



NATIONAL RESERVE BANK OF TONGA
APPLICATION FOR LICENCE OF MONEYLENDERS
UNDER THE MONEYLENDERS ACT 2018
[TOHI KOLE LAISENI KAUTAHA NO PA'ANGA ATU
'I HE MALUMALU 'O E LAO KI HE KAKAI NO ATU 'O E PA'ANGA 2018]

The Moneylenders Act 2018 gives the National Reserve Bank of Tonga the authority to license, regulate and supervise moneylenders. The following guideline is to assist prospective applicants to apply for a license as required under section 3 of the Moneylenders Act 2018 (the "Act"). [*Oku 'oange 'e he Lao ki he Kakai No Atu Pa'anga 2018 ki he Pangike Pule Fakafonua 'o Tonga 'a e mafai ke laiseni, pule'l mo tokanga'i 'a e ngaahi Kautaha Nō Pa'anga'. Ko e ngaahi fakahinohino 'eni ke tokoni'i ha tokotaha 'oku tohi kole laiseni 'o fakatatau mo e fiema'u 'i he vahe (3) 'o e Lao Ki He Kakai Nō Atu 'o e Pa'anga 2018.*]

A Moneylender means any person who carries or holds himself out in any way as carrying on the business of moneylending, whether or not he carries on any other business. [*Koe 'uhinga 'o e "Taha nō atu 'o e pa'anga" 'i he vahe (2) 'o e Lao, 'oku 'uhinga ki ha kautaha 'oku' ne fakahoko pe fakafotunga atu ia 'i ha fa'ahinga founa pē 'oku' ne fakahoko ai 'a e pisinisi nō atu 'o e pa'anga', 'o tata ai pē pe 'oku' ne fakahoko ha pisinisi kehe pe 'ikai];*

In considering an application for a licence, the applicant must meet the following conditions: [Ke fakahū mai ha tohi kole laiseni, kuo pau ke fakakakato 'e he tokotaha kole laiseni' e ngaahi mea' ni];

- a. adequacy, structure, sources and proposed beneficial owners of the applicant's capital; [*Lahi fe'unga, fa'unga, anga hono fakapa'anga' pea mo kinautolu e ni'hi te nau ma'u 'inasi mei' he sino'i pa'anga ngāue 'o e kautaha nō atu 'o e pa'anga';*]
- b. the ability of the applicant to carry on the proposed business, the character and experience of its management¹; [*lvi malava 'o e kautaha kole laiseni' ke fakahoko 'a e pisinisi 'oku fokotu'u mai', ko e 'ulungaanga pea mo e taukei ngāue 'o e kau pule';*]
- c. Transparency and safety of the interest of the borrowers [*Fakahā kakato 'o e ngaahi fakamatala' 'oku fiema'u' pea mo e tu'unga malu e fiema'u 'a e tokotaha noo'*]
- d. such other matters as the Reserve Bank considers relevant. [*Ngaahi me'a kehe pē 'e pehē 'e he Pangikē Pule' 'oku mahu'inga.*]

Important information applicants should read before completing this form

[Ngaahi Fakamatala mahu'inga ke lau 'e ha tokotaha kole laiseni kimu'a pea fakakakato 'ae Foomu' ni]

It is important that applicants provide accurate and complete information, and disclose all relevant facts where appropriate before signing the declaration at the end of the application form. Where information provided in this form changes materially prior to a licence being formally granted or declined, applicants must notify the Bank immediately. [*Oku mahu'inga ke tuku mai 'e he tokotaha kole laiseni' 'a e ngaahi fakamatala 'oku totonu' mo kakato, pea fakahā 'a e ngaahi mo'oni'i me'a kotoa pē kimu'a pea toki fakamo'oni he ngaahi fakapapau he faka'osinga 'o e foomu'. 'Okapau 'e 'i ai ha taimi 'e liliu ai ha fakamatala kuo*

¹ Management includes the Chief Executive Officer/ General Manager and senior officer(s) with responsibilities of overseeing the operations and managers that reporting directly to the Chief Executive Officer/ General Manager. [*Kau pule 'o kau kiai 'a e 'Ofisa Pule Lahi' pea mo e kau 'ofisa pule 'oku fakafatongia 'ai hono siofi e lele 'a e pisinisi' pea mo kinautolu 'a ekau pule 'oku lipooti hangatonu ki he 'Ofisa Pule Lahi'*]



fakafonu 'i he foomu'ni kimu'a pea tali pe 'ikai tali ha laiseni, kuo pau ke fakahā ia 'e he tokotaha tohi kole laiseni' ki he Pangikē Pule' he vave taha'.]

Purpose of this form [Ko e Taumu'a 'o e Foomu ko 'eni]

This form must be completed and submitted together with a covering letter addressed to the Governor of the NRBT. The form provides the basis for information that applicants need to provide to the Bank when applying for a licence to operate as a Moneylender. [Kuo pau ke fakafonu kakato pea fakahū fakataha 'a e foomu'ni mo ha tohi kole laiseni 'o fakatu'asila ki he Kōvana 'o e Pangikē Pule'. 'Oku 'oatu 'e he foomu' ni 'a e ngaahi tefito'i fakamatala 'oku fiema'u ke fakahū mai ki he Pangikē' 'i he taimi 'oku fai mai ai ha tohi kole laiseni ki ha kautaha Nō Atu 'o e Pa'anga'.]

Completing the form [Fakafonu 'o e foomu']

Applicants² should answer the questions and provide the required information where appropriate, using the spaces in the application form and to note on the form which supplementary documents contain the information required. Both electronic (send through via email stated below) and hard copies (to be dropped off to the NRBT reception or postal mail to the postal address stated below) of the application are acceptable. ['Oku totonu ke tali 'e kinautolu 'oku tohi kole' 'a e ngaahi fehu'i pea 'omai mo e ngaahi fakamatala 'oku fiema'ú. Kātaki 'o faka'aonga'i 'a e ngaahi kongā 'oku faka'atā atu 'i he foomu' pea fakatokanga'i ngaahi feitu'u 'oku fakahā atu ai e ngaahi lēkooti fakamatala 'oku fiema'ú. 'Oku tali fakatou'osi pē 'a e tohi kole laiseni faka'ilekitulonika' ('ave 'i he 'imeili') pea mo e ngaahi tatau lēkooti' (ke tuku'i mai ki he kānita 'a e Pangike Pule')]

All questions in the application form should be answered. If an applicant believes that a question, or an information requirement, does not apply to them they should tick 'Not Applicable'. If an applicant does not provide the information requested, or leaves a question blank, the Bank will treat the application as incomplete. This will increase the time taken to assess the application. ['Oku totonu ke tali 'a e fehu'i kotoa pē 'i he foomu kolé. Kapau 'oku tui ha tokotaha 'oku 'iai ha fehu'i, pe fiema'u fakamatala, 'oku 'ikai kaunga tonu ki ai, pea 'oku fiema'u kene faka'ilonga'i 'oku 'Ikai Ngāue'aki'. 'Okapau 'e 'ikai 'omi 'e he tokotaha kole laiseni' 'a e fakamatala 'oku fiema'ú, pe tuku 'ikai fakafonu ha fehu'i, 'e lau 'e he Pangikeé 'oku 'ikai kakato 'a e tohi kolé laiseni'. 'E lava leva ke toe fuoloa ange 'a e taimi ke fai ai 'a e ngāue ki he tohi kole laiseni'.]

Applicants may also submit other relevant materials which may support the application (e.g. board papers, briefing for new staff, external review reports). ['E lava foki ke fakahū mai 'e he kau tohi kole laiseni' ha ngaahi naunau mahu'inga kehe te nau lava 'o poupu'i 'a e tohi kole laiseni' (hangē ko e pepa poate, fakahinohino ki he kau ngaue fo'ou, ngaahi lipooti 'o hono sivi'i 'e ha taha mei tu'ai)]

Moneylender license Application Fee [Totongi ki he kole Laiseni 'o e Ngaahi Kautaha Nō Atu 'o e Pa'anga']

There is a non-refundable application fee of \$50.00 payable at the time of submission. Please address bank cheque payable to 'The National Reserve Bank of Tonga' or pay by cash at the Reserve Bank's Teller. ['Oku 'iai 'a e totongi ki hono fakahū mai ha tohi kole laiseni 'aia ko e \$50 a ia 'oku 'ikai toe lava ke toe totongi fakafoki atu. Kātaki 'o fakatu'asila 'a e sieke' pangikē' ki he 'Pangike Pule Fakafonua 'o Tonga' pe totongi pa'anga 'i he kānita talitotongi 'a e Pangikē Pule'.]

Confidentiality [Tu'unga malu 'o e ngaahi fakamatala']

All Information supplied or disclosed to, or obtained by the Bank during the process of considering the application will be treated as confidential. [Ko e fakamatala kotoa pē na'e fakahū mai, fakahā, pe ma'u 'e he Pangikē' fakataha mo e tohi kole laiseni', kuo pau ke tauhi ia ke malu 'o 'ikai toe fakahā ki ha taha].

² Authorize person (applicant) to complete the form on behalf of the moneylender can be the Owner, Chief Executive Officer/ General Manager or Director(s) [Tokotaha kuo fakamafai'l kene fakakakato e foomu'ni ma'ae kautaha no atu 'o e pa'anga', tokotaha 'oku ha'ana e kautaha', 'Ofisa Pule Lahi pea mo e kau Talēkita']



Requirements [Ngaahi Fiema'u Pau]:

1. Photo IDs of all related personnel mentioned in the form. [*Tatau 'o e tohi fakamo'oni hingoa 'o e tokotaha kotoa pē 'oku fakahā 'i he foomu'*]
2. Evidence of the initial capital in a bank statement [*Fakamo'oni ki he sino'i pa'anga 'oku kamata'i 'aki e kautaha Noo 'i ha fakamatala pa'anga fakapangikē*]

The soft copy of this form can be found on the National Reserve Bank of Tonga's website [*'E lava ke ma'u atu 'a e tatau 'o e foomu' ni 'i he peesi 'initaneti 'o e Pangikē Pule Fakafonua 'o Tonga'*]:

<http://www.reservebank.to>

A copy of the Moneylenders Act can be found on this link [*'E lava ke ma'u ha tatau 'o e Lao ki he Kakai No Atu 'o e Pa'anga 2018 'i henj'*]:

http://www.reservebank.to/data/documents/legals/legislation/NRBT_MoneyLendersAct_2018_ENG.pdf

http://www.reservebank.to/data/documents/Legals/Legislation/NRBT_MoneyLendersAct2018_TGA.pdf

For enquiries, please contact National Reserve Bank of Tonga at [*Ki ha ngaahi faka'eke'eke makehe, kataki 'o fakafetu'utaki ki he tafa'aki*]:

Financial Institutions Department – Non Banks

Email - nrbt@reservebank.to

Telephone - (676) 24-057

Website - www.reservebank.to

Postal Address: National Reserve Bank of Tonga

Private Bag No 25

Salote Road

Nuku'alofa

Tonga



1. Details of the Authorized/contact person [Fakaikiiki 'o e tokotaha kuo fakamafai'i/fetu'utaki ki ai]:

- a. Name of the Authorized person [Hingoa 'o e tokotaha kuo fakamafai'i]:
- b. Residential Address [Tu'asila 'oku nofo ai]:
- c. Phone no [Fika Telefoni]:
- d. Email [Imeili]:

- Please submit the contact person's photo ID (passport/ driving license) [Kataki 'o fakahū fakataha mai mo e tatau 'o e tohi fakamo'oni hingoa 'oku 'asi ai 'a e la'itā 'a e tokotaha fetu'utaki' (laiseni paasipooti/laiseni faka'uli)]

2. Details of the Applicant (existing/ proposed Moneylender business) [Fakaikiiki 'o e kautaha tohi kole laiseni' (lolotonga'amanaki fokotu'u pisinisi no pa'anga atu):

- a. Name of the existing /proposed new Moneylender business (Name of the business as registered with the Ministry of Trade and Economic Development) [Hingoa pisinisi (lolotonga lele'amanaki fokotu'u fo'ou) 'a e kautaha nō pa'anga atu' (Hingoa 'oku lesisita 'i he Potungae Fefakatau'aki' mo e Fakalakalaka Faka'ekonomika)]:
- b. Address of the existing / proposed new money lending business [Tu'asila 'o e (lolotonga /amanaki fokotu'u fo'ou) kautaha no pa'anga atu]:
- c. Phone no [Fika Telefoni]:
- d. Email [Imeili]:

- e. Does the applicant carry out, or propose to carry out, any activity or business other than that coming within the definition of moneylender in section 2 of the Moneylenders Act 2018? (If the answer is **No** then continue to f and if **Yes** then please provide the details in the space below). [‘Oku fakahoko nai ‘e he kautaha kole laiseni’, pe fokotu’u ke fakahoko’, ha fa’ahinga ngāue pe pisinisi kehe mei’ he ‘uhinga ‘o e kautaha nō pa’anga atu’ ‘aia ‘oku hā ‘i he kupu 2 ‘o e Lao? (Kapau ko e talí ko e ‘**Ikai**’ pea hoko atu ki he fehu’i (f) pea kapau ‘e ‘**Io**, pea kātaki ‘o ‘omi e fakaikiiki ‘i he feitu’u ‘oku faka’atā atu ‘i laló).]

➤ **Yes / No [‘Io’/Ikai]**



f. How did you finance your capital? Please indicate with a tick (✓) in the appropriate box. [Na'e anga fefe hono fakapa'anga 'a e sino'i pa'anga ne kamata'aki 'a e Kautaha]. Katakai 'o fakahā mai 'aki hono faka'ilonga'i (✓) 'i he puha totonu'.

- Retirement Fund (Pa'anga Vahenga Malolo)
- Family members' Fund (Pa'anga Fakafamili)
- Loan (Pa'anga mei' he nō)
- Saving (Fakahū pa'anga)
- Other – please specify (Ngaahi Me'akehe – kataki 'o fakamahino mai e fakaikiiki)

g. Please state who or the type of borrowers you lend to? Please indicate with a tick (✓) in the appropriate box. (Kātaki 'o fakahā pe fakamatala'i e fa'ahinga kakai 'oku ke nō atu kiai'. Katakai 'o fakahā mai 'aki hono faka'ilonga'i (✓) 'i he puha totonu'.)

- Public (Fa'ahinga taha pe 'oku kole nō)
- Members in the Group (Kau mēmipa 'i he Kulupu)
- Employees (Kau ngāue 'i he ngaue'anga tatau pē)
- Others (Please elaborate) [Ngaahi Me'akehe(Kātaki 'o fakamahino mai e fakaikiiki)]

h. Type of business (Fa'ahinga 'o e pisinisi)

- Sole Proprietorship [Kautaha Taautaha]
- Partnership [Pisinisi Fetokoni'aki]
- Company [Kautaha]
- Others (Please identify) [Ngaahi Me'akehe(Kātaki 'o fakahā)]

i. Director(s) of the existing / proposed new Moneylender business. Must provide an official identification (ID) such as passport/ driver's license (please attach in a separate sheet if the space is insufficient) [Kau talēkita 'o e kautaha (lolotonga'amanaki fokotu'u) nō atu 'o e pa'anga'. Kuo pau ke 'omi ha ID faka'ofisiale hangē koe paasipooti/laiseni faka'uli (kātaki 'o 'omi 'i ha la'ipepa kehe kapau 'oku 'ikai fe'unga 'a e feitu'u 'oku faka'atā atu'.]

Full legal name [Hingoa Fakalao Kakato]: _____

Nationality [Tangata'ifonua]: _____

Gender: Male/ Female [Tangata/Fefine] _____

Residential address [Tu'asila 'oku nofo ai]: _____

Full legal name [Hingoa Fakalao Kakato]: _____

Nationality [Tangata'ifonua]: _____



Gender: Male/ Female [Tangata/Fefine] _____

Residential address [Tu'asila 'oku nofo ai]: _____

- j. **Shareholder(s) of the existing / proposed new Moneylender business. Must provide an official identification (ID) such as passport/ driver's license (please attach in a separate sheet if the space is insufficient) [Kinautolu 'oku ma'u 'inasi 'i ha kautaha (lolotonga/ 'amanaki fokotu'u) nō atu 'o e pa'anga'. Kuo pau ke 'omi ha ID faka'ofisiale hangē ko e paasipooti/laiseni faka'uli (kātaki 'o fakahā 'I ha la'ipepa kehe kapau 'oku 'ikai fe'unga 'a e feitu'u 'oku faka'ata atu.]**

Full legal name [Hingoa Fakalao Kakato]: _____

Nationality [Tangata'ifonua]: _____

Gender: Male/ Female [Tangata/Fefine] _____

Residential address [Tu'asila 'oku nofo ai]: _____

Full legal name [Hingoa Fakalao Kakato]: _____

Nationality [Tangata'ifonua]: _____

Gender: Male/ Female [Tangata/Fefine] _____

Residential address [Tu'asila 'oku nofo ai]: _____

- k. **Chief Executive Officer/ General Manager and Management team of the proposed/current Moneylender. This is to be submitted together with at least one (1) official identification (ID) such as passport/ driver's license (please attach in a separate sheet if the space is insufficient) ['Ofisa pule lahi/pule lahi mo e timi pule 'o e kautaha (lolotonga/ 'amanaki fokotu'u) nō pa'anga atu. Kuo pau ke fakahū fakataha mai 'eni mo 'enau ID 'ofisiale 'oku hā ai honau la'itā' 'o hangē ko e paasipooti/laiseni faka'uli (kātaki 'o fakapipiki 'i ha la'ipepa kehe kapau 'oku 'ikai fe'unga 'a e feitu'u 'oku faka'atā atu ')]**

Full legal name [Hingoa Fakalao Kakato]: _____

Number of share(s) [Lahi 'o e 'Inasi] _____

Nationality [Tangata'ifonua]: _____

Gender: Male/ Female [Tangata/Fefine] _____

Residential address [Tu'asila 'oku nofo ai]: _____

Full legal name [Hingoa Fakalao Kakato]: _____

Number of share(s) [Lahi 'o e 'Inasi] _____

Nationality [Tangata'ifonua]: _____



Gender: Male/ Female [Tangata/Fefine] _____

Residential address [Tu'asila 'oku nofo ai]: _____

Full legal name [Hingoa Fakalao Kakato]: _____

Number of share(s) [Lahi 'o e 'Inasi] _____

Nationality [Tangata'ifonua]: _____

Gender: Male/ Female [Tangata/Fefine] _____

Residential address [Tu'asila 'oku nofo ai]: _____

Full legal name [Hingoa Fakalao Kakato]: _____

Number of share(s) [Lahi 'o e 'Inasi] _____

Nationality [Tangata'ifonua]: _____

Gender: Male/ Female [Tangata/Fefine] _____

Residential address [Tu'asila 'oku nofo ai]: _____

3. Financial Information [Fakamatala fakapa'anga]:

- a. Evidence of the initial capital in a bank statement (account use for the moneylending business). [Fakamo'oni 'o e sino'i pa'anga kamata', 'i ha fakamatala fakapa'anga fakapangikē]

4. Operation Details [Fakaikiiki 'o e Ngāue ']:

(Please provide the following documents) [kātaki kae fakahū mai 'a e ngaahi lēkooti' ni]

- a. Procedure for lending (loan application, loan disbursements, default loan) [Fakamatala ki he founa hono fakalele 'o e ki'i kautaha nō' (hangē ko e tohi kole noo', anga hono tuku atu 'o e noo ki tu'a', me'a 'oku fakahoko ki he ngaahi nō palopalema)]
- b. Copy of business license from Ministry of Trade and Economic Development [Tatau 'o e laiseni pisinisi mei' he Potungāue ki he Fefakatau'aki mo e Fakalalaka Faka'ekonomika'.]

5. License fee [Totongi ki he Laiseni']

- a. Application fee [Totongi laiseni fo'ou'] - TOP \$50
- b. Annual license fee [Totongi ki hono fakafou fakata'u 'o e laiseni']:
 1. Type A – TOP \$100
 2. Type B – TOP \$50
 3. Type C – TOP \$20



6. Other information [Ngaahi fakamatala makehe]:

(*Please also provide the following information on your current or proposed service. Provide extra sheet if the space is not enough [Kātaki 'o 'omi foki 'a e ngaahi fakamatala ko 'eni 'i ho' o ngāue lolotonga' pe 'oku fokotu'u mai ke fakahoko'. 'Omai moha la'ipepa kehe 'okapau 'oku 'ikai fe'unga e konga 'oku faka'atā atu'])

- i. Interest rate (%) per month [Pēseti 'o e Totongi tupu fakamāhina]:
- ii. Any other fees charges [Ngaahi totongi makehe]:
- iii. Loan Term [Fuoloa 'o e taimi tā noo]:
 - Maximum [Fuoloa taha]:
 - Minimum [Nounou taha]:
- iv. Loan Agreement [Iai ha tohi aleapau nō]: **Yes/ No ['lo/'ikai]**
- v. Record Keeping (Manual/ Electronic) [Tauhi Lekōti (lekooti pepa/ ilekutolonika)]: Yes/ No ['lo/'ikai]
- vi. Types of eligible collateral [Fa'ahinga 'o e Koloa Malu'i]:
- vii. Number of employee(s) [Tokolahi 'o e kau ngāue]:
- viii. Initial Capital [Lahi 'o e sino'i pa'anga ngāue na'e kamata'aki]: **T\$**
- ix. Any loan owed to other Financial Institutions either banks/ non-banks? (provide documents of reference if **Yes**) ['Oku 'i ai ha fa'ahinga no 'oku mo'ua ki he ngaahi kautaha fakapa'anga kehe pe ko e kautaha pangikee/ kautaha fakapa'anga 'ikai ko ha pangikee? ('omi ha ngaahi fakamatala 'o e ma'u'anga tokoni kapau 'oku 'io)]:
- x. Year(s) of experience of the director(s)/ shareholder(s)/ owner(s) and management in the moneylending business or related fields [Ta'u 'o e taukei ngāue 'a e kau talekita/ taha ma'u 'inasi he kautaha / pule 'i he pisinisi nō atu 'o e pa'anga', pe ha ngaahi feitu'u 'oku fekau'aki mo ia]:
- xi. Number of existing borrowers (if any) [Tokolahi 'o kinautolu 'oku kei lolotonga 'iai ha'anau nō]:
- xii. Total outstanding loans [Palanisi nō fakakātoa]: **T\$**
- xiii. Loan disbursement amount [Mahu'inga 'o e pa'anga 'e lava ke noo'i]:
 - Maximum [Lahitaha]: **T\$**
 - Minimum [Si'isi'i taha]: **T\$**
- xiv. Type of IDs required from borrowers (if any) [Kalasi tohi fakamo'oni hingoa 'oku fiema'u mei' he kau kole noo]:
- xv. Do you have any Anti-Money Laundering policies? ['Oku 'i ai ha'o tohi tu'utu'uni ki hono Fakafepaki'i 'o e Fe'ave'aki 'o e Pa'anga Ma'u mei' he Founa Kākaa]: **Yes/No ['lo/'ikai]**
(If No, the NRBT's Anti-Money Laundering Guide would be adopted as the AML Policy; if Yes then provide a copy) ['Okapau 'oku 'ikai, 'oku lava keke ngāue'aki mo muimui ki he tohi tu'utu'uni mei' he Pangikē Pule', kapau 'oku 'lo, kataki 'o 'omai ha tatau]:

7. Fit and Proper Form [Foomu ki he tu'unga Fe'unga mo Taau]

- a. Answer the following questions with a "Yes" or "No" in the spaces provided. If the answer to any question is "Yes", please provide details. Please complete the following table for each of your director(s)/ shareholder(s)/ owner(s) and management where applicable. [Tali 'a e ngaahi fehu'i ko 'eni 'aki 'a e " 'lo" pe " 'ikai" 'i he feitu'u 'oku faka'atā atu ai. Kapau ko e tali ki ha fa'ahinga fehu'i pe ko e "lo", kataki 'o 'omi ha fakaikiiki. Kataki 'o fakakakato 'a e tēpile ko 'eni' ki he kau talekita takitaha/ tokotaha ma'u 'inasi 'i ha kautaha' mo e kau pule ngāue 'okapau 'oku kaunga ki ai.]
- b. No person shall be appointed or elected as a director or to the management of a moneylender who [He 'ikai totonu ke filii ha taha ke hoko ko ha talēkita pe ki hono tokanga'i 'o ha kautaha nō pa'anga atu' kapau 'oku]:



	<u>Answer [Tali]</u>	<u>Details [Fakaikiiki]</u>
i. Has acted in a financial institution in Tonga or elsewhere which had its license revoked or which has been wound up by a court <i>[Na'e kau 'i ha kautaha fakapa'anga 'i Tonga pe 'i ha toe feitu'u pē ka kuo fakata'e'aonga'i 'a e laiseni, pe kuo 'osi 'ave ki fakamaau'anga];</i>		
ii. Has been sentenced by a court in any country for an offence involving dishonesty <i>[Kuo tautea'i ia 'e ha fakamaau'anga 'i ha fa'ahinga fonua pē 'o fekau'aki mo e ta'efaitotonu];</i>		
iii. is or becomes bankrupt or enters into a scheme of arrangement with his creditors <i>['Ikai toe faingamalie fakapa'anga pe hook 'o kau ai ki ha fokotu'utu'u mo e ni'ihini ne mo'ua ki ai];</i>		
iv. Has been disqualified or suspended from practicing a profession on grounds of personal misconduct <i>[Kuo fakata'e'aonga'i pe ta'ofi mei hano toe fakahoko ha ngaue ma'u'anga mo'ui 'i he makatu'unga ko e angata'etaau fakatāutaha];</i>		
v. Does not possess sufficient financial competence and expertise <i>['Ikai ke ne ma'u ha lavame'a fakapa'anga fe'unga mo ha taukei];</i>		
vi. is an officer or employee of another moneylending business unless both entities are commonly owned <i>[Ko ha 'ofisa pe tokotaha ngāue 'i ha pisinisi kautaha nō pa'anga atu 'e taha tuku kehe kapau ko e tokotaha pē 'oku 'a'ana 'a e ongo kautaha]</i>		
vii. Does not reside in the place where the moneylending business is located except as otherwise authorized by the Reserve Bank <i>['Oku 'ikai nofo ia 'i he feitu'u 'oku tu'u ai 'a e pisinisi kautaha nō pa'anga atu tuku kehe 'o ka fakamafai'i 'e he Pangikē Pule]</i>		
viii. The person does not meet the criteria for a fit and proper person as prescribed by the Reserve Bank; or <i>['Oku 'ikai ke a'usia 'e he tokotaha ko iá 'a e ngaahi fiema'u ki ha taha 'oku fe'unga mo taau 'o hangē ko ia 'oku fakamatala'i 'e he Pangikē Pule'; pe]</i>		
ix. falls under such other criterion as may be established by the Reserve Bank in a directive, or other acts or decisions. <i>['Oku ma'u 'i ha fa'ahinga tukunga kehe pē 'e lava ke fokotu'u 'e he Pangikē Pule' 'i ha fakahinohino, pe ha ngaahi ngāue pe tu'utu'uni.]</i>		



8. Checklist *[Ngaahi Lisi ke Fakakakato]*:

- a. Please submit the completed and signed application form with the following documents *[Kātaki 'o fakahū mai 'a e foomu tohi kole kuo kakato mo fakamo'oni hingoa ai fakataha mo e ngaahi fakamatala fakapepa ko 'eni]*:
 - i. Covering letter *[Tohi Kole Laiseni]*
 - ii. Copy of the ID (passport, driver's license) of all persons required to provide details in the form above such as contact person, owner(s), directors, shareholders, managements, etc; *[Tatau 'o e ID (paasipoti, laiseni faka'uli) 'o e kakai kotoa pē 'oku fiema'u ke 'omi hano fakaikiiki 'i he foomu' ni 'o hangē ko e kau tohi kole laiseni', tokotaha 'oku ha'ana e kautaha', kau talekita', tokotaha ma'u 'inasi, kau pule ngāue];*
 - iii. Evidence of the initial capital in a bank statement (account use for the moneylending business) *[Fakamo'oni'i 'o e sino'i pa'anga na'e kamata'l 'aki e kautaha' 'i ha fakamatala fakapangikē]*
 - iv. Procedure for lending (loan application, loan disbursements, default loan) *[Fakamatala ki he founa hono fakalele 'o e ki'i kautaha nō' (hangē ko e tohi kole noo', anga hono tuku atu 'o e noo ki tu'a', me'a 'oku fakahoko ki he ngaahi nō palopalema ')]*
 - v. A copy of loan agreement (if any) *[Tatau 'o e aleapau noo' 'okapau 'oku 'iai ha aleapau nō]*
 - vi. The prescribed fee of TOP\$50 for the new application and TOP\$100, TOP\$50, TOP\$20 for annual license fee for Type A, Type B and Type C respectively – Please pay at the NRBT Teller or any other payment arrangements approved by the Reserve Bank. *[Ko e totongi kole laiseni fo'ou TOP\$50 pea fakafo'ou fakata'u leva 'oku \$100, \$50 & \$20 ki he Type A, Type B & Type C – Kātaki kae totongi pē ki he kānita tali totongi 'a e Pangikē Pule' pe koha ngaahi founa kehe kuo faka'atā 'e he Pangikē Pule ']*
 - vii. Anti-Money Laundering policies (if any) *[Tohi tu'utu'uni ki hono Fakafepaki'i hono Fe'āve'aki 'o e Pa'anga ma'u mei' he Founa Kākaa ('okapau 'oku 'iai)]*
 - viii. Copy of business license from Ministry of Trade and Economic Development *[Tatau 'o e laiseni pisinisi mei' he Potungauē 'o e Fefakatau'aki' mo e Fakalalaka Faka'ekonomika]*
 - ix. Fit and proper form for each of your director(s)/ shareholder(s)/ owner(s) and management *[Foomu ki he tu'unga Fe'unga mo Taau ki he talekita takitaha/ tokotaha ma'u 'inasi ha kautaha/ pule pea moe timi pule ngaue].*

b. Declaration *[Fakapapau]*

- i. As an applicant, I confirm that *[I he'eku hoko ko e tokotaha tohi kole laiseni', 'oku ou fakapapau'i ai]*:
 - The information provided in this application form and in the accompanying documents is true and correct to the best of my knowledge and belief. I have taken reasonable steps to confirm that this information is true and correct *[Oku mo'oni mo tonu 'a e fakamatala 'oku 'oatu 'i he foomu kole ko 'eni pea mo e ngaahi fakamatala fakapepa 'oku 'oatu fakataha mo iá, ki he lelei taha 'o 'eku 'iló mo 'eku tuí. Kuó u fakahoko ha ngaahi ngāue fe'unga ke fakapapau'i 'oku mo'oni mo totonu 'a e fakamatala ko 'eni]*
 - I understand that the Bank may make further enquiries and seek further information as, and from whoever, it sees fit to verify the information provided *[Oku mahino kiate au 'e lava 'e he pangikē 'o fai ha faka'eke'eke lahi ange mo fekumi ki ha toe fakamatala lahi ange, pea mei' ha tokotaha pē, 'oku' ne 'ilo'i 'oku fe'unga ke fakapapau'i 'a e fakamatala 'oku 'oatu].*
 - I understand that the Bank may require the applicant to provide further information or documents at any time after the application has been submitted and before a licence has been granted *[Oku mahino kiate au 'e ala*



fie ma'u 'e he pangikee 'a e tokotaha tohi kole ke ne 'omi ha fakamatala lahi ange pe ngaahi fakamatala fakapepa 'i ha fa'ahinga taimi pe hili hono fakahu 'o e tohi kole pea kimu'a pea toki foaki ha laiseni].

- I understand that any material changes to the information provided in this application form, or in the accompanying documents, prior to a licensing decision being made must be communicated to the Bank [*'Oku mahino kiate au ko ha ngaahi liliu 'i tu'a ki he fakamatala 'oku 'oatu 'i he foomu kole ko 'eni, pe 'i he ngaahi fakamatala fakapepa 'oku 'oatu fakataha mo ia, kimu'a pea fai ha tu'utu'uni ki he laiseni, kuo pau ke fetu'utaki ki he pangikee*].
- I understand that it is a criminal offence to make any statement or application, or supply any document or information, to the Bank knowing that it is false or misleading in a material respect [*'Oku mahino kiate au ko ha hia mamafa ia ke fai ha fa'ahinga fakamatala pe tohi kole, pe 'omai ha fa'ahinga tohi pe fakamatala, ki he pangikee 'i he'ene 'ilo'i 'oku hala pe ta'etotonu*].
- I give consent that the Reserve Bank can share my information with the Ministry of Trade and Economic Development to ease licensing procedures. [*'Oku ou 'oatu heni 'a e ngofua ki he Pangikē Pule' kene lava 'o tuku atu 'eku ngaahi fakamatala fakaikiiki' ki he Potungāue ki he Fefakatau'aki' mo e Fakalakalaka Faka'ekonōmika ke fakafaingofua'i e fengāue'aki ki he ngaahi laiseni'*]

Name [<i>Hingoa</i>]: _____	Name [<i>Hingoa</i>]: _____
Position [<i>Tu'unga Ngāue</i>]: _____	Position [<i>Tu'unga Ngāue</i>]: _____
Signature [<i>Fakamo'oni</i>]: _____	Signature [<i>Fakamo'oni</i>]: _____
Date [<i>Aho</i>]: _____	Date [<i>Aho</i>]: _____