



# APPLICATION FOR HOUSING ADVANCE



## Member details

The form must be completed **IN FULL** by the member and all required documents must be submitted together with this application.

Full Name \_\_\_\_\_ Age \_\_\_\_\_

Payroll # \_\_\_\_\_ Nambawan Super # \_\_\_\_\_

Full Postal Address \_\_\_\_\_

Village \_\_\_\_\_ District \_\_\_\_\_ Province \_\_\_\_\_

Employer \_\_\_\_\_ Telephone # \_\_\_\_\_ Mobile # \_\_\_\_\_

Salary (Gross Per Annum) **K** \_\_\_\_\_ Email Address \_\_\_\_\_

Occupation \_\_\_\_\_ Date Joined Fund \_\_\_\_\_

## Advance for

Please check (✓) appropriate category that is applicable to you.

Building  Renovate/Extension  Purchase (\*Applicable to urban area only)

Indicate where the house will be situated.

In the Village Clan Land  Town Settlement  Urban Leasehold Land

Rural Freehold Land  Urban Freehold land  Agriculture Leasehold land

## Location of property

A. Allotment \_\_\_\_\_ Section \_\_\_\_\_ Town/Suburb \_\_\_\_\_  
Volume \_\_\_\_\_ Portion \_\_\_\_\_ Folio \_\_\_\_\_

B. Settlement Block (Specify) \_\_\_\_\_

C. Customary/Village Land(Specify) \_\_\_\_\_

AMOUNT OF ADVANCE REQUIRED **K** \_\_\_\_\_  
(100% of member contributions Only)

### Breakup of Costs

- Cost of materials - **K** \_\_\_\_\_
- Cost of transport & labour (maximum: K600.00) - **K** \_\_\_\_\_

Have you previously received a Housing Advance? If yes, amount granted **K** \_\_\_\_\_  
Year Housing Advance granted **K** \_\_\_\_\_

**\* Total** **K** \_\_\_\_\_

Nambawan Super advance **K** \_\_\_\_\_

Contribution by member **K** \_\_\_\_\_

Bank loan **K** \_\_\_\_\_

Other (specify) **K** \_\_\_\_\_

**\* Total** **K** \_\_\_\_\_

**Land usage agreement**

Reg. Sec. 8

**CLAN LAND USAGE AGREEMENT**

(Only to be completed by members who apply to build/renovate in the village)

We, the undersigned being representative of .....Clan  
from .....Village, in Sub-District .....of ..... Province,

hereby acknowledge that ..... has the right under Customary Land Right for his/her family entire life for the purpose of constructing a dwelling house for his/her family. We certify that all the Village and Clan Leaders of this community have given their consent and further authorise the member to improve the piece of land for the benefit of his/her family.

1. Name: .....  
(Clan Elder/Village Elder) (Signature) (Date)

2. Name: .....  
(Clan Elder/Village Elder) (Signature) (Date)

3. Name: .....  
(Clan Elder/Village Elder) (Signature) (Date)

4. Name: .....  
(Village Magistrate/Councillors) (Signature) (Date)

5. As the Priest/Pastor/Church Leader of this Community known ....., I, certify that the above person is a member of this Community and that all the above signatures are leaders of the said Clan and Village.

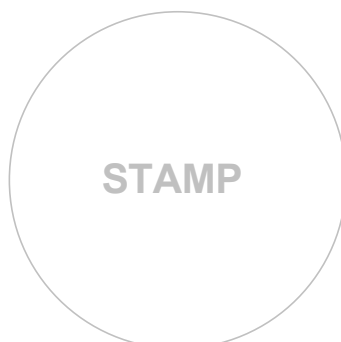
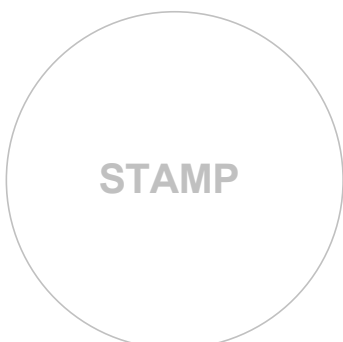
Name: .....

Title: ..... (Signature) (Date)

6. Mr./Ms.....is entitle to the area of land called .....and bordered by the following visible signs:

.....  
(Stone/creek/tree/other distinctive features, as per description attached)

7. Stamped by two (2) of the following: Local church stamp; village stamp; local community government stamp; or local Commissioner of Oaths



**Declaration**

**STATUTORY DECLARATION**

(To be completed by all Applicants for Housing Advance Monies)

**HOUSING ADVANCE SCHEME**

I,  
(a) .....do solemnly and sincerely declare that

(b)  
1. "I am an automatic PNG Citizen" And I further declare that "I intend to purchase/carry out improvements or extensions/build/\*on land situated at.....And intend to permanently reside in such home.

2. And I further declare that neither my wife/husband\* nor myself has previously benefited under the Funds Housing Scheme.

3. And I further declare and acknowledge that a term and condition of any Housing Advance to me by the Fund is that if any of my Statements contained herein are found to be false statements, then the Fund is entitled to demand and to receive full repayment of any and all monies advanced to me by the Fund.  
AND I MAKE this solemn declaration by virtue of the Oaths, Affirmations and Statutory Declaration Ordinance 1962 as amended to date conscientiously believing the Statements contained therein to be true in every particular.

Declared at:..... (c) .....  
Before me  
the ..... day of .....

(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 the declaration.
- (d) Signature of person before whom the declaration was made.
- (e) Here insert title of person before whom the declaration was made.

NOTE:- Any person who wilfully 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 years.

**EMPLOYER ENDORSEMENT**

I, .....(Name of Officer) employed in the

capacity of (designation) hereby certify that I have been.....  
advised and verify that the particulars relating to the member/employee provided in this application is true and correct. I also consent for a further 2% from the employer's contribution to be remitted to NAMBAWAN SUPER LIMITED until the accumulated funds to the credit of the member/employee are repaid in full prior to withdrawal.

.....  
Signature of Applicant

.....  
Employer Signature

Dated this.....day of.....20.....



**Declaration**

PAPUA NEW GUINEA

**STATUTORY DECLARATION**

I, *(a)*

Do solemnly and sincerely declare that:- *(b)*

*And I make this solemn declaration virtue of this Oath, 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.....

(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 numbered paragraphs.*
- (c) Signature of person making the declaration.*
- (d) Signature of a person before whom the declaration is made.*
- (e) Here insert title of person whom the declaration is made.*

**Note---** *Any person who wilfully 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.*

.....  
**G. Dadi, Acting Government Printer-1751/20 000-12.85**

**Declaration**

PAPUA NEW GUINEA

**STATUTORY DECLARATION**

I, *(a)*

Do solemnly and sincerely declare that:- *(b)*

*And I make this solemn declaration virtue of this Oath, 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.....

**(d)**.....

**(e)**.....

- (f) Here insert name, address and occupation of person making the declaration.*
- (g) Here insert the matter declared to. Where the matter is long it should be set out numbered paragraphs.*
- (h) Signature of person making the declaration.*
- (i) Signature of a person before whom the declaration is made.*
- (j) Here insert title of person whom the declaration is made.*

**Note---** *Any person who wilfully 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.*

.....  
**G. Dadi, Acting Government Printer-1751/20 000-12.85**

**Listing**

**LIST OF REPUTABLE HARDWARE/SUPPLIERS WHERE MEMBERS ARE TO OBTAIN QUOTATIONS**

<b>SOUTHERN REGION</b>	<b>NGI REGION</b>	<b>MOMASE REGION</b>	<b>HIGHLANDS REGION</b>
<b>Port Moresby</b>	<b>Buka-AROB</b>	<b>Lae-Morobe Province</b>	<b>Goroka-EHP</b>
Agmark Pacific Ltd	Agmark-Kokopau	Atlas Steel - Lae	Brian Bell & Co. Ltd
Atlas Steel Corporation	Bougainille Agrotech Lte	Barlow Industries-Lae	Chemica Limited
Badili Hardware-POM	Eagle Agri & Hardware Supplies	Plumbers & Builders Supplies	Farmset Limited
Barlow Industries		Plumtrade Limited	FM Hardware-Goroka
BNBM PNG Limited	<b>Rabaul – East New Britain</b>	Hardware Haus Ltd	Goroka Didiman
Bowmans-POM	Barlow Industries-Rabaul	Brian Bell & Co. Ltd	Gulix Hardware Supplies
Brian Bell & Co. Limited	BNBM PNG Limited -Rabaul	BNBM Ltd	Hardware Haus Ltd
Brian Bell & Trade Electrical	Brian Bell & Co. Limited	Badili Hardware-Lae	
Carpenters Hardware	Esco Limited	Handyman & Hardware Supplies	<b>Mt Hagen-Western Highland</b>
C E Hardware	Hardware Haus Ltd	Mainland Plumbing & H/ware	Brian Bell & Co. Ltd
Courts	Plumbers Builders Supplies-Rabaul	Niugini Building Supplies	Esco Limited
Esco Limited	Rabaul Metal Industries	PNG Forest Authority-Lae	Gilsenan Melpa
Hardware Haus Ltd	Nivani Limited	Seeto Kui Holdings Ltd	Hardware Haus Ltd
Ideal Hardware			Niugini Building Supplies
Mainland Plumbing & Hardware	<b>Kimbe-West New Britain</b>	<b>Wewak-East Sepik Province</b>	Tininga Hardware
Hanua Haus Industries Ltd	Brian Bell & Co. Limited	Garamut Enterprises	
Monier Allied Products Ltd	BNBM	Hardware Haus Ltd	<b>Kundiawa-Simbu Province</b>
Monier Limited	Kimbe Bay Shipping Agencies-KBSA		CBL Limited
Niugini Building Supplies	Nivani Limited	<b>Vanimo-West Sepik Province</b>	Etbambo Builders
Niugini Glass & Aluminum	Rabaul Metal Industries	Vanimo SuperMarket	Mengagle Builders
<b>Niugini Steel Corporation</b>		Vanimo Forest Product	TNA Holdings Ltd
Oi Lau Tember Yard	<b>Kavieng-New Ireland Province</b>	Harry Wolo Swamilling	Sika Limited
Pipe Makers-POM	Anitua Hardware		
Plumbers & Builder Suppliers	Hardware Haus Ltd	<b>Madang-Madang Province</b>	<b>Mendi-Southern Highlands</b>
Steel Industries	Handyman Hardware	Brian Bell % Co. Ltd	
Sunshine Group Wooden Products	Rabaul Metal Industries	BNBM PNG	
YFIG Group Ltd		Carpenters Hardware	
	<b>Lorengau-Manus Province</b>	Hardware Haus	
<b>Daru-Western Province</b>	Handyman & Hardware Supplies	Madang Hardware	
Kiunga Unique Hardware	Harly Trading		
Kuntila No.3 Ltd	Juromo H/ware & Building S		<b>Wabag-Enga Province</b>
Niugini Pride Limited			
North Fly Hardware Supplies Ltd			
Tabubil Unique Hardware			
WP Hardware			
New Century Limited			
<b>Popondetta-Oro Province</b>			
Hardware Haus			
HQH Enterprise Ltd			
Price Rite Enterprises			
<b>Alotau-Milne Bay Province</b>			
Alotau Enterprises			
Milne Bay Hardware			

## **GUIDELINES FOR THE HOUSING ADVANCE SCHEME**

1. Under the Housing Advance Scheme the Board may provide financial assistance to members in the form of advances for housing purposes.
2. To qualify a member must have contributed to Nambawan Super Limited or other Authorized Superannuation Funds for a minimum of five years.
3. The advance is to be used for the purchase/renovation & extension/construction of a house that currently is or will immediately be the principal place of residence for the member, where he lives and go to work.
4. The maximum advance available is the member's balance of contributions only excluding the interest and state share.
5. The residence may be built on State Lease or on Customary Land.
6. If a member is transferring to another location permanently (that is, for a period exceeding one year), the residence may be rented out.
7. A member is eligible irrespective of whether he/she is married or not or whether he/she has another house(s) that was or were brought without any assistance under this scheme.
8. An administrative processing fee of K50.00-K150.00 will be charged to the member's account.
9. Where the residence is sold the member must repay the balance of the advance outstanding in full.
10. A further advance may be given to the member where the residence is sold and/or the advance is fully repaid.
11. The member must provide proof of title/ownership over the land.
12. Where the residence is to be built on customary land, a Clan Land Usage Agreement section must be completed with authorization stamps from the appropriate village authorities before the advance can be considered.
13. Where additional funds are required the advance can only be paid to the financial institution (Commercial Banks, etc) providing the additional funding as equity portion and may only be drawn for the purpose of purchasing or building a residence.
14. Where additional funds are not required the advance can only be paid directly to the vendor if purchase case or a reputable builder/material supplier if for renovation & extension or building a dwelling house.
15. If member is applying for labour and transport arrangement as well, Nambawan Super Ltd can only assist him/her with the maximum of K600.00. Any exceeding cost will be required to be met by the member.
16. Members may only be granted an advance where they undertake to repay the advance by way of additional mandatory member contributions at a minimum of 2% of normal pay, however higher repayments are encouraged.
17. The member must provide payslip showing first pay deductions for the housing advance before the lodgment of application.

## CHECKLIST & REQUIREMENTS

### 1. BUILDING/CONSTRUCTION

#### Employer requirements

- Confirmation Letter of Identification from the Employer
- Copy of Irrevocable Authority Form

#### Member requirements

- Application form fully completed
- Copy of payslip showing deductions for housing advance
- Plan of house & Map/sketch of location of the house
- Brief report
- Builder's record of reference
- 2 x Statutory Declarations forms to be completed by applicant & builder on how Labour cost will be arranged
- Quotation(s) (\*only from listed Reputable Suppliers)

### 2. RENOVATION & EXTENSION

#### Employer requirements

- Confirmation Letter of Identification from the Employer
- Copy of Irrevocable Authority Form

#### Member requirements

- Application form fully completed
- Copy of payslip showing deductions for housing advance
- Photograph of house & sketch map of location
- Brief report
- 2 x Statutory Declarations forms to be completed by applicant & builder on how Labour cost will be arranged
- Quotation(s) (\*only from listed Reputable Suppliers)

### 3. PURCHASE (\*Applicable to urban area only)

#### Employer requirements

- Confirmation Letter of Identification from the Employer
- Copy of Irrevocable Authority Form

#### Member requirements

- Application form fully completed
- Copy of payslip showing deductions for housing advance
- Photograph/Plan of the house/land
- Sketch map of location
- Evidence of Ownership (Title copy)
- Brief report
- Contract of Sale Agreement
- Letter or copy of fully drawn housing loan from a Bank/Financial Institutions, others etc