/____/____ and this amount will be remitted to Eagle Point Finance BSP Cheque A/C # 7027492276. We moreover agree that this deduction will not stop or be altered without written authority from Eagle Point Finance or till the loan is fully repaid and the employer will be held responsible if this agreement is breached by not deducting the full outstanding amount.

Employer/Paymaster Signature _____ Print Name: _____

Position: _____ Date ____/____/____

LOAN BREAK UP AND PAYMENT: (Office use only)

Outstanding Balance: _____	Total amount repayable: _____	Net Loan to Client: _____
New Loan: _____	Default Charges: _____	Deduction Start Date: ____/____/____
Number of fortnights: _____	Balance Offset: _____	Deduction Cease Date: ____/____/____
Interest for New Loan: _____	Refinance: _____	