



TUVALU NATIONAL PROVIDENT FUND
Members Small Loans Scheme
(Pepa Fakatagi ki se Kaitalafu)

PART A: KE FAKAFONU NE TINO FAKATAGI KI SE KAITALAFU

TNPF ID No.:

Loan Acc No.:

Po Fanau:/...../.....

Igoa:

Fakaotiga:

Tino Fakagalue koe:

Tau Galuega:

Tumau / Se Tumau:

Napa Telefoni:

Igoa - NBT Account:

Napa - NBT Acc: 01-.....-

Aofaki kaitalafu manakogina: \$.....

Aofaki mo tina tau kaitalafu: \$.....v / lv / m

Tau Peofuga: \$.....v / lv / m

40% ote Peofuga: \$.....

Au niisi sene e masani o 'kati saale mai tau Peofuga:

Kaitalafu ite NBT: \$.....

Kaitalafu ite DBT: \$.....

BSP Loan: \$.....

TNPF Loan: \$.....

TOTAL: \$.....

Pogai ote kaitalafu:

Takotonuuga: Ko taku tonu ne au me i fakamatalaga konei mai luga e iloa lei loa ne au me 'tonu katoa.

Sainaga: Po Masina:/...../.....

PART B: FOR EMPLOYER / NBT USE ONLY

Please make appropriate amendments after verification of the above information (in Part A) provided by the above-named employee/bank customer and confirm the information by signing and/or attesting office seal below.

Declaration: I certify that the above information (in Part A) is true and accurate as shown in our financial records / bank system/records.

Signed on behalf of the Employer / NBT: office seal (if any)

PART C: FOR TNPF OFFICE USE ONLY

Member's Credit at Date of Application: \$.....

30% of Member's Credit at Date of Application: \$.....

Current Loan Balance at Date of Application: \$.....

Available Amount at Date of Application: \$.....

Amount approved for disbursement: \$.....	Term of Loan:yrs/.....months
Loan Fee:\$20.00	Interest Rate: ...8.75%
TOTAL LOAN:\$.....	Repayments: \$.....w / f / m
Total Loan + Current Loan Balance: \$.....	Commencing on/...../.....

APPROVED / DECLINED	COMMENTS:	<u>PV NUMBER</u>
	LO:	
.....	MCS/GM:/.....
MCS / MFMS / GM	

DEED OF VARIATION

THIS DEED is made the day of,
.....

BETWEEN of (the *borrower*) of the one part and Tuvalu National Provident Fund, a Statutory Body established under the Provident Fund Act (Cap. 86), authorised under the Provident Fund (Small Loans Investment Scheme) Regulations 2004 to carry out business as such, and having its office address at Vaiaku, Funafuti (the *Fund*) of the other part.

WHEREAS

1. This deed is supplemental to an Agreement (*hereinafter called the Original Agreement*) made on theday of,between the *borrower* and the *Fund*

2. The borrower has applied to the Fund to borrow an additional sum of \$..... to the outstanding sum of \$which is the outstanding balance from his/her previous loan, as agreed in the Original Agreement

NOW THIS DEED WITNESSETH as follows:

1. In consideration of the variation to the Original Agreement the Fund hereby covenants with the borrower that it will lend to the borrower the additional sum of \$.....

2. In consideration of the covenant [and release] by the Fund of the amount of \$....., the Original Agreement is hereby varied in manner following that is to say:

- (i) Clause 1. of the Original Agreement shall read: “The amount advanced (the principal sum) shall be \$.....”
- (ii) Clause 3. of the Original Agreement shall read: “On[*day*] next the day of and thereafter on the same day in each week / fortnight / month (the instalment day) the borrower shall pay the Fund the weekly / fortnightly / monthly sum of \$..... (the instalments)”.

3. In consideration of the covenant [and release] by the Fund of the aforesaid amount, the borrower accepts that \$20.00 is debited to his/her loan account as a fee.

4. Save as aforesaid, the Original Agreement is still in force and of full effect.

IN WITNESS

.....
[Signature of borrower]

.....
[Signature of LO or LRO on behalf of the Fund]