



"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 ☐ Medicals ☐ Travel
☐ Refinancing ☐ Brideprice ☐ Funeral
☐ Others (specify) _____

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):

☐

Permanent

☐

Casual

☐

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:

☐

Savings

☐

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 mutal 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/chq/sms banking/internet banking, eftpos or through "Banking Standing Order" 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.

6. Standing Order Activation Upon Salary Reinstatement. In the event of repayment default, the Borrower agrees that if salary has been reinstated but UFL payroll deductions remain in default, the Bank Standing Order shall be immediately activated to recover the full fortnightly loan repayment amount for the number of missed fortnights. The Borrower undertakes to maintain the nominated bank account in good standing to facilitate this recovery. This clause constitutes a binding commitment to ensure all arrears and future repayments are honored in full via the Standing Order deductions, without delay or partial payments.

7 Prepayment. Borrower will not be penalized for early payment.

8 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.

9 Representations and Warranties. Both Parties represent that they are fully authorized to enter into this Agreement. The performance and obligations of either party will not voilate 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.

10 Waiver. The failure by either party to exercise any rights, power or privilege under the terms of this agreement will not be contrued as a waiver of any subsequent or further exercise of any right, power or priviledge.

11 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.

12 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.

13 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.

14 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)	Borrower
SIGNED []	SIGNED []
BY []	BY []
DATE []	DATE []

FOR OFFICE USE ONLY

Customer File No: []

Date Registered: [] Received by []

Loan Status: ☐ Approved ☐ Pedning
☐ Declined

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

Checked by: [] Verified by: []
Signature & Date *Signature & Date*

Approved & Paid by: []
Signature & Date

LOAN BREAKUP

Loan Amount Approved	K []
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: []

NEW LOAN REQUIREMENTS

- 2x Current Payslips ("net take-home pay must be above K350 after deductions") T&C apply
- Loan Repayment through Alesco payroll
- Copies of Valid/certified IDs (NID, Passport, Namba 1 supa, Drivers License etc)
- Confirmation Letter from school or Department
- Completed and Signed Loan application form (include other forms suchas signed and stamped PVA, ISDA forms, Stat Dec etc).

- Not more than three (3) loans from other financial companies/institution
- New Clients are encouraged to apply for K2,000 to open an account with UFL (conditions apply)
- Any Other Loan Statement (s) from other financial institute for refinancing purposes ***
- POSF/Superfund/Nasfund Statement where applicable***
- A copy of your current bank statement showing last 3 pay deductions***

**Optional/Where Applicable*

*Existing Clients -Elligible for Topup Loans and Rebates Available * Conditionns Apply*



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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:

Employer/Dept Stamp Here

Comments (if any)

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



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LETTER OF AUTHORITY FOR AMENDMENTS

Client Full Name: _____
Client File Number: _____
Department: _____
Client Address: _____
Client Contact Number: _____
Date: _____

To: The Manager
United Finance Limited
Branch Name: _____
PO Box 1798, Boroko 111, NCD, PNG

Subject: Authorization to Make Amendments on My Loan Application

I, _____, holder of _____, hereby authorize
[Client Full Name] [ID Type & Number]

_____ an official staff member of **UNITED FINANCE LIMITED**,
[Officer's Full Name]

to make necessary amendments or corrections on my **Loan Application** on my behalf.

This authorization includes, but is not limited to:

I confirm that I have reviewed the contents of my application and that I will be informed of any changes made by the authorized officer. I understand that this authorization is valid for this specific loan application only and is not to be used for any other transactions.

Loan Application Reference Number: _____

Client Signature: _____

Date: _____

Authorized Officer Details:

Name: _____
Designation: _____
Signature: _____
Date: _____

Witness (Optional):

Name: _____
Signature: _____
Date: _____



STANDING ORDER AUTHORITY

Date:

Please make the following standing order payment:

	Account Type	Account Number		
Debit				
	Day/Date Due	Week/Month etc	First Payment Due	☐ Final Payment Due
Due		of each	I /	☐ Until Further Notice
Amount	Amount in words			
	K			

plus, current bank charges for this service in force from time to time and pay the amount less such charges to:

	Account Titles/Names	Account Number (if applicable)
Credit	United Finance Limited	7015894285
Bank & Branch		
Address	BSP Harbour City	BSB Number 088 - 341
(Reference Payment Details)	UFL Arrears Payment - F/N: (Reference Number. Type of Installment Insurance Premium Rental, etc.)	

I/We understand that the bank accepts this order only upon the following conditions, namely:

1. Although the bank will endeavor to effect such standing order payments it accepts no responsibility to make the same, and accordingly the bank shall not incur any liability through any refusal or omission to make all or any of the payments or by reason of late payment or by any omission to follow any such instructions.
2. This order is subject to any arrangement now subsisting or which may hereafter subsist between myself/ourselves and the bank in relation to my/our bank account or any banking accommodation afforded to me/us.
3. The bank may in its absolute discretion conclusively determine the order of priority of payment by it of any moneys pursuant to this or any other order or cheque which I/we have heretofore or may hereafter give to the bank or draw on my/our account.
4. The bank may at its pleasure terminate this order as to future payments at any time by notice in writing to me/us at the last known address or without notice at any time after being advised by the abovenamed payee that no further payment is required.
5. This order will remain effective notwithstanding death, bankruptcy or liquidation of me/us or the revocation thereof by any means whatsoever until notice of such death, bankruptcy, liquidation or revocation received by the bank.
6. The bank is under no obligation to debit the account on the days nominated above, and may, at its sole discretion debit the account on any other day after that nominated as the day for debiting the account.

STAMP DUTY
AS APPLICABLE

BANK USE ONLY

Signature	Signature
Date received: / /	Standing Order Number
Input By (Signature)	Checked By (Signature)

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
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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 of 2025) (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 of2025) (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 @ 02.01.2025



No. of FN	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	146.00	125.00	109.00	98.00	89.00	81.00																							
K 600.00	170.00	145.00	127.00	113.00	103.00	95.00																							
K 700.00	193.00	165.00	144.00	129.00	117.00	108.00																							
K 800.00	216.00	184.00	162.00	145.00	132.00	121.00																							
K 900.00	239.00	204.00	179.00	161.00	146.00	134.00																							
K 1,000.00	263.00	224.00	197.00	176.00	160.00	148.00	137.00	129.00	121.00	115.00	109.00	105.00	100.00	97.00	93.00	90.00													
K 1,100.00	286.00	244.00	215.00	192.00	175.00	161.00	150.00	140.00	132.00	125.00	119.00	114.00	109.00	105.00	102.00	98.00													
K 1,200.00	309.00	264.00	232.00	208.00	189.00	174.00	162.00	152.00	143.00	136.00	129.00	124.00	119.00	114.00	110.00	107.00													
K 1,300.00	333.00	284.00	250.00	224.00	204.00	188.00	174.00	163.00	154.00	146.00	139.00	133.00	128.00	123.00	119.00	115.00													
K 1,400.00	356.00	304.00	267.00	240.00	218.00	201.00	187.00	175.00	165.00	156.00	149.00	143.00	137.00	132.00	127.00	123.00													
K 1,500.00	379.00	324.00	285.00	255.00	232.00	214.00	199.00	187.00	176.00	167.00	159.00	152.00	146.00	141.00	136.00	132.00													
K 1,600.00	402.00	344.00	302.00	271.00	247.00	227.00	211.00	198.00	187.00	177.00	169.00	162.00	155.00	150.00	144.00	140.00													
K 1,700.00	426.00	364.00	320.00	287.00	261.00	241.00	224.00	210.00	198.00	188.00	179.00	171.00	164.00	158.00	153.00	148.00													
K 1,800.00	449.00	384.00	337.00	303.00	276.00	254.00	236.00	221.00	209.00	198.00	189.00	181.00	174.00	167.00	161.00	156.00													
K 1,900.00	472.00	404.00	355.00	318.00	290.00	267.00	248.00	233.00	220.00	209.00	199.00	190.00	183.00	176.00	170.00	165.00													
K 2,000.00	495.00	424.00	373.00	334.00	304.00	280.00	261.00	245.00	231.00	219.00	209.00	200.00	192.00	185.00	179.00	173.00													
K 2,100.00	519.00	444.00	390.00	350.00	319.00	294.00	273.00	256.00	242.00	229.00	219.00	209.00	201.00	194.00	187.00	181.00	176.00	171.00	166.00	162.00	159.00	155.00	152.00	149.00	146.00	144.00			
K 2,200.00	542.00	464.00	408.00	366.00	333.00	307.00	286.00	268.00	253.00	240.00	229.00	219.00	210.00	202.00	196.00	189.00	184.00	179.00	174.00	170.00	166.00	162.00	159.00	156.00	153.00	150.00			
K 2,300.00	565.00	484.00	425.00	381.00	347.00	320.00	298.00	279.00	264.00	250.00	239.00	228.00	219.00	211.00	204.00	198.00	192.00	187.00	182.00	177.00	173.00	169.00	166.00	163.00	160.00	157.00			
K 2,400.00	588.00	503.00	443.00	397.00	362.00	333.00	310.00	291.00	275.00	261.00	248.00	238.00	228.00	220.00	213.00	206.00	200.00	194.00	189.00	185.00	180.00	177.00	173.00	170.00	166.00	163.00			
K 2,500.00	612.00	523.00	460.00	413.00	376.00	347.00	323.00	303.00	286.00	271.00	258.00	247.00	238.00	229.00	221.00	214.00	208.00	202.00	197.00	192.00	188.00	184.00	180.00	176.00	173.00	170.00			
K 2,600.00	635.00	543.00	478.00	429.00	391.00	360.00	335.00	314.00	297.00	281.00	268.00	257.00	247.00	238.00	230.00	223.00	216.00	210.00	205.00	200.00	195.00	191.00	187.00	183.00	180.00	177.00			
K 2,700.00	658.00	563.00	495.00	445.00	405.00	373.00	347.00	326.00	308.00	292.00	278.00	266.00	256.00	247.00	238.00	231.00	224.00	218.00	212.00	207.00	202.00	198.00	194.00	190.00	187.00	183.00			
K 2,800.00	682.00	583.00	513.00	460.00	419.00	387.00	360.00	337.00	318.00	302.00	288.00	276.00	265.00	255.00	247.00	239.00	232.00	226.00	220.00	214.00	210.00	205.00	201.00	197.00	193.00	190.00			
K 2,900.00	705.00	603.00	531.00	476.00	434.00	400.00	372.00	349.00	329.00	313.00	298.00	285.00	274.00	264.00	255.00	247.00	240.00	233.00	227.00	222.00	217.00	212.00	208.00	204.00	200.00	196.00			
K 3,000.00	728.00	623.00	548.00	492.00	448.00	413.00	384.00	361.00	340.00	323.00	308.00	295.00	283.00	273.00	264.00	256.00	248.00	241.00	235.00	229.00	224.00	219.00	215.00	211.00	207.00	203.00			
K 3,100.00	751.00	643.00	566.00	508.00	462.00	426.00	397.00	372.00	351.00	333.00	318.00	304.00	293.00	282.00	272.00	264.00	256.00	249.00	243.00	237.00	231.00	226.00	222.00	217.00	213.00	210.00			
K 3,200.00	775.00	663.00	583.00	523.00	477.00	440.00	409.00	384.00	362.00	344.00	328.00	314.00	302.00	291.00	281.00	272.00	264.00	257.00	250.00	244.00	239.00	233.00	229.00	224.00	220.00	216.00			
K 3,300.00	798.00	683.00	601.00	539.00	491.00	453.00	422.00	395.00	373.00	354.00	338.00	324.00	311.00	300.00	289.00	280.00	272.00	265.00	258.00	252.00	246.00	241.00	236.00	231.00	227.00	223.00			
K 3,400.00	821.00	703.00	618.00	555.00	506.00	466.00	434.00	407.00	384.00	365.00	348.00	333.00	320.00	308.00	298.00	289.00	280.00	273.00	266.00	259.00	253.00	248.00	243.00	238.00	234.00	229.00			
K 3,500.00	844.00	723.00	636.00	571.00	520.00	479.00	446.00	419.00	395.00	375.00	358.00	343.00	329.00	317.00	307.00	297.00	288.00	280.00	273.00	267.00	260.00	255.00	250.00	245.00	240.00	236.00			
K 3,600.00	868.00	743.00	653.00	586.00	534.00	493.00	459.00	430.00	406.00	386.00	368.00	352.00	338.00	326.00	315.00	305.00	296.00	288.00	281.00	274.00	268.00	262.00	257.00	252.00	247.00	243.00			
K 3,700.00	891.00	763.00	671.00	602.00	549.00	506.00	471.00	442.00	417.00	396.00	378.00	362.00	347.00	335.00	324.00	313.00	304.00	296.00	288.00	281.00	275.00	269.00	264.00	258.00	254.00	249.00			
K 3,800.00	914.00	783.00	689.00	618.00	563.00	519.00	483.00	453.00	428.00	406.00	388.00	371.00	357.00	344.00	332.00	322.00	312.00	304.00	296.00	289.00	282.00	276.00	271.00	265.00	260.00	256.00			
K 3,900.00	938.00	803.00	706.00	634.00	578.00	533.00	496.00	465.00	439.00	417.00	398.00	381.00	366.00	353.00	341.00	330.00	320.00	312.00	304.00	296.00	290.00	283.00	278.00	272.00	267.00	263.00			
K 4,000.00	961.00	822.00	724.00	650.00	592.00	546.00	508.00	477.00	450.00	427.00	407.00	390.00	375.00	361.00	349.00	338.00	328.00	319.00	311.00	304.00	297.00	290.00	284.00	279.00	274.00	269.00			
K 4,100.00	984.00	842.00	741.00	665.00	606.00	559.00	520.00	488.00	461.00	438.00	417.00	400.00	384.00	370.00	358.00	347.00	336.00	327.00	319.00	311.00	304.00	298.00	291.00	286.00	281.00	276.00			
K 4,200.00	1007.00	862.00	759.00	681.00	621.00	572.00	533.00	500.00	472.00	448.00	427.00	409.00	393.00	379.00	366.00	355.00	344.00	335.00	326.00	319.00									



UNITED FINANCE REPAYMENT SCHEDULE UPDATED @ 02.01.2025



No. of FN	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	1217.00	1042.00	917.00	823.00	750.00	692.00	644.00	604.00	571.00	542.00	517.00	495.00	476.00	458.00	443.00	429.00	417.00	405.00	395.00	385.00	377.00	369.00	361.00	354.00	348.00	342.00
K 5,200.00	1240.00	1062.00	934.00	839.00	764.00	705.00	656.00	616.00	582.00	552.00	527.00	504.00	485.00	467.00	452.00	438.00	425.00	413.00	403.00	393.00	384.00	376.00	368.00	361.00	354.00	348.00
K 5,300.00	1263.00	1082.00	952.00	855.00	779.00	718.00	669.00	627.00	593.00	563.00	537.00	514.00	494.00	476.00	460.00	446.00	433.00	421.00	410.00	400.00	391.00	383.00	375.00	368.00	361.00	355.00
K 5,400.00	1287.00	1102.00	969.00	870.00	793.00	732.00	681.00	639.00	603.00	573.00	547.00	523.00	503.00	485.00	469.00	454.00	441.00	429.00	418.00	408.00	399.00	390.00	382.00	375.00	368.00	362.00
K 5,500.00	1310.00	1121.00	987.00	886.00	808.00	745.00	693.00	651.00	614.00	583.00	556.00	533.00	512.00	494.00	477.00	462.00	449.00	437.00	425.00	415.00	406.00	397.00	389.00	382.00	375.00	368.00
K 5,600.00	1333.00	1141.00	1005.00	902.00	822.00	758.00	706.00	662.00	625.00	594.00	566.00	542.00	521.00	503.00	486.00	471.00	457.00	444.00	433.00	423.00	413.00	404.00	396.00	388.00	381.00	375.00
K 5,700.00	1356.00	1161.00	1022.00	918.00	836.00	771.00	718.00	674.00	636.00	604.00	576.00	552.00	530.00	511.00	494.00	479.00	465.00	452.00	441.00	430.00	420.00	411.00	403.00	395.00	388.00	381.00
K 5,800.00	1380.00	1181.00	1040.00	933.00	851.00	785.00	731.00	685.00	647.00	615.00	586.00	561.00	540.00	520.00	503.00	487.00	473.00	460.00	448.00	438.00	428.00	418.00	410.00	402.00	395.00	388.00
K 5,900.00	1403.00	1201.00	1057.00	949.00	865.00	798.00	743.00	697.00	658.00	625.00	596.00	571.00	549.00	529.00	511.00	495.00	481.00	468.00	456.00	445.00	435.00	426.00	417.00	409.00	402.00	395.00
K 6,000.00	1426.00	1221.00	1075.00	965.00	879.00	811.00	755.00	709.00	669.00	635.00	606.00	581.00	558.00	538.00	520.00	504.00	489.00	476.00	464.00	452.00	442.00	433.00	424.00	416.00	408.00	401.00
K 6,100.00	1449.00	1241.00	1092.00	981.00	894.00	824.00	768.00	720.00	680.00	646.00	616.00	590.00	567.00	547.00	528.00	512.00	497.00	484.00	471.00	460.00	449.00	440.00	431.00	423.00	415.00	408.00
K 6,200.00	1473.00	1261.00	1110.00	996.00	908.00	838.00	780.00	732.00	691.00	656.00	626.00	600.00	576.00	555.00	537.00	520.00	505.00	491.00	479.00	467.00	457.00	447.00	438.00	429.00	422.00	414.00
K 6,300.00	1496.00	1281.00	1127.00	1012.00	923.00	851.00	792.00	743.00	702.00	667.00	636.00	609.00	585.00	564.00	545.00	528.00	513.00	499.00	486.00	475.00	464.00	454.00	445.00	436.00	428.00	421.00
K 6,400.00	1519.00	1301.00	1145.00	1028.00	937.00	864.00	805.00	755.00	713.00	677.00	646.00	619.00	595.00	573.00	554.00	537.00	521.00	507.00	494.00	482.00	471.00	461.00	452.00	443.00	435.00	428.00
K 6,500.00	1543.00	1321.00	1163.00	1044.00	951.00	878.00	817.00	767.00	724.00	688.00	656.00	628.00	604.00	582.00	563.00	545.00	529.00	515.00	502.00	490.00	479.00	468.00	459.00	450.00	442.00	434.00
K 6,600.00	1566.00	1341.00	1180.00	1060.00	966.00	891.00	829.00	778.00	735.00	698.00	666.00	638.00	613.00	591.00	571.00	553.00	537.00	523.00	509.00	497.00	486.00	475.00	466.00	457.00	449.00	441.00
K 6,700.00	1589.00	1361.00	1198.00	1075.00	980.00	904.00	842.00	790.00	746.00	708.00	676.00	647.00	622.00	600.00	580.00	562.00	545.00	530.00	517.00	504.00	493.00	483.00	473.00	464.00	455.00	447.00
K 6,800.00	1612.00	1381.00	1215.00	1091.00	995.00	917.00	854.00	801.00	757.00	719.00	686.00	657.00	631.00	608.00	588.00	570.00	553.00	538.00	524.00	512.00	500.00	490.00	480.00	471.00	462.00	454.00
K 6,900.00	1636.00	1401.00	1233.00	1107.00	1009.00	931.00	866.00	813.00	768.00	729.00	696.00	666.00	640.00	617.00	597.00	578.00	561.00	546.00	532.00	519.00	508.00	497.00	487.00	477.00	469.00	461.00
K 7,000.00	1659.00	1421.00	1250.00	1123.00	1023.00	944.00	879.00	825.00	779.00	740.00	706.00	676.00	649.00	626.00	605.00	586.00	569.00	554.00	540.00	527.00	515.00	504.00	494.00	484.00	475.00	467.00
K 7,100.00	1682.00	1440.00	1268.00	1138.00	1038.00	957.00	891.00	836.00	790.00	750.00	715.00	685.00	659.00	635.00	614.00	595.00	577.00	562.00	547.00	534.00	522.00	511.00	501.00	491.00	482.00	474.00
K 7,200.00	1705.00	1460.00	1285.00	1154.00	1052.00	970.00	904.00	848.00	801.00	760.00	725.00	695.00	668.00	644.00	622.00	603.00	585.00	569.00	555.00	542.00	529.00	518.00	508.00	498.00	489.00	480.00
K 7,300.00	1729.00	1480.00	1303.00	1170.00	1066.00	984.00	916.00	859.00	812.00	771.00	735.00	704.00	677.00	653.00	631.00	611.00	593.00	577.00	563.00	549.00	537.00	525.00	515.00	505.00	496.00	487.00
K 7,400.00	1752.00	1500.00	1320.00	1186.00	1081.00	997.00	928.00	871.00	823.00	781.00	745.00	714.00	686.00	661.00	639.00	619.00	601.00	585.00	570.00	557.00	544.00	532.00	522.00	512.00	502.00	494.00
K 7,500.00	1775.00	1520.00	1338.00	1201.00	1095.00	1010.00	941.00	883.00	834.00	792.00	755.00	723.00	695.00	670.00	648.00	628.00	609.00	593.00	578.00	564.00	551.00	539.00	529.00	518.00	509.00	500.00
K 7,600.00	1798.00	1540.00	1356.00	1217.00	1110.00	1023.00	953.00	894.00	845.00	802.00	765.00	733.00	704.00	679.00	656.00	636.00	618.00	601.00	585.00	571.00	558.00	547.00	535.00	525.00	516.00	507.00
K 7,700.00	1822.00	1560.00	1373.00	1233.00	1124.00	1037.00	965.00	906.00	856.00	812.00	775.00	742.00	713.00	688.00	665.00	644.00	626.00	609.00	593.00	579.00	566.00	554.00	542.00	532.00	522.00	513.00
K 7,800.00	1845.00	1580.00	1391.00	1249.00	1138.00	1050.00	978.00	918.00	867.00	823.00	785.00	752.00	723.00	697.00	673.00	653.00	634.00	616.00	601.00	586.00	573.00	561.00	549.00	539.00	529.00	520.00
K 7,900.00	1868.00	1600.00	1408.00	1265.00	1153.00	1063.00	990.00	929.00	878.00	833.00	795.00	761.00	732.00	705.00	682.00	661.00	642.00	624.00	608.00	594.00	580.00	568.00	556.00	546.00	536.00	527.00
K 8,000.00	1892.00	1620.00	1426.00	1280.00	1167.00	1077.00	1002.00	941.00	888.00	844.00	805.00	771.00	741.00	714.00	690.00	669.00	650.00	632.00	616.00	601.00	588.00	575.00	563.00	553.00	543.00	533.00
K 8,100.00	1915.00	1640.00	1443.00	1296.00	1181.00	1090.00	1015.00	952.00	899.00	854.00	815.00	780.00	750.00	723.00	699.00	677.00	658.00	640.00	624.00	609.00	595.00	582.00	570.00	559.00	549.00	540.00
K 8,200.00	1938.00	1660.00	1461.00	1312.00	1196.00	1103.00	1027.00	964.00	910.00	865.00	825.00	790.00	759.00	732.00	708.00	686.00	666.00	648.00	631.00	616.00	602.00	589.00	577.00	566.00	556.00	546.00
K 8,300.00	1961.00	1680.00	1478.00	1328.00	1210.00	1116.00	1040.00	976.00	921.00	875.00	835.00	799.00	768.00	741.00	716.00	694.00	674.00	655.00	639.00	623.00	609.00	596.00	584.00	573.00	563.00	553.00
K 8,400.00	1985.00	1700.00	1496.00	1343.00	1225.00	1130.00	1052.00	987.00	932.00	885.00	845.00	809.00	778.00	750.00	725.00	702.00	682.00	663.00	646.00	631.00	617.00	603.00	591.00	580.00	569.00	560.00
K 8,500.00	2008.00	1720.00	1514.00	1359.00	1239.00	1143.00	1064.00	999.00	943.00	896.00	855.00	819.00	787.00	758.00	733.00	710.00	690.00	671.00	654.00	638.00	624.00	611.00	598.00	587.00	576.00	566.00
K 8,600.00	2031.00	1739.00	1531.00	1375.00	1253.00	1156.00	1077.00	1010.00	954.00	906.00	864.00	828.00	796.00	767.00	742.00	719.00	698.00	679.00	662.00	646.00	631.00	618.00	605.00	594.00	583.00	573.00
K 8,700.00	2054.00	1759.00	1549.00	1391.00	1268.00	1169.00	1089.00	1022.00	965.00	917.00	874.00	838.00	805.00	776.00	750.00	727.00	706.00	687.00	669.00	653.00	638.00	625.00	612.00	600.00	590.00	579.00
K 8,800.00	2078.00	1779.00	1566.00	1406.00	1282.00	1183.00	1101.00	1034.00	976.00	927.00	884.00	847.00	814.00	785.00	759.00	735.00	714.00	695.00	677.00	661.00	646.00	632.00	619.00	607.00	596.00	586.00
K 8,900.00	2101.00	1799.00	1584.00	1422.00	1297.00	1196.00	1114.00	1045.00	987.00	937.00	894.00	857.00	823.00	794.00	767.00	743.00	722.00	702.00	684.00	668.00	653.00	639.00	626.00	614.00	603.00	593.00



UNITED FINANCE REPAYMENT SCHEDULE UPDATED @ 14.11.2025



No. of FN	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 10,100.00	2380.00	2039.00	1794.00	1611.00	1469.00	1355.00	1262.00	1184.00	1119.00	1062.00	1014.00	971.00	933.00	900.00	870.00	843.00	818.00	796.00	776.00	757.00	740.00	724.00	710.00	696.00	684.00	672.00
K 10,200.00	2403.00	2058.00	1812.00	1627.00	1483.00	1368.00	1274.00	1196.00	1130.00	1073.00	1023.00	980.00	942.00	908.00	878.00	851.00	826.00	804.00	783.00	765.00	747.00	732.00	717.00	703.00	690.00	678.00
K 10,300.00	2427.00	2078.00	1830.00	1643.00	1498.00	1382.00	1287.00	1208.00	1141.00	1083.00	1033.00	990.00	951.00	917.00	887.00	859.00	834.00	812.00	791.00	772.00	755.00	739.00	724.00	710.00	697.00	685.00
K 10,400.00	2450.00	2098.00	1847.00	1659.00	1512.00	1395.00	1299.00	1219.00	1152.00	1094.00	1043.00	999.00	961.00	926.00	895.00	868.00	842.00	820.00	799.00	780.00	762.00	746.00	731.00	717.00	704.00	692.00
K 10,500.00	2473.00	2118.00	1865.00	1675.00	1527.00	1408.00	1311.00	1231.00	1163.00	1104.00	1053.00	1009.00	970.00	935.00	904.00	876.00	850.00	827.00	806.00	787.00	769.00	753.00	738.00	724.00	711.00	698.00
K 10,600.00	2497.00	2138.00	1882.00	1690.00	1541.00	1422.00	1324.00	1242.00	1173.00	1114.00	1063.00	1018.00	979.00	944.00	912.00	884.00	858.00	835.00	814.00	794.00	777.00	760.00	745.00	730.00	717.00	705.00
K 10,700.00	2520.00	2158.00	1900.00	1706.00	1555.00	1435.00	1336.00	1254.00	1184.00	1125.00	1073.00	1028.00	988.00	953.00	921.00	892.00	866.00	843.00	822.00	802.00	784.00	767.00	752.00	737.00	724.00	711.00
K 10,800.00	2543.00	2178.00	1917.00	1722.00	1570.00	1448.00	1349.00	1266.00	1195.00	1135.00	1083.00	1037.00	997.00	961.00	929.00	901.00	875.00	851.00	829.00	809.00	791.00	774.00	759.00	744.00	731.00	718.00
K 10,900.00	2566.00	2198.00	1935.00	1738.00	1584.00	1461.00	1361.00	1277.00	1206.00	1146.00	1093.00	1047.00	1006.00	970.00	938.00	909.00	883.00	859.00	837.00	817.00	798.00	781.00	766.00	751.00	737.00	725.00
K 11,000.00	2590.00	2218.00	1952.00	1753.00	1599.00	1475.00	1373.00	1289.00	1217.00	1156.00	1103.00	1056.00	1015.00	979.00	946.00	917.00	891.00	866.00	844.00	824.00	806.00	788.00	773.00	758.00	744.00	731.00
K 11,100.00	2613.00	2238.00	1970.00	1769.00	1613.00	1488.00	1386.00	1300.00	1228.00	1166.00	1113.00	1066.00	1025.00	988.00	955.00	925.00	899.00	874.00	852.00	832.00	813.00	796.00	780.00	765.00	751.00	738.00
K 11,200.00	2636.00	2258.00	1988.00	1785.00	1627.00	1501.00	1398.00	1312.00	1239.00	1177.00	1123.00	1076.00	1034.00	997.00	964.00	934.00	907.00	882.00	860.00	839.00	820.00	803.00	787.00	772.00	758.00	744.00
K 11,300.00	2659.00	2278.00	2005.00	1801.00	1642.00	1514.00	1410.00	1324.00	1250.00	1187.00	1133.00	1085.00	1043.00	1006.00	972.00	942.00	915.00	890.00	867.00	847.00	827.00	810.00	793.00	778.00	764.00	751.00
K 11,400.00	2683.00	2298.00	2023.00	1816.00	1656.00	1528.00	1423.00	1335.00	1261.00	1198.00	1143.00	1095.00	1052.00	1014.00	981.00	950.00	923.00	898.00	875.00	854.00	835.00	817.00	800.00	785.00	771.00	758.00
K 11,500.00	2706.00	2318.00	2040.00	1832.00	1670.00	1541.00	1435.00	1347.00	1272.00	1208.00	1153.00	1104.00	1061.00	1023.00	989.00	958.00	931.00	906.00	882.00	861.00	842.00	824.00	807.00	792.00	778.00	764.00
K 11,600.00	2729.00	2338.00	2058.00	1848.00	1685.00	1554.00	1447.00	1358.00	1283.00	1219.00	1163.00	1114.00	1070.00	1032.00	998.00	967.00	939.00	913.00	890.00	869.00	849.00	831.00	814.00	799.00	784.00	771.00
K 11,700.00	2753.00	2358.00	2075.00	1864.00	1699.00	1568.00	1460.00	1370.00	1294.00	1229.00	1173.00	1123.00	1080.00	1041.00	1006.00	975.00	947.00	921.00	898.00	876.00	857.00	838.00	821.00	806.00	791.00	778.00
K 11,800.00	2776.00	2377.00	2093.00	1880.00	1714.00	1581.00	1472.00	1382.00	1305.00	1239.00	1182.00	1133.00	1089.00	1050.00	1015.00	983.00	955.00	929.00	905.00	884.00	864.00	845.00	828.00	813.00	798.00	784.00
K 11,900.00	2799.00	2397.00	2110.00	1895.00	1728.00	1594.00	1484.00	1393.00	1316.00	1250.00	1192.00	1142.00	1098.00	1058.00	1023.00	992.00	963.00	937.00	913.00	891.00	871.00	853.00	835.00	819.00	805.00	791.00
K 12,000.00	2822.00	2417.00	2128.00	1911.00	1742.00	1607.00	1497.00	1405.00	1327.00	1260.00	1202.00	1152.00	1107.00	1067.00	1032.00	1000.00	971.00	945.00	921.00	899.00	878.00	860.00	842.00	826.00	811.00	797.00
K 12,100.00	2846.00	2437.00	2146.00	1927.00	1757.00	1621.00	1509.00	1416.00	1338.00	1271.00	1212.00	1161.00	1116.00	1076.00	1040.00	1008.00	979.00	952.00	928.00	906.00	886.00	867.00	849.00	833.00	818.00	804.00
K 12,200.00	2869.00	2457.00	2163.00	1943.00	1771.00	1634.00	1522.00	1428.00	1349.00	1281.00	1222.00	1171.00	1125.00	1085.00	1049.00	1016.00	987.00	960.00	936.00	913.00	893.00	874.00	856.00	840.00	825.00	811.00
K 12,300.00	2892.00	2477.00	2181.00	1958.00	1785.00	1647.00	1534.00	1440.00	1360.00	1291.00	1232.00	1180.00	1134.00	1094.00	1057.00	1025.00	995.00	968.00	943.00	921.00	900.00	881.00	863.00	847.00	831.00	817.00
K 12,400.00	2915.00	2497.00	2198.00	1974.00	1800.00	1660.00	1546.00	1451.00	1371.00	1302.00	1242.00	1190.00	1144.00	1103.00	1066.00	1033.00	1003.00	976.00	951.00	928.00	907.00	888.00	870.00	854.00	838.00	824.00
K 12,500.00	2939.00	2517.00	2216.00	1990.00	1814.00	1674.00	1559.00	1463.00	1382.00	1312.00	1252.00	1199.00	1153.00	1111.00	1074.00	1041.00	1011.00	984.00	959.00	936.00	915.00	895.00	877.00	860.00	845.00	830.00
K 12,600.00	2962.00	2537.00	2233.00	2006.00	1829.00	1687.00	1571.00	1474.00	1393.00	1323.00	1262.00	1209.00	1162.00	1120.00	1083.00	1049.00	1019.00	991.00	966.00	943.00	922.00	902.00	884.00	867.00	852.00	837.00
K 12,700.00	2985.00	2557.00	2251.00	2021.00	1843.00	1700.00	1583.00	1486.00	1404.00	1333.00	1272.00	1218.00	1171.00	1129.00	1092.00	1058.00	1027.00	999.00	974.00	951.00	929.00	909.00	891.00	874.00	858.00	844.00
K 12,800.00	3008.00	2577.00	2268.00	2037.00	1857.00	1713.00	1596.00	1498.00	1415.00	1343.00	1282.00	1228.00	1180.00	1138.00	1100.00	1066.00	1035.00	1007.00	982.00	958.00	936.00	917.00	898.00	881.00	865.00	850.00
K 12,900.00	3032.00	2597.00	2286.00	2053.00	1872.00	1727.00	1608.00	1509.00	1426.00	1354.00	1292.00	1237.00	1189.00	1147.00	1109.00	1074.00	1043.00	1015.00	989.00	965.00	944.00	924.00	905.00	888.00	872.00	857.00
K 13,000.00	3055.00	2617.00	2304.00	2069.00	1886.00	1740.00	1620.00	1521.00	1437.00	1364.00	1302.00	1247.00	1199.00	1156.00	1117.00	1083.00	1051.00	1023.00	997.00	973.00	951.00	931.00	912.00	895.00	878.00	863.00
K 13,100.00	3078.00	2637.00	2321.00	2085.00	1900.00	1753.00	1633.00	1532.00	1448.00	1375.00	1312.00	1256.00	1208.00	1164.00	1126.00	1091.00	1059.00	1031.00	1004.00	980.00	958.00	938.00	919.00	901.00	885.00	870.00
K 13,200.00	3102.00	2657.00	2339.00	2100.00	1915.00	1767.00	1645.00	1544.00	1458.00	1385.00	1322.00	1266.00	1217.00	1173.00	1134.00	1099.00	1067.00	1038.00	1012.00	988.00	966.00	945.00	926.00	908.00	892.00	877.00
K 13,300.00	3125.00	2676.00	2356.00	2116.00	1929.00	1780.00	1658.00	1556.00	1469.00	1396.00	1331.00	1275.00	1226.00	1182.00	1143.00	1107.00	1075.00	1046.00	1020.00	995.00	973.00	952.00	933.00	915.00	899.00	883.00
K 13,400.00	3148.00	2696.00	2374.00	2132.00	1944.00	1793.00	1670.00	1567.00	1480.00	1406.00	1341.00	1285.00	1235.00	1191.00	1151.00	1116.00	1083.00	1054.00	1027.00	1003.00	980.00	959.00	940.00	922.00	905.00	890.00
K 13,500.00	3171.00	2716.00	2391.00	2148.00	1958.00	1806.00	1682.00	1579.00	1491.00	1416.00	1351.00	1294.00	1244.00	1200.00	1160.00	1124.00	1091.00	1062.00	1035.00	1010.00	987.00	966.00	947.00	929.00	912.00	896.00
K 13,600.00	3195.00	2736.00	2409.00	2163.00	1972.00	1820.00	1695.00	1590.00	1502.00	1427.00	1361.00	1304.00	1253.00	1209.00	1168.00	1132.00	1099.00	1070.00	1042.00	1018.00	995.00	973.00	954.00	936.00	919.00	903.00
K 13,700.00	3218.00	2756.00	2426.00	2179.00	1987.00	1833.00	1707.00	1602.00	1513.00	1437.00	1371.00	1314.00	1263.00	1217.00	1177.00	1140.00	1107.00	1077.00	1050.00	1025.00	1002.00	981.00	961.00	943.00	925.00	910.00
K 13,800.00	3241.00	2776.00	2444.00	2195.00	2001.00	1846.00	1719.00	1614.00	1524.00	1448.00	1381.00	1323.00	1272.00	1226.00	1185.0											



"We Are Here For You"

UNITED FINANCE LTD

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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