

BUSINESS UNIT: UNSECURED LENDING-LUCKY LOAN WEEKLY DRAW

TERMS & CONDITIONS

NAME OF PROMO*"LUCKY LOAN WITH FINCORP" WIN WEEKLY WITH FINCORP!*

TERMS & CONDITIONS	Refer below are the terms and conditions of the Lucky Loan Campaign:
1.LOAN APPLICATION ELIGIBILITY	The promotion is open to new and existing Fincorp customers who meet the lending criteria set by Fincorp during the period of the campaign, except for customers under the Credit Partnership Scheme.
2. PROMOTION PERIOD	The promotion period for the campaign, during which individuals can apply, will start at 8:00 AM on May 6th, 2024 , and concludes at 5:00 PM on June 28th, 2024 .
3.APPLICATION PROCESS	Individuals can apply for a Lucky Loan through Fincorp branches in Port Moresby, Lae, Kokopo, Mt Hagen and Goroka or through a Fincorp Agent located nationwide.
4. LOAN AMOUNT	The loan amount available under the Lucky Loan Campaign will start at a minimum of K500 to a maximum of K50,000.
5. INTEREST RATE	The interest rate applicable to the Lucky Loan client is based on the loan product they have applied for.
6.LOAN TERM	The Repayment terms range from a minimum of 5 fortnights to a maximum of 104 fortnights.
7. CREDIT DATA BUREAU RESTRICTION.	CDB Restrictions as per Fincorp's Unsecured Lending Policy Guidelines Clause 5.5
8. UNCOMMITTED INCOME (UI)	Minimum Uncommitted Income (UI) >0 (greater than zero)
9.BLACKLIST/REDLIST	No blacklist/red list history for at least 6 months (Existing customers).
10.REBATE	Current rebate conditions on existing customers.
11.DRAW PROCESS	The draw will be conducted every Monday at 9:00 AM. Winners will be randomly selected using a transparent and fair method, which is a random number generator, implemented by FinCorp. All approved and paid loan applications submitted during the week of the campaign are automatically entered into the weekly draw. All approved Loan applications will all enter the main draw. <ul style="list-style-type: none"> • Weekly draws will only include all paid loans for that particular week. • End of Campaign Draw will include all paid loans during the Campaign period and the loan account must not fall into arrears.

<p>12.LUCKY LOAN REFERRES</p>	<ul style="list-style-type: none"> • End of Campaign Draw will be conducted at 9 AM, Monday, July 1, 2024. • The list of winners to be published on the company social media channels to increase transparency and trust. <p>The Referrer will receive an incentive for referring a client during this campaign period. These includes both new and existing customers, key business contacts, and payroll officers. To participate, customers must indicate the name and contact details of their Referrer on the application form.</p>
<p>10.CHECK CONTROL</p>	<p>Fincorp's Operation Support will call the new customer to confirm the client's referrer. Only after identification will the referrer be rewarded."</p>
<p>11.GENERAL CONDITIONS</p>	<p>Any additional terms, conditions, or restrictions associated with the Lucky Loan campaign is clearly stated, including Fincorp's right to modify or terminate the Campaign at any time. It's essential to carefully review and understand all terms and conditions before participating in the Lucky Loan Campaign. If you have any questions or require further clarification, please do not hesitate to contact Fincorp Sales Team on email sales@fincorp.com.pg or call us on telephone numbers: 82202100 or 72202100.</p>
<p>SPONSOR:</p>	<p>Flyer Tag Line. 'LUCKY LOAN' Win Weekly with Fincorp</p>
<p>UNSECURED LENDING:</p>	

