



"We Are Here For You"

UNITED FINANCE LTD

Port Moresby (Head Office)

Po Box 1798, BOROKO 111, National Capital District

Garden City, Angau Drive, Lot 04, Section 18 (Level 1)

Contact: +675 325 1290 | +675 7444 7220 | +675 7598 1437

Email: info@ufl.com.pg, Website: www.ufl.com.pg

UFL Deduction Code

DUNIT

PERSONAL LOAN APPLICATION FORM

- New Customer
- Existing Customer
- Special/Internal Loan

Branch Code	
Department Code	
Provincial Code	

LENDING DETAILS

Purpose of Loan Request:

- School Fees
- Refinancing
- Others (specify)
- Medicals
- Brideprice
- Travel
- Funeral

Gross Pay:	K	Net Pay	K
Loan Amount Requested:			
Number of Fortnights:			

PERSONAL INFORMATION

- Mr
- Mrs
- Ms
- Miss

First Name:	
Middle Name:	
Last Name:	
Current Address:	
City/Town:	
Province:	
Mobile:	Email:

- Marital Status: Single Married
- Separated Widowed

Number of dependents:	
DOB:	Birth Place:
Home Province:	District:
Village:	Tribe/Clan:

RESIDENTIAL ADDRESS

House Number:	Lot:	Section:
Street Address:		
Suburb/Village:		
Town/Province:		

Accommodation (Please tick where applicable):

- Own
- Rent
- Relative

SPOUSE DETAILS

First Name:	
Last Name:	
Employer:	
Current Address:	
Email Address:	
Tel:	Mobile:

EMPLOYMENT DETAILS

Payroll No:		
Employer/Dept Name & Address:		
Email Address:		
Tel:		
Mobile:		
Position:		
Immediate Supervisor:		
Paymaster/HRM:		
Date of Employment:		
Years of Service:		
Type of Employment (Please tick where applicable):		
<input type="checkbox"/> Permanent	<input type="checkbox"/> Casual	<input type="checkbox"/> Contract

EMERGENCY CONTACTS (close relatives not living with you)

Name:	
Relationship:	
Mobile:	Tel:
Company/Dept:	
Residential Address/Location:	

BANKING INFORMATION

Account Name:	
Account No:	
Bank:	BSB#:
Branch:	
Acc Type:	<input type="checkbox"/> Savings <input type="checkbox"/> Cheque

Topup / Refinance To:

1		K
2		K
3		K
Loan Amount		K
Write Off Amount		K
Release Amount		K

I certify that the information given in this loan application is true and correct and I authorize that United Finance may check my personal details, employment and credit history with concerned authorities including for any correspondence to me by all means of communication.

SIGN HERE

SIGN HERE

Applicant Signature

Witness Signature

How did you know about us? (circle one) A friend/ Word of mouth/ Branch Visitations/Public Notice/News paper/ TV ad/ FB / colleague

Others?

PERSONAL LOAN AGREEMENT (TERMS & CONDITIONS)



This Loan Agreement (the "Agreement") is made of [] (the "Effective Date"), between United Finance Ltd, P O Box 1798, **BOROKO, National Capital District** (the "Lender") with an address of [] (the "Borrower"), collectively "the Parties".

WHEREAS, Borrower desires to borrow a fixed amount of money, **WHERE AS**, Lender agrees to lend a fixed amount of money;

IN CONSIDERATIONS of, the mutual promises, covenants, conditions contained herein, the Parties agree as follows:

- 1 Loan Amount:** The Parties agree the Lender will loan the Borrower in the sum of (amount in Words) [] (K) [] (the "Loan").
- 2 Interest Rate.** The Parties Agree the Interest. Applied to Borrowers loan is the rate set by the company from time to time according to its company policy on interest rates.
- 3 Loan Term.** This Loan shall be for a period of [] fortnight/month/year.
- 4 Repayment.** The Parties agree Borrower shall pay Lender [] K [] per fortnightly/monthly. Payment shall be applied as follows: Principal Loan amount [] K [] Interest [] K [] Total Payable [] K []
- 5 Default.** If Borrower defaults on its payments and fails to pay the said default within a reasonable amount of time, Lender will have no option to commence recovery action anytime preceding the first (1st) default. Borrower can pay by cash/chaq/sms banking/internet banking or eptos into United Finance account to avoid the aforesaid default arrears. A default interest rate of 35% be applied to all arrears outstanding every pay period defaulted. A default fee of K50 will also apply for every payment defaulted if borrower fail to repay on time.
- 6 Prepayment.** Borrower will not be penalized for early payment.
- 7 Death/Suspension/Termination/Leave of Borrower.** Both parties agree that, in the event of borrower taking annual leave or recreational leave, their outstanding repayment loan be deducted from their leave entitlements. If suspension from work, salary deduction would commence immediately upon resumption of duties. In the event of termination, death, resignation, retrenchment, any outstanding loan balance including penalty charges will be recouped from their final entitlements or other means of savings.
- 8 Representations and Warranties.** Both Parties represent that they are fully authorized to enter into this Agreement. The perform ance and obligations of either party will not violate or infringe upon the rights of any third-party or violate any other agreement between the parties, individually, and any other person, organization, or business or any law or governmental regulation.
- 9 Waiver.** The failure by either party to exercise any rights, power or privilege under the terms of this agreement will not be construed as a waiver of any subsequent or further exercise of any right, power or privilege.
- 10 Legal Fees.** In the event of a dispute resulting in legal action, the successful party will be entitled to its legal fees, including, but not limited to its attorney's fees, collection fees and the like.
- 11 Legal and Binding Agreement.** This Agreement is legal and binding between the Parties as stated above. This agreement may be entered into and is legal and binding as both in parties each represent that they have the authority to enter into this Agreement.
- 12 Governing Law and Jurisdiction.** The Parties agree that this Agreement shall be governed by the laws of Papua New Guinea in which both Parties reside/do business.
- 13 Entire Agreement.** The Parties acknowledge and agree that this Agreement represents the entire agreement between the Parties. In the event that the Parties desire to change, add or otherwise modify any terms, they shall do in writing to be signed by both parties.

The Parties agree to the terms and conditions set forth above as demonstrated by their Signatories as follows:

Lender (United Finance Ltd)
 SIGNED []
 BY []
 DATE []

Borrower
 SIGNED []
 BY []
 DATE []

FOR OFFICE USE ONLY

Customer File No: []

Date Registered: [] Received by []

Loan Status: [] Approved [] Declined [] Pedning []

How did the client apply? In person/electronically (circle one)
 In person Electronically

Checked by: [] Verified by: []

Approved & Paid by: [] Signature & Date []

LOAN BREAKUP

Loan Amount Approved [] K [] Signature & Date []

Interest charged [] K []

Total Loaned [] K []

Borrower promises to pay United Finance Ltd the Total Amount Payable in [] equal [] (weekly/fortnightly/monthly) payments of [] each except for borrower last payment which shall be any remaining balance due as of the [] day of [] 20 (the ("Maturity Date")) and borrower first payment is due on the [] day of [] 20 (the "Payment Schedule").

Start Pay No: [] **Finish Pay No:** []

Internet Banking Receipt No: []

Amount Paid K [] Payment Date: []

LOAN REQUIREMENTS

- Two (2) Current Payslips
- Loan Repayment through direct payroll
- A certified ID copy (employment, POSF/Superfund/Nasfund & Drivers License, Passport/NID)
- Confirmation Letter from Employer
- Not More than three (3) loans from other financial companies/institution
- Net Pay above K300
- New Clients to Apply Below K2,000 to open an ac with UFL (conditions apply)
- 8. Any Other Loan Statement (s) ***
- 9. POSF/Superfund/Nasfund Statement***
- 10. A copy of your current bank statement showing last 3 pay deductions***

* Optional/Where Applicable
 Existing Clients - Eligible for Topup Loans and Rebates Available * Conditions Apply



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Port Moresby (Head Office)

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Garden City, Angau Drive, Lot 04, Section 18 (Level 1)
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NOTICE TO ALL OUR VALUED CUSTOMERS

The Management of United Finance Limited wish to inform all our customers around PNG that United Finance Limited does not charge any fees as stated;

We do not charge;

- Loan Application Processing fees
- Email charges/ fees
- Statement fees
- Printing Fees

Above services are free of charge and customers should **NOT PAY CASH** for these services.

If UFL staff/agents are charging you, these are illegal fees and you should report them to these contacts below;

- Mb: 7444 7220 / 7598 1437/ 7439 0991/ 709 64594/ 7983 1098 /72914192 /
- Tel: 325 1290
- Email: info@ufl.com.pg / enquires@ufl.com.pg / humanresource@ufl.com.pg
-

United Finance Limited is here to serve you better.

Authorized by:

UFL Management.

Date: 05th August, 2022



UNITED FINANCE LTD
Port Moresby (Head Office)
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"We Are Here For You"

Personal Loans Irrevocable Salary Deduction Authority

Date: / /

The Paymaster

..... FOR () CONSECUTIVE FORTNIGHTS
..... -COMMENCING PAYROLL DATE: / /
..... -CEASE PAYROLL DATE: / /
.....

DEAR SIR/MADAM,

RE: Irrevocable Salary Deduction Authority

I, hereby consent and authorize you to deduct from my salaries/wages the sum of K..... for fortnights/weekly effective/...../..... being for the total payable sum of K..... as agreed with United Finance Limited. Payment be made into United Finance Ltd, BSP Bank Acc. No 7015894285 or Kina Bank Acc. No 15956129 until the loan is fully redeemed. In the event that I retire, resign, am terminated, or otherwise discontinue my employment for whatever reason, I hereby authorize my employer to deduct and remit any outstanding amounts from my final entitlement's payout. This authority is for valuable consideration and is irrevocable unless United Finance agrees in writing.

Applicant Signature..... Date..... / /

Certification by Employer

I/We agree to support our employee's loan agreement with United Finance Ltd and acknowledge this Irrevocable Salary Deduction Authority (ISDA) form. The information provided above is correct, and both parties have agreed to be bound by its terms and conditions.

Name: Signature:

Date: / / Title:



Comments (if any)

.....
.....
.....
.....

Employee Deduction/Permanent Variation Advise

Reason for Variation.....

.....

.....

.....

.....

Employee#: Job#: Surname: First Name: Start Date: End Date:

Deductions

Deduction Code

Description

A/U/D

Amount Per Pay

Total Amount

Deduction Code	Description	A/U/D	Amount Per Pay	Total Amount
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Prepared by:Date.....

Date Entered:

Checked by.....Date.....

Entered by:

Signature:.....

Signature:



TO: **OIC STAFF AND SALARIES
DEPARTMENT OF EDUCATION
FINCORP HAUS
P O BOX 446
WAIGANI**

Identified by: _____
United Finance Staff (Name)

DATE: _____ Location Code

--	--	--	--	--	--	--

Employee No.

--	--	--	--	--	--	--	--	--	--

Surname

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

First Name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

School: _____ Province: _____

Deduction Code	Description	A/U/D	% OR Amount Per Pay	Total Amount Required																																
D U N I T	United Finance		<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>																	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>																

I hereby authorize you to deduct the total sum of PGK _____ from my fortnightly salary at a total payable rate of PGK _____ and remit to United Finance Limited. When I take paid leave of any kind, I further authorize and direct you to take a lump sum deduction for the duration for the leave and remit to United Finance Limited. I further agree that on the cessation of my employment for whatever reasons, I authorize you to deduct all monies owing to United Finance Limited from whatever *'final entitlements'* I may have in respect of Long Service Leave, Annual Leave, Bonus and Gratuity. A loan statement from United Finance Limited shall be deemed as conclusive evidence of the amount owed by me. This deduction authority is irrevocable by me and can only be cancelled by written approval by United Finance Limited.

Employee Signature

Date

<p>Education Department Use Only</p> <p><u>Pay Section</u> Received by _____ Date _____ <small>(Signature Over Printed Name)</small></p> <p>Commencement Date _____</p> <p>Checked by Date</p> <p>Approved by Date</p>	<p>DATA ENTRY USE ONLY PAY No _____</p> <p>Date Entered: _____</p> <p>Entered by: _____</p>
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United Finance Limited
P O Box 1798
Boroko, NCD, Papua New Guinea
Tel: 325 1290 Digi: 7444 7220
Email: info@ufl.com.pg



PAPUA NEW GUINEA

STATUTORY DECLARATION

I, (a) of do solemnly and sincerely declare that; (b)

- 1. By signing this, I agree to abide by the terms and conditions stated on the agreement on the 'Loan Application' form.
2. I will not default my loan from United Finance Limited until paid in full.
3. In the event that my deductions are not effective or short paying, I authorize United Finance Limited to liaise with our department's Payroll Officer/s to recoup the short falls.
4. I do agree to make-up for the short falls personally when a notice is served.
5. I am also aware that if I do not comply by faithfully repaying my loan fortnightly, or if I do not comply with any of the above points (points 1-4), I can face the full course of the law.
6. The foregoing is true in every particular.

AND I MAKE this solemn declaration by virtue of the Oaths, Affirmations and Statutory Declarations Act 1962 conscientiously believing the statements contained therein to be true in every particular.

DECLARED at) (c).....
) Before me:
)
the.....day of2023) (d)
(e)

- (a) Here insert name, address and occupation of person making the declaration.
(b) Here insert the matter declared to. Where the matter is long it should be set out in numbered paragraphs.
(c) Signature of person making declaration.
(d) Signature of person before whom the declaration is made.
(e) Here insert title of person before whom the declaration is made.

Note: Any person who willfully makes a false statement in a Statutory Declaration is guilty of an indictable offence, and is liable to imprisonment, with or without hard labour, for four (4) years.



PAPUA NEW GUINEA

STATUTORY DECLARATION

I, (a) of do solemnly and sincerely declare that; (b)

1. I am the borrower who loans from United Finance Limited and below are the details given;

- i. Loan Amount (K)
ii. Interest Charge (K)
iii. Total Loan (K)
iv. Fortnightly Deduction (K)

2. In the event that I fail to repay the above loan amount, including all fees and charges, under any circumstances, I hereby authorize United Finance Limited to recoup the monies due from my final entitlements or FINISH PAY without my interference.

3. Also, by signing this, I agree that I will be referred to Credit Data Bureau (CDB) automatically after 30 days of failing to comply with the above agreement (point no. 1).

4. The foregoing is true in every particular.

AND I MAKE this solemn declaration by virtue of the Oaths, Affirmations and Statutory Declarations Act 1962 conscientiously believing the statements contained therein to be true in every particular.

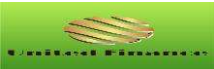
DECLARED at) (c).....
Before me:
the.....day of2023) (d)
(e)

- (a) Here insert name, address and occupation of person making the declaration.
(b) Here insert the matter declared to. Where the matter is long it should be set out in numbered paragraphs.
(c) Signature of person making declaration.
(d) Signature of person before whom the declaration is made.
(e) Here insert title of person before whom the declaration is made.

Note: Any person who willfully makes a false statement in a Statutory Declaration is guilty of an indictable offence, and is liable to imprisonment, with or without hard labour, for four (4) years.

UNITED FINANCE REPAYMENT SCHEDULE UPDATED TO BE EFFECTIVE @ 01st OCTOBER 2022

No. of F/N	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30		
K 500.00	134.00	114.00	100.00	89.00	81.00	74.00																						
K 600.00	157.00	134.00	117.00	105.00	95.00	87.00																						
K 700.00	180.00	154.00	134.00	120.00	109.00	100.00																						
K 800.00	203.00	173.00	152.00	136.00	123.00	113.00																						
K 900.00	226.00	193.00	169.00	151.00	137.00	126.00																						
K 1,000.00	249.00	212.00	186.00	166.00	151.00	139.00	129.00	121.00	113.00	107.00	102.00	98.00	94.00	90.00	87.00	84.00												
K 1,100.00	272.00	232.00	203.00	182.00	165.00	152.00	141.00	132.00	124.00	117.00	112.00	107.00	102.00	98.00	95.00	92.00												
K 1,200.00	295.00	251.00	220.00	197.00	179.00	165.00	153.00	143.00	135.00	127.00	121.00	116.00	111.00	107.00	103.00	100.00												
K 1,300.00	318.00	271.00	238.00	213.00	193.00	178.00	165.00	154.00	145.00	138.00	131.00	125.00	120.00	115.00	111.00	108.00												
K 1,400.00	340.00	290.00	255.00	228.00	207.00	190.00	177.00	165.00	156.00	148.00	140.00	134.00	129.00	124.00	119.00	115.00												
K 1,500.00	363.00	310.00	272.00	243.00	221.00	203.00	189.00	177.00	166.00	158.00	150.00	143.00	137.00	132.00	127.00	123.00												
K 1,600.00	386.00	329.00	289.00	259.00	235.00	216.00	201.00	188.00	177.00	168.00	159.00	152.00	146.00	141.00	136.00	131.00												
K 1,700.00	409.00	349.00	306.00	274.00	249.00	229.00	213.00	199.00	188.00	178.00	169.00	162.00	155.00	149.00	144.00	139.00												
K 1,800.00	432.00	369.00	323.00	289.00	263.00	242.00	225.00	210.00	198.00	188.00	179.00	171.00	164.00	157.00	152.00	147.00												
K 1,900.00	455.00	388.00	341.00	305.00	277.00	255.00	237.00	221.00	209.00	198.00	188.00	180.00	172.00	166.00	160.00	155.00												
K 2,000.00	478.00	408.00	358.00	320.00	291.00	268.00	249.00	233.00	219.00	208.00	198.00	189.00	181.00	174.00	168.00	163.00												
K 2,100.00	501.00	427.00	375.00	336.00	305.00	281.00	261.00	244.00	230.00	218.00	207.00	198.00	190.00	183.00	176.00	171.00	165.00	161.00	156.00	152.00	149.00	145.00	142.00	139.00	136.00	134.00		
K 2,200.00	523.00	447.00	392.00	351.00	319.00	293.00	273.00	255.00	240.00	228.00	217.00	207.00	199.00	191.00	185.00	178.00	173.00	168.00	163.00	159.00	155.00	152.00	149.00	146.00	143.00	140.00		
K 2,300.00	546.00	466.00	409.00	366.00	333.00	306.00	285.00	266.00	251.00	238.00	226.00	216.00	208.00	200.00	193.00	186.00	181.00	175.00	171.00	166.00	162.00	159.00	155.00	152.00	149.00	146.00	143.00	140.00
K 2,400.00	569.00	486.00	426.00	382.00	347.00	319.00	297.00	278.00	262.00	248.00	236.00	225.00	216.00	208.00	201.00	194.00	188.00	183.00	178.00	173.00	169.00	165.00	162.00	159.00	155.00	152.00	149.00	146.00
K 2,500.00	592.00	505.00	444.00	397.00	361.00	332.00	308.00	289.00	272.00	258.00	245.00	235.00	225.00	217.00	209.00	202.00	196.00	190.00	185.00	180.00	176.00	172.00	168.00	165.00	162.00	159.00	155.00	152.00
K 2,600.00	615.00	525.00	461.00	413.00	375.00	345.00	320.00	300.00	283.00	268.00	255.00	244.00	234.00	225.00	217.00	210.00	204.00	198.00	192.00	188.00	183.00	179.00	175.00	171.00	168.00	165.00	162.00	159.00
K 2,700.00	638.00	545.00	478.00	428.00	389.00	358.00	332.00	311.00	293.00	278.00	265.00	253.00	243.00	233.00	225.00	218.00	211.00	205.00	200.00	195.00	190.00	186.00	182.00	178.00	174.00	171.00	168.00	165.00
K 2,800.00	661.00	564.00	495.00	443.00	403.00	371.00	344.00	322.00	304.00	288.00	274.00	262.00	251.00	242.00	233.00	226.00	219.00	213.00	207.00	202.00	197.00	192.00	188.00	184.00	181.00	177.00	174.00	171.00
K 2,900.00	684.00	584.00	512.00	459.00	417.00	384.00	356.00	334.00	314.00	298.00	284.00	271.00	260.00	250.00	242.00	234.00	227.00	220.00	214.00	209.00	204.00	199.00	195.00	191.00	187.00	184.00	181.00	177.00
K 3,000.00	707.00	603.00	529.00	474.00	431.00	397.00	368.00	345.00	325.00	308.00	293.00	280.00	269.00	259.00	250.00	242.00	234.00	227.00	221.00	216.00	211.00	206.00	201.00	197.00	193.00	190.00	187.00	184.00
K 3,100.00	729.00	623.00	547.00	489.00	445.00	409.00	380.00	356.00	336.00	318.00	303.00	289.00	278.00	267.00	258.00	249.00	242.00	235.00	229.00	223.00	217.00	213.00	208.00	204.00	200.00	196.00	193.00	190.00
K 3,200.00	752.00	642.00	564.00	505.00	459.00	422.00	392.00	367.00	346.00	328.00	312.00	299.00	286.00	276.00	266.00	257.00	249.00	242.00	236.00	230.00	224.00	219.00	215.00	210.00	206.00	202.00	199.00	196.00
K 3,300.00	775.00	662.00	581.00	520.00	473.00	435.00	404.00	379.00	357.00	338.00	322.00	308.00	295.00	284.00	274.00	265.00	257.00	250.00	243.00	237.00	231.00	226.00	221.00	217.00	212.00	209.00	206.00	203.00
K 3,400.00	798.00	681.00	598.00	536.00	487.00	448.00	416.00	390.00	367.00	348.00	331.00	317.00	304.00	293.00	282.00	273.00	265.00	257.00	250.00	244.00	238.00	233.00	228.00	223.00	219.00	215.00	212.00	209.00
K 3,500.00	821.00	701.00	615.00	551.00	501.00	461.00	428.00	401.00	378.00	358.00	341.00	326.00	313.00	301.00	290.00	281.00	272.00	265.00	257.00	251.00	245.00	239.00	234.00	230.00	225.00	221.00	217.00	214.00
K 3,600.00	844.00	721.00	632.00	566.00	515.00	474.00	440.00	412.00	388.00	368.00	351.00	335.00	321.00	309.00	299.00	289.00	280.00	272.00	265.00	258.00	252.00	246.00	241.00	236.00	231.00	227.00	224.00	221.00
K 3,700.00	867.00	740.00	650.00	582.00	529.00	487.00	452.00	423.00	399.00	378.00	360.00	344.00	330.00	318.00	307.00	297.00	288.00	279.00	272.00	265.00	259.00	253.00	247.00	242.00	238.00	233.00	230.00	227.00
K 3,800.00	890.00	760.00	667.00	597.00	543.00	500.00	464.00	435.00	410.00	388.00	370.00	353.00	339.00	326.00	315.00	305.00	295.00	287.00	279.00	272.00	266.00	260.00	254.00	249.00	244.00	240.00	237.00	234.00
K 3,900.00	913.00	779.00	684.00	613.00	557.00	513.00	476.00	446.00	420.00	398.00	379.00	363.00	348.00	335.00	323.00	313.00	303.00	294.00	286.00	279.00	273.00	266.00	261.00	255.00	250.00	246.00	243.00	240.00
K 4,000.00	935.00	799.00	701.00	628.00	571.00	525.00	488.00	457.00	431.00	408.00	389.00	372.00	357.00	343.00	331.00	320.00	311.00	302.00	294.00	286.00	279.00	273.00	267.00	262.00	257.00	252.00	249.00	246.00
K 4,100.00	958.00	818.00	718.00	643.00	585.00	538.00	500.00	468.00	441.00	418.00	398.00	381.00	365.00	352.00	339.00	328.00	318.00	309.00	301.00	293.00	286.00	280.00	274.00	268.00	263.00	258.00	255.00	252.00
K 4,200.00	981.00	838.00	735.00	659.00	599.00	551.00	512.00	479.00	452.00	428.00	408.00	390.00	374.00	360.00	347.00	336.00	326.00	317.00	308.00	300.00	293.00	287.00	280.00	275.00	269.00	264.00	261.00	258.00
K 4,300.00	1,004.00	857.00	753.00	674.00	613.00	564.00	524.00	491.00	463.00	438.00	417.00	399.00	383.00	368.00	356.00	344.00	334.00	324.00	315.00	307.00	300.00	293.00	287.00	281.00	276.00	271.00	268.00	265.00
K 4,400.00	1,027.00	877.00	770.00	689.00	627.00	577.00	536.00	502.00	473.00	448.00	427.00	408.00	392.00	377.00	364.00	352.00	341.00	331.00	323.00	314.00	307.00	300.00	294.00	288.00	282.00	277.00	274.00	271.00
K 4,500.00	1,050.00	896.00	787.00	705.00	641.00	590.00	548.00	513.00	484.00	458.00	436.00	417.00	400.00	385.00	372.00	360.00	349.00	339.00	330.00	321.00	314.00	307.00	300.00	294.00	288.00	283.00	279.00	276.00
K 4,600.00	1,073.00	916.00	804.00	720.00	655.00	603.00	560.00	524.00	494.00	468.00	446.00	426.00	409.00	394.00	380.00	368.00	357.00	346.00	337.00	329.00	321.00	313.00	307.00	301.00	295.00	290.00	287.00	284.00
K 4,700.00	1,																											



UNITED FINANCE - REPAYMENT SCHEDULE FROM K5,100 - K10,000

United Finance Ltd
01st OCTOBER 2022

No. of F/N	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
K 5,100.00	1,187.00	1,014.00	890.00	797.00	725.00	667.00	620.00	580.00	547.00	519.00	494.00	472.00	453.00	436.00	421.00	407.00	395.00	383.00	373.00	364.00	355.00	347.00	340.00	333.00	326.00	320.00
K 5,200.00	1,210.00	1,033.00	907.00	813.00	739.00	680.00	632.00	592.00	558.00	529.00	503.00	481.00	462.00	444.00	429.00	415.00	402.00	391.00	380.00	371.00	362.00	354.00	346.00	339.00	333.00	327.00
K 5,300.00	1,233.00	1,053.00	924.00	828.00	753.00	693.00	644.00	603.00	568.00	539.00	513.00	490.00	471.00	453.00	437.00	423.00	410.00	398.00	388.00	378.00	369.00	361.00	353.00	346.00	339.00	333.00
K 5,400.00	1,256.00	1,072.00	941.00	843.00	767.00	706.00	656.00	614.00	579.00	549.00	522.00	500.00	479.00	461.00	445.00	431.00	418.00	406.00	395.00	385.00	376.00	367.00	359.00	352.00	345.00	339.00
K 5,500.00	1,279.00	1,092.00	959.00	859.00	781.00	719.00	668.00	625.00	589.00	559.00	532.00	509.00	488.00	470.00	453.00	439.00	425.00	413.00	402.00	392.00	383.00	374.00	366.00	359.00	352.00	345.00
K 5,600.00	1,302.00	1,112.00	976.00	874.00	795.00	732.00	680.00	637.00	600.00	569.00	542.00	518.00	497.00	478.00	462.00	447.00	433.00	421.00	409.00	399.00	390.00	381.00	373.00	365.00	358.00	352.00
K 5,700.00	1,324.00	1,131.00	993.00	889.00	809.00	744.00	692.00	648.00	611.00	579.00	551.00	527.00	506.00	487.00	470.00	454.00	441.00	428.00	417.00	406.00	396.00	388.00	379.00	372.00	364.00	358.00
K 5,800.00	1,347.00	1,151.00	1,010.00	905.00	823.00	757.00	704.00	659.00	621.00	589.00	561.00	536.00	514.00	495.00	478.00	462.00	448.00	435.00	424.00	413.00	403.00	394.00	386.00	378.00	371.00	364.00
K 5,900.00	1,370.00	1,170.00	1,027.00	920.00	837.00	770.00	716.00	670.00	632.00	599.00	570.00	545.00	523.00	504.00	486.00	470.00	456.00	443.00	431.00	420.00	410.00	401.00	392.00	384.00	377.00	370.00
K 6,000.00	1,393.00	1,190.00	1,045.00	936.00	851.00	783.00	728.00	681.00	642.00	609.00	580.00	554.00	532.00	512.00	494.00	478.00	464.00	450.00	438.00	427.00	417.00	408.00	399.00	391.00	383.00	376.00
K 6,100.00	1,416.00	1,209.00	1,062.00	951.00	865.00	796.00	740.00	693.00	653.00	619.00	589.00	563.00	541.00	520.00	502.00	486.00	471.00	458.00	446.00	434.00	424.00	414.00	406.00	397.00	390.00	383.00
K 6,200.00	1,439.00	1,229.00	1,079.00	966.00	879.00	809.00	752.00	704.00	663.00	629.00	599.00	573.00	549.00	529.00	510.00	494.00	479.00	465.00	453.00	441.00	431.00	421.00	412.00	404.00	396.00	389.00
K 6,300.00	1,462.00	1,248.00	1,096.00	982.00	893.00	822.00	764.00	715.00	674.00	639.00	608.00	582.00	558.00	537.00	519.00	502.00	486.00	473.00	460.00	448.00	438.00	428.00	419.00	410.00	402.00	395.00
K 6,400.00	1,485.00	1,268.00	1,113.00	997.00	907.00	835.00	776.00	726.00	685.00	649.00	618.00	591.00	567.00	546.00	527.00	510.00	494.00	480.00	467.00	455.00	445.00	435.00	425.00	417.00	409.00	401.00
K 6,500.00	1,508.00	1,288.00	1,130.00	1,013.00	921.00	848.00	788.00	738.00	695.00	659.00	628.00	600.00	576.00	554.00	535.00	518.00	502.00	488.00	474.00	463.00	452.00	441.00	432.00	423.00	415.00	408.00
K 6,600.00	1,530.00	1,307.00	1,148.00	1,028.00	935.00	860.00	799.00	749.00	706.00	669.00	637.00	609.00	585.00	563.00	543.00	525.00	509.00	495.00	482.00	470.00	458.00	448.00	439.00	430.00	421.00	414.00
K 6,700.00	1,553.00	1,327.00	1,165.00	1,043.00	949.00	873.00	811.00	760.00	716.00	679.00	647.00	618.00	593.00	571.00	551.00	533.00	517.00	502.00	489.00	477.00	465.00	455.00	445.00	436.00	428.00	420.00
K 6,800.00	1,576.00	1,346.00	1,182.00	1,059.00	963.00	886.00	823.00	771.00	727.00	689.00	656.00	627.00	602.00	579.00	559.00	541.00	525.00	510.00	496.00	484.00	472.00	462.00	452.00	443.00	434.00	426.00
K 6,900.00	1,599.00	1,366.00	1,199.00	1,074.00	977.00	899.00	835.00	782.00	738.00	699.00	666.00	637.00	611.00	588.00	567.00	549.00	532.00	517.00	503.00	491.00	479.00	468.00	458.00	449.00	440.00	432.00
K 7,000.00	1,622.00	1,385.00	1,216.00	1,089.00	991.00	912.00	847.00	794.00	748.00	709.00	675.00	646.00	620.00	596.00	576.00	557.00	540.00	525.00	511.00	498.00	486.00	475.00	465.00	455.00	447.00	439.00
K 7,100.00	1,645.00	1,405.00	1,233.00	1,105.00	1,005.00	925.00	859.00	805.00	759.00	719.00	685.00	655.00	628.00	605.00	584.00	565.00	548.00	532.00	518.00	505.00	493.00	482.00	471.00	462.00	453.00	445.00
K 7,200.00	1,668.00	1,424.00	1,251.00	1,120.00	1,019.00	938.00	871.00	816.00	769.00	729.00	694.00	664.00	637.00	613.00	592.00	573.00	555.00	540.00	525.00	512.00	500.00	488.00	478.00	468.00	459.00	451.00
K 7,300.00	1,691.00	1,444.00	1,268.00	1,136.00	1,033.00	951.00	883.00	827.00	780.00	739.00	704.00	673.00	646.00	622.00	600.00	581.00	563.00	547.00	532.00	519.00	507.00	495.00	485.00	475.00	466.00	457.00
K 7,400.00	1,713.00	1,463.00	1,285.00	1,151.00	1,047.00	963.00	895.00	838.00	790.00	749.00	713.00	682.00	655.00	630.00	608.00	588.00	571.00	554.00	540.00	526.00	513.00	502.00	491.00	481.00	472.00	463.00
K 7,500.00	1,736.00	1,483.00	1,302.00	1,166.00	1,061.00	976.00	907.00	850.00	801.00	759.00	723.00	691.00	663.00	639.00	616.00	596.00	578.00	562.00	547.00	533.00	520.00	509.00	498.00	488.00	478.00	470.00
K 7,600.00	1,759.00	1,503.00	1,319.00	1,182.00	1,075.00	989.00	919.00	861.00	812.00	769.00	733.00	700.00	672.00	647.00	624.00	604.00	586.00	569.00	554.00	540.00	527.00	515.00	504.00	494.00	485.00	476.00
K 7,700.00	1,782.00	1,522.00	1,336.00	1,197.00	1,089.00	1,002.00	931.00	872.00	822.00	779.00	742.00	710.00	681.00	655.00	633.00	612.00	594.00	577.00	561.00	547.00	534.00	522.00	511.00	501.00	491.00	482.00
K 7,800.00	1,805.00	1,542.00	1,354.00	1,213.00	1,103.00	1,015.00	943.00	883.00	833.00	789.00	752.00	719.00	690.00	664.00	641.00	620.00	601.00	584.00	568.00	554.00	541.00	529.00	518.00	507.00	497.00	488.00
K 7,900.00	1,828.00	1,561.00	1,371.00	1,228.00	1,117.00	1,028.00	955.00	895.00	843.00	799.00	761.00	728.00	698.00	672.00	649.00	628.00	609.00	592.00	576.00	561.00	548.00	536.00	524.00	514.00	504.00	495.00
K 8,000.00	1,851.00	1,581.00	1,388.00	1,243.00	1,131.00	1,041.00	967.00	906.00	854.00	809.00	771.00	737.00	707.00	681.00	657.00	636.00	616.00	599.00	583.00	568.00	555.00	542.00	531.00	520.00	510.00	501.00
K 8,100.00	1,874.00	1,600.00	1,405.00	1,259.00	1,145.00	1,054.00	979.00	917.00	864.00	819.00	780.00	746.00	716.00	689.00	665.00	644.00	624.00	606.00	590.00	575.00	562.00	549.00	537.00	527.00	516.00	507.00
K 8,200.00	1,897.00	1,620.00	1,422.00	1,274.00	1,159.00	1,067.00	991.00	928.00	875.00	829.00	790.00	755.00	725.00	698.00	673.00	652.00	632.00	614.00	597.00	582.00	569.00	556.00	544.00	533.00	523.00	513.00
K 8,300.00	1,919.00	1,639.00	1,439.00	1,289.00	1,173.00	1,079.00	1,003.00	939.00	886.00	839.00	799.00	764.00	734.00	706.00	682.00	659.00	639.00	621.00	605.00	589.00	575.00	563.00	551.00	539.00	529.00	519.00
K 8,400.00	1,942.00	1,659.00	1,457.00	1,305.00	1,187.00	1,092.00	1,015.00	951.00	896.00	849.00	809.00	774.00	742.00	715.00	690.00	667.00	647.00	629.00	612.00	596.00	582.00	569.00	557.00	546.00	535.00	526.00
K 8,500.00	1,965.00	1,679.00	1,474.00	1,320.00	1,201.00	1,105.00	1,027.00	962.00	907.00	859.00	819.00	783.00	751.00	723.00	698.00	675.00	655.00	636.00	619.00	604.00	589.00	576.00	564.00	552.00	542.00	532.00
K 8,600.00	1,988.00	1,698.00	1,491.00	1,336.00	1,215.00	1,118.00	1,039.00	973.00	917.00	870.00	828.00	792.00	760.00	731.00	706.00	683.00	662.00	644.00	626.00	611.00	596.00	583.00	570.00	559.00	548.00	538.00
K 8,700.00	2,011.00	1,718.00	1,508.00	1,351.00	1,229.00	1,131.00	1,051.00	984.00	928.00	880.00	838.00	801.00	769.00	740.00	714.00	691.00	670.00	651.00	634.00	618.00	603.00	589.00	577.00	565.00	554.00	544.00
K 8,800.00	2,034.00	1,737.00	1,525.00	1,366.00	1,243.00	1,144.00	1,063.00	996.00	938.00	890.00	847.00	810.00	777.00	748.00	722.00	699.00	678.00	658.00	641.00	625.00	610.00	596.00	583.00	572.00	561.00	551.00
K 8,900.00	2,057.00	1,757.00	1,																							