

APPLICATION FOR DIRECT TRANSFER HOUSING FINANCE ASSISTANCE

Please read this Notes:

- Before you fill this form, please read the **B Explanatory Notes** and **C Terms & Conditions**
- If you make any false statement you commit an offense and not only will your application be denied, you may also be prosecuted

A. Eligibility

1. A request for a Loan can be done only for the purposes below as approved under the FNPf acts.
 - To purchase a dwelling house
 - To purchase land on which to construct dwelling house
 - To erect a building
 - To improve or extend a dwelling house
2. The processing fees will be \$43.00 per/applicant for the approved purpose as mentioned above. The fee is not refundable.

B. Explanatory notes for the Member

- 1) If your application is approved, the loan amount will be secured by a charge on the relevant property as per section 38 of FNPf Act.
- 2) You are eligible to ask for a transfer of the sum not exceeding two-thirds of the amount standing to your credit on the date of your application, after taking into consideration all previous transfers, if any.
- 3) The amount transferred from your credit at the Fiji National Provident Fund is interest free and if you so wish can be repaid on a regular basis as per agreement.
- 4) The sums repaid by you towards the transfer from FNPf will be credited to your account without any deductions.
- 5) You must keep up with your arranged repayments to remain in full benefit of the FNPf scheme particularly the Pensions scheme.
- 6) If you wish, subject to the approval of FNPf you may request not to repay the transferred amount. Please note that this will affect your future pension, as it is directly related to the amount standing to your credit at the time of retirement.
- 7) You may not be allowed to make use of your funds under this scheme if you already have a dwelling house or if you do not live in the house yourself.
- 8) You will not be assisted for minor repairs and maintenance, e.g. painting, change of guttering, change of flooring etc.
- 9) Applicants are reminded that they will be required to maintain their property in good condition at their own expense. Inspection may be done by the FNPf to ensure that this requirement is being met.

C. Terms & conditions

- 1) FNPf will register a charge depending on the circumstances of the case, over your property. This charge will remain until the date you withdraw from the Fund under any one of the approved grounds of withdrawal or until you fully repay the transferred amount, whichever is earlier.
- 2) In case of the sale of the property before you withdraw from the Fund under any grounds of withdrawal, the transferred amount become payable to FNPf on demand.
- 3) You are required to seek consent of the FNPf for any further dealings on the property over which the FNPf charge is placed. Any further transfer from the Fund is subject to the Board's discretion.
- 4) In the event where the land is not a freehold any transfer will be subject to consent from the lessor which can either be NLTB, Lands Department or a head lessor such as Housing Authority.
- 5) Upon receipt of the acceptances letter the legal documentation will be done by our legal department where the legal cost will be met by the member.
- 6) All rental premiums and city town rates are to be paid to relevant authorities prior to legal documentation.
- 7) The dwelling house should be occupied by member:-
 - If its a joint ownership the property should be under both applicants names (spouse) and any other relatives who will share occupation of the house.
- 8) Applicants are to submit
 - Original title (if title in FNPfs custody, an original stamped title/lease of the land showing the latest transaction certified by Registrar of Titles office). This should not be more than 1 month old.
 - Lease or city or town rates notice
 - Sketch plan.

A. Particulars of Applicant (one)

1. Name	2. Fathers Name	3. FNPF No.	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
4. Date of Birth	5. Age	6. Occupation	
<input type="text" value="/"/>	<input type="text"/>	<input type="text"/>	
7. Request Amount	8. Request Amount in words		
<input type="text"/>	<input type="text"/>		
9. Home Phone No.	10. Work Phone No.	11. Fax Number	12. E-mail Address
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
13. Postal Address	14. Residential Address		
<input type="text"/>	<input type="text"/>		
<input type="text"/>	<input type="text"/>		
<input type="text"/>	<input type="text"/>		
15. Employers Name & Address	16. Bank Name & Account No.		
<input type="text"/>	<input type="text"/>		
<input type="text"/>	<input type="text"/>		
<input type="text"/>	<input type="text"/>		

B. Particulars of Applicant 2 (if Joint and Legal Owner of the Property)

1. Name	2. Fathers Name	3. FNPF No.	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
4. Date of Birth	5. Age	6. Occupation	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
7. Request Amount	8. Request Amount in words		
<input type="text"/>	<input type="text"/>		
9. Home Phone No.	10. Work Phone No.	11. Fax Number	12. E-mail Address
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
13. Postal Address	14. Residential Address		
<input type="text"/>	<input type="text"/>		
<input type="text"/>	<input type="text"/>		
<input type="text"/>	<input type="text"/>		
15. Employers Name & Address	16. Bank Name & Account No.		
<input type="text"/>	<input type="text"/>		
<input type="text"/>	<input type="text"/>		
<input type="text"/>	<input type="text"/>		
17. Relationship to Joint Applicant			
<input type="text"/>			

C. Information Required

18. Name of any other Housing Finance Institution you have Approached?

19. Cost of Land (Provide Evidence)

\$

20. Cost of Building to be erected

\$

21. Amount Owning (if land not been fully paid e.g NLTB, Crown Land, Methodist Church, state owned land, City Councils)

\$

22. Cost of Ready Built House

\$

23. Cost of House Improvements/Extension

\$

24. Amount of money being provided by you (Provide Evidence e.g Bank Statement)

\$

D. Property Details (Property to be Financed)

25. Location(refer terms & conditions no. 7)

26. Lease type (e.g Crown, Native, HA etc)

27. Lease/Title No

28. Lot No.

29. DP No.

30. Term of Lease (Years)

31. Ground Rent (per Annum)

32. Is the Property Mortgaged, if yes to which Relevant Financial Institution?

33. Details of Builder/Contractor/Vendor (Name and Contact – Whichever Applies)

34. Will the house be occupied by you and your family? (tick the relevant box)

Yes

No

E. Other Particulars

35. Do You or Your Spouse have an existing Loan? if yes give Lender name loan details.

36. Have you or your spouse failed to meet your obligations in any previous purchase transaction?

(e.g property sold on mortgage sale)

37. Are there any outstanding Legal Judgements or Cases Pending against either of you, the applicants? (if yes gives details)

F. Other Information.

38. Please give any other Additional Information in support of your Application.

39. Do you or spouse own or have any interest on any other Residential Property either in your name or any other name?

(if yes, give details)

40. If you are Renting, Indicate property owner/Landlord.

• Period of how long

• monthly rent

G. Option

41. I Hereby Express my option to:

- A Not to repay the requested sum
- B Repay the sum requested.

Ddeclaration:

I hereby declare that I am over the age of 21 years and that all the information given in this application is true and I agree that the statement herein contained shall form the basis of any arrangement as to a loan under Section 38 of the FNPF Act made between myself and the FNPF.

I agree and understand that the loan amount will be secured by a charge on my property and any cost involved will be payable by me.

I certify that the information as given on this application form and the documents attached in support are correct. I understand that the fund will reserve their right to cancel the application or stop any progress payment if later the information as given is found to be false or the released amount is not used as per approved application. I note that no loan is guaranteed by the acceptance by this application by the FNPF and the FNPF may reject the application without assigning any reason to do so. Further it is noted that the application fee is not refundable even if this application is unsuccessful.

Indemnify

I hereby indemnify the FNPF board from any liability whatsoever including any loss of benefits that may arise as a consequence in acceding and approving my application

**Left Thumbprint
Applicant 1**

Signature

Date

/ /

Signature of Witness (To Signature/Thumbprint)

Name & Address of Witness

**Left Thumbprint
Applicant 2**

Signature

Date

/ /

Signature of Witness (To Signature/Thumbprint)

Name & Address of Witness

OFFICIAL USE ONLY

Applicant 1

Loan No.

Name:

FNPF No.

D.O.B / / AGE

Current Balance As at
 \$ / /

Eligibility As at
 \$ / /

Applicant 2

Loan No.

Name:

FNPF No.

D.O.B / / AGE

Current Balance As at
 \$ / /

Eligibility As at
 \$ / /

Previous Transfers								
	Lender	Date	Amount approved	Amount paid out	Amount repaid	Property Details		
						Title No	Lot No	Dp No
1.		/ /						
2.		/ /						
3.		/ /						
Property details for this transfer								

1. If property description for this transfer and previous transfer/s Differ, does/do the member polices for assistance for this property?

YES NO

2. Transfers for first property repaid?

YES NO

3. Is the first property free of encumbrances or sold?

YES NO

4. If free of encumbrances or sold, evidence attached?

YES NO

5. If Yes, evidence type attached? _____

Requested Amount

\$

Within Eligibility Exceeds Eligibility

Signature Tallies Differs

Fees \$ Receipts Number

Date
 / /

Market Value
 \$

Total Requested Amount
 \$

Requested Amount

\$

Within Eligibility Exceeds Eligibility

Signature Tallies Differs

Fees \$ Receipts Number

Date
 / /

Total Commitment
 \$

OFFICIAL USE ONLY

Assessment

Loan Purpose: _____

Within Guidelines

Outside Guidelines

APPROVE

Applicant 1 FNPF No. Amount \$

Applicant 2 FNPF No. Amount \$

DECLINE

Assessing Officers Comments: _____

Priority Ranking: _____ \$ _____

Progress Payment: First Payment \$ _____
Second Payment \$ _____
Third Payment \$ _____

Conditions (if any): _____

Assessed by:

Name: Signature: Date: / /

Authorization

APPROVED

Applicant 1 FNPF No. Amount \$

Applicant 2 FNPF No. Amount \$

DECLINE

Approving Officers Comments: _____

Priority Ranking: _____ \$ _____

Progress Payment: First Payment \$ _____
Second Payment \$ _____
Third Payment \$ _____

Conditions (if any): _____

Decision by:

Name: Signature: Date: / /

Please read the notes below:

In order to avoid delays, the information below is provided to help you understand what is requested of you and how your application will be handled once it is lodged with FNPF.

1) Who is eligible to apply?

- Be a member of the Fund for more than two years.

2) Deciding on your application:

- The Fund will approve or decline your application on information you provide on these forms and on the documentary evidence you submit. In order to avoid delays, please complete the forms properly and correctly. Attach all documents you are asked to submit. Read the explanatory notes before completing the forms. Incorrect or misleading information may result in the refusal of your application or cause unnecessary delay.

3) Processing Time:

- Approval
 - The processing time for approval of your application would be approximately 5 working days. It takes longer if all information is not submitted, or if queries are not answered promptly.
- Legal Documentation
 - The FNPF legal documentation will be done by our Legal Department at a reasonable fee. The processing time will be approximately 20 working days.

4) Method of Payment:

- Progress payment to member's bank account or contractor for construction.
- Payment to vendor where purchasing property.
- Payment to trust account of vendor's solicitor.
- Payment will be terminated if funds are misused.

5) Other Requirement

- **Purchase a dwelling house-:** the original stamped copy of the title/lease of the land showing the latest transaction certified by Registrar of Titles office (this should not be more than 1 month old). Sales and purchase agreement, current valuation of the property from one of the panel approved by FNPF, evidence of shortfall to be submitted by members if their eligibility is insufficient to meet the total project cost (eg. Bank statement).
- **Building house-:** plan approved by relevant authority, the original stamped copy of the title/lease of the land showing the latest transaction certified by Registrar of Titles office (this should not be more than 1 month old and also to be free of any encumbrances), request letter with breakdown of project cost. Three quotations from three hardware suppliers, scope of work with estimated project cost ,three quotations from three building contractors and a registered Quantity Surveyor's (QSE) or civil engineer's estimate of the project to completion stage and current bank statement.
- **Extension of house-:** plan approved by relevant authority, the original stamped copy of the title/lease of the land showing the latest transaction certified by Registrar of Titles office (this should not be more than 1 month old and also to be free of any encumbrances), request letter with breakdown of project cost of work to be done stating the scope. Three quotations from three hardware suppliers, three quotations from three building contractors and a registered Quantity Surveyor's (QSE) or civil engineer's estimate of the project to completion stage, four photos of existing house and current bank statement.
- **Improvement/upgrade house-:** the original stamped copy of the title/lease of the land showing the latest transaction certified by Registrar of Titles office photocopy of the original stamped title/lease of the land showing the latest transaction certified by Registrar of Titles office (this should not be more than 1 month old and also to be free of any encumbrances), Three quotations from three hardware suppliers, three quotations from three building contractors, scope of work with estimated project cost and a registered Quantity Surveyor's (QSE) or civil engineer's estimate of the project to completion stage (if the project cost is over \$10,000.00), four photos of existing house and current bank statement.

6) How to lodge this application?

- Your completed application maybe lodged at any of the FNPF offices/agencies in Suva, Valelevu, Nadi Lautoka, Labasa, Savusavu or sent by mail or to the address below .

All Correspondence to be addressed to the General Manager & Chief Executive

Head Office

Provident Plaza 2
Private Mail Bag
Suva
Telephone: (679) 330 7811
Facsimile: (679) 330 7611

Valelevu Agency

Valelevu Complex Building
Saqa Place
Valelevu
Telephone: (679) 3343 671
Facsimile: (679) 3343 670

Lautoka

Drasa Avenue
Private Mail Bag
Lautoka
Telephone: (679) 666 1888
Facsimile: (679) 666 5232

Nadi Agency

Shop 2 Lalidhar Arcade
Namaka Lane
Nadi
Telephone: (679) 672 8981
Facsimile: (679) 672 8982

Labasa

Rosawa Street
Private Mail Bag
Labasa
Telephone: (679) 881 2111
Facsimile: (679) 881 2741

Savusavu Agency

Budget Lodge Building Ltd
Main Street
Savusavu
Telephone: (679) 885 3396
Facsimile: (679) 885 3397

Ba Agency

Ganga Singh Street, Ba
Telephone: (679) 667 0003

Email: information@fnpf.com.fj Website: www.myfnpf.com.fj