



Member Housing Advance Application Processing and Approval Checklist / Requirements

Compulsory Documents

- | | | |
|-------------------------------|---|---|
| a) Application | - | To be properly completed and signed by the applicant and relevant parties accordingly. |
| b) Statutory Declaration | - | All applicants to complete and sign this form before a Commissioner of Oaths who must also sign. |
| c) Irrevocable Authority Form | - | All applicants are to complete and sign this form to repay the advance through salary deductions. |
| d) 3 Current Pay slips | - | All applicants are required to provide pay slips for most current pay period ending. |
| e) Confirmation of employment | - | All applicants are required to provide confirmation letter from their respective units. |

Hereunder are necessary supporting documents required or checklist for you to provide prior to lodging your application for consideration.

1. PURCHASE OF HOUSE ON STATE LAND

- a) Letter of offer from Vendor
- b) Copy of Title
- c) Letter of Acceptance from Member accepting the offer
- d) Description of property & listing of white goods
- e) Letter of intention from the member
- f) Description of property and listing of white goods
- g) Mortgage to be executed
- h) Current Statement of eligibility
- i) Should you require extra finance refer to number 6

2. CONSTRUCTION OF HOUSE ON STATE LAND

- a) Plan of house/Photograph of the site/scope of work
- b) Copy of the Title
- c) Notice from Building Board (NCDC)
- d) Material Quotation (*from the authorized hardware supplier*)
- e) Transport Cost
- f) Labor Cost with relevant certificates and reference letter(s) from the builder
Maximum limit is K5000 (*certificates, 2 or 3 references, labour quote & account details*)
- g) Letter of Agreement between the Member and Builder

3. CONSTRUCTION OF HOUSE ON CUSTOMARILY LAND

- a) Plan of house & Photograph of the site
- b) Customarily Clan Agreement Form (**please note in town areas provide copy of ILG**)
- c) Material Quotation (*from the authorized hardware supplier*)
- d) Transport Cost (*quote and account details to be attached*)
- e) Labor Cost with relevant certificates and reference letter(s) from the builder
Maximum limit is K5000 (*certificates, 2 or 3 references, labour quote & account details*)
- f) Letter of Agreement between Member and Builder

4. EXTENSION/IMPROVEMENT/COMPLETION OF HOUSE ON STATE OR CUSTOMARY LAND

- a) Title of Property (*If State Land*) / Customarily Clan Agreement Form (*please note in town areas provide copy of ILG*)
- b) Material Quotation (*from the authorized hardware supplier*)
- c) Labor Cost with relevant certificates and reference letter(s) from the builder
Maximum limit is K5000 (*certificates, 2 or 3 references, labour quote & account details*)
- d) Transport Cost(*quote and account details to be attached*)
- e) Photograph of the site
- f) Agreement between Member and Builder
- g) Plan of extension & scope of works

5. COMPLETE REFINANCING OF OUTSTANDING HOUSING LOAN ACCOUNT

- a) Most current and updated loan account statement
- b) Copy of Title
- c) Letter of offer from the Bank of Financial Institution
- d) Evaluation of Property

6. EQUITY DEPOSIT FOR A BANK LOAN

- a) 3 Current Pay slips
- b) Letter of Employment Confirmation
- c) Current DFRB Statement
- d) Letter of Offer from the Bank
- e) Letter of offer from the Vendor

Note: *Please note that your application will not be processed until the entire above requirements are submitted in order.*

Comrade Trustee Services Limited

Trustee for the Defence Force Retirement Benefit Fund
Accumulation Fund



MEMBER HOUSING ADVANCE



Application Form

Date Lodged: ____/____/____

Rec'd by: _____

Sign: _____

Maximum Benefit accessible is
100% of your own employee Contributions
and can be used for the purchase of white
goods & other essentials

MHA - SECTION A**PERSONAL DETAILS**

Rank: _____ Surname: _____ Given Names: _____

Service No: _____ Payroll No: _____ Member No: _____ Date of Birth: ____/____/____

Date of Enlistment: _____ Years of service: _____ When do you plan to retire from the PNGDF? _____

Commanding Officer: _____ Have you filled out a Member detail form? Yes No

Annual Salary: K _____ *excluding* Gross Fortnight salary: K _____/fortnight

allowances Net Salary: K _____ fortnight Fortnightly DFRB contributions: K _____

Location of current service: _____ Section attached to in PNGDF: _____

Marital Status: Single Married Divorced Widowed No. of Dependents: _____

POSTAL ADDRESS: _____

Phone: _____ Mobile: _____

If Married, Name of spouse: _____ Contact No: _____

Name of a close associate or relative: _____ Contact No: _____

MHA - SECTION B**HOUSING ADVANCE OPTIONS****1. Type of Member Housing Advance Application***CONSTRUCTION**PURCHASE**EXTENSION /IMPROVEMENTS**REFINANCE**EQUITY FOR A BANK LOAN**BROWN/WHITE GOODS***2. Location of property concerned – Select the following A or B and fill in the details****a) RURAL CENTRE (Customary land)**

Village: _____ Clan Name: _____ District: _____

Province: _____ Nearest Station: _____ Nearest Town: _____

Is electricity supplied? Yes No Type of water supply? Underground River Rain

Ownership of Land: Members Traditional Land Spouse's traditional land other: _____

b) URBAN CENTRE (State land)

City/Town: _____ Allotment: _____ Section: _____

Street: _____ Suburb: _____

Volume: _____ Folio: _____ Dimensions of land: _____

Name on Title: _____ Name of Title holder if different: _____

Address of title holder: _____

Phone: _____ Fax: _____ Mobile: _____ Email: _____

MHA - SECTION C**CHECKLIST****Please ensure before lodging your application that all necessary attachments for all selected housing advance options are provided**

1. a) ☐ 3 current pay slips
- b) ☐ Statutory declaration authority
- c) ☐ Irrevocable Authority Form

Housing advance option 2 will need the following requirements furnished/attached

2. a) ☐ Certified Tradesman
- ☐ Certificates of qualification
- ☐ References of past projects
- ☐ Quotation for Labor
- ☐ Quotation of Material from an authorized Hardware Supplier
- b) ☐ Letter of formal agreement between Member and Builder
- c) ☐ Transport cost

Please tick the appropriate type of housing advance option below from 1 – 6 and check the required documentation as listed and provide them when submitting your application

1. ☐ **CONSTRUCTION OF A HOUSE ON STATE LAND**
 - a) ☐ Sketch plan of proposed site for Construction
 - b) ☐ Copy of Title
 - c) ☐ Approval from Building Board (NCDC)
2. ☐ **CONSTRUCTION OF A HOUSE ON CUSTOMARY LAND**
 - a) ☐ Plan of house
 - b) ☐ Customary Clan Agreement form to be completed
3. ☐ **EXTENSION / IMPROVEMENT/COMPLETION OF HOUSE ON STATE LAND OR CUSTOMARY LAND**
 - a) ☐ Title of property (If house is on State Land)
 - b) ☐ Plan of extension works and photographs of area concerned
4. ☐ **PURCHASE OF A HOUSE ON STATE LAND**
 - a) ☐ Letter of offer from Vendor
 - b) ☐ Copy of title
 - c) ☐ Letter from Member accepting the offer
 - d) ☐ Description of property and listing of white goods
 - e) ☐ Mortgage to be executed
5. ☐ **REFINANCING OF EXISTING HOUSING LOAN TO BUY OUT LOAN**
 - a) ☐ Current and updated loan account statement
 - b) ☐ Copy of Title
 - c) ☐ Letter of Offer from the Bank or Authorized Financial Institution
 - d) ☐ Current valuation of property
6. ☐ **EQUITY DEPOSIT FOR A BANK LOAN**
 - a) ☐ Letter of Employment Confirmation
 - b) ☐ Current DFAC statement
 - c) ☐ Letter of offer from the bank or authorized Financial Institution

MHA - SECTION D

FUNDING – 100% member contribution

1. Member Housing Advance Availability: K_____ (100% of own contribution minus interest and employer portion)
Amount requested for this application: K_____ (inclusive of all expenses)
2. **EXPENSES**

Builder to carry out work on your house: _____ Qualified tradesperson

 - a) Materials: K_____ Supplier : _____
 - b) Labor: K_____ Supplier : _____
 - c) Transport: K_____ Supplier : _____
 - d) 10% GST : K_____

TOTAL: K_____

+ Additional Goods

3. Do you require other goods apart from building material? Yes No ***QUOTATIONS REQUIRED**
If yes, please select from the following list of goods which are covered under this scheme and include quotations.
(**Note:** Conditions apply on the type of goods and the supplier please check with a housing officer at C.T.S.L for more information)
 - a) Refrigerator : K_____ Supplier: _____
 - b) Stove : K_____ Supplier: _____
 - c) Solar power/gen set: K_____ Supplier: _____
 - d) Water/septic tank : K_____ Supplier: _____

TOTAL : K_____
4. TOTAL REQUEST FOR THIS APPLICATION INCLUDING BUILDING EXPENSES + ADDITIONAL GOODS: K_____
5. Intended fortnightly repayments to repay this housing Advance: K_____ *per fortnight*
6. Have you benefited previously from this scheme? Yes No If yes; How much? K_____

7. Are you seeking additional funds from a Bank or Financial Institute? ☐ Yes ☐ No
- a) Name of Bank or Financial Institution: _____
- b) Type of Loan? ☐ Home Loan ☐ Personal ☐ Others (please specify); _____
- c) Amount applied for: K _____
- d) Has Loan been approved? ☐ Yes ☐ Pending ☐ Declined
- e) Agreed period of time to repay this loan: _____
- f) Is this a joint loan account with your spouse: ☐ Yes ☐ No
8. Other means of funding apart from a loan e.g. savings etc? ☐ Yes ☐ No Amount: K _____
9. **TOTAL FUNDS REQUIRED FOR THIS HOUSING PROJECT, (inclusive of loans/M.H.A (DFRB)/other savings etc):** K _____

MHA - SECTION E

ACKNOWLEDGEMENT

I acknowledge and declare that I **have / have not** received assistance under this housing assistance scheme, I further acknowledge that to the best of my knowledge and belief the contents of this application are true and correct. I have read the rules of this housing assistance and acknowledge that upon acceptance of my application I will be bound by those rules, I understand that I may take a copy of those rules and this application and discuss the same and receive advice from a lawyer or anyone else of my choice.

MHA – SECTION F

DECLARATION

I hereby declare that the above statements and answers provided are true and complete and that I have not withheld or misrepresented any information that may influence CTSL's decision on this application.

I authorize CTSL and its employees or an agent to make any inquiries that are deemed necessary for confirmation of the above information as an essential process of evaluation of this application.

Furthermore, I accept responsibility and declare that if any of this information provided is discovered to be false, incomplete, or misrepresented or in anyway intended to adversely influence the decision of CTSL or if I refuse to co-operate in furnishing or supply additional information requested or refuse to be bound by the Defence Force Retirement Benefits Act 1991 and Super Act 2000 or the rules and policies of the Members Housing Advance (MHA) Scheme, CTSL reserves the right to reject the application and I will be ineligible to participate or benefit from the Members Housing CTSL Advance.

The decision of CTSL is final and I will accept and abide by that decision.

Signature of applicant X _____

Date: _____

(Note: Witness to this application must be the Chief Clerk or Director of Personnel Services Representative)

Name of witness : _____

Rank : _____

Title : _____

Stamp here

Witness Signature : X _____

Date: ____/____/____

Location : _____

Phone No : _____



Superannuation (General Provision) (Amended) Act Section 19(a)
Defence Force Retirement Benefits Fund (Amended) Section 59(a)

IRREVOCABLE SALARY DEDUCTION AUTHORITY

TO: The Headquarter – Papua New Guinea Defence Force, Murray Barracks, DPS/
Payroll Office, Mail Bag, **BOROKO**, National Capital District.

1. I,..... Service/Payroll No.....

Rank.....of.....
(Postal Address of Member Location/ Uni Location)

hereby authorize my above named employer to:

1. a) Deduct an additional **2% contribution** or **K50.00** per fortnight whichever is greater,
over and above my Defence Force Retirement Benefits Fund contribution and

b) Deduct an amount of K..... per fortnight from my wages / salaries
(Total of amount)

I further agree to commence MHA deduction effective Pay Period Ending Number
and Date specified hereunder (*Please refer CTSL Official use only*) to continue until
further advised by Comrade Trustee Services Limited and direct my said employer to
pay such deduction to Comrade Trustee Services Limited to offset my credit.

I understand that;

2. Where there is any money owing to the Fund, Comrade Trustee Services Limited is
authorized to deduct monies from my employer to offset all outstanding monies.
3. Where there is any money owing to the Fund, Comrade Trustee Services is authorized to
deduct monies from my DFRB member account or Benefit Payment Entitlements
as determined by DFRB Act to offset the balance.
4. I further acknowledge and direct that this authority is irrevocable and may not be
terminated on countermanded except by written authority from Comrade Trustee Services
Limited to my said employer.
5. I acknowledge that if there are any other agreements between myself and Comrade Trustee
Services Limited, which involves payment of money to me, then in an instance of conflict
this Authority overrides such other agreement.

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

.....
(Signature of Applicant)

.....
(Signature of Witness)

CTSL Office Use Only

As per members signed irrevocable authority, we advise PNGDF Payroll Office to effect member's MHA deduction from Pay Period Ending

Number.....Date...../...../20....., accordingly.

Employer Acknowledgement

We acknowledge the members salary/ wage deduction authority and agree to deduct the amount specified herein commencing on the first pay period ending after two weeks of MHA Drawdown to offset monies owed to the fund under MHA by member and remit to Comrade Trustee Services Limited. We further agree that this deduction will continue until advised by Comrade Trustee Services Limited.

Director Personnel Services (DPS)

1.Name:Designation:
(Signature of Authorized Personnel)

Date:/...../20.....

Please insert
Stamp
Here

Pay Unit Office

2.....Name:Designation:
(Signature of Authorized Personnel)

Date:/...../20.....

Please insert
Stamp
Here

STATUTORY DECLARATION

FORMAL AGREEMENT BETWEEN MEMBER AND BUILDER FOR M.H.A

I _____ do solemnly and sincerely declare that;

1. (a) "I intend to engage _____ of _____
_____ *Address*
_____ to carry out construction works for the total
value of K_____._____ to improve/ extend/ construct my house at

(b) _____"
(State location of proposed site for housing)

(c) I further declare that to the best of my knowledge and judgment, I believe the above
Individual/ group is qualified & capable in all aspects of the construction phase proposed and

(d) I also assure the trustee for the DFRBF that under this agreement, I take full responsibility over my
choice of preference to elect the above who I believe to be trustworthy and will remain unified with
me in this agreement under the guidelines of the Members housing Advance Scheme

2. In accordance with relevant laws governing legal binding agreements we agree to sign and seal this
agreement as a bonding pact.

X
Applicant (Member of the DFRBF)

X
Name: _____
Engaged builder/representative

AND I make this solemn declaration by virtue of the Oaths, Affirmations and Statutory Declarations Ordinance 1962
as amended to date conscientiously believing the Statements contained therein to be true in every particular.

Declared at _____ c) _____ on

The _____ day of _____, 20

d) _____
Signature (Commissioner of Oaths)

e) _____
Name or Title (Commissioner of Oaths & Stamp)

- a) Here insert name, address and occupation of person making the declaration.
- b) Here insert 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 is made.
- e) Here insert the title of person before the declaration is made.



(Trustee for Defence Force Retirement Benefit Fund)

CUSTOMARY CLAN AGREEMENT

BETWEEN:

COMRADE TRUSTEE SERVICES LIMITED

“of the one part”

AND

.....CLAN

“Of the other part”

CUSTOMARY CLAN AGREEMENT

I/We, the undersigned being authorized representatives(s) of the Clan hereby state that
(State name of applicant)

has the right under the tribal customary land law for the whole of his or her lifetime to use the land known as the
.....situated at.....village,

(State name of the Customarily Land)

near,..... Township:.....Province (more particularly
described in the plan attached hereto) for the purpose of constructing a dwelling house thereon and/ or to carry out improvements or
extensions thereto and/or to carry out improvements or extensions thereto and/or to purchase an existing dwelling house thereon.

I/ We make this statement in consideration of the Comrade Trustee Services Limited providing assistance to the aforementioned
.....and declare to the said Board the truth of the statements contained herein.

I/ We further declare that all the members of the said clan agree to our signing this agreement and that I/ We are in the person(s)
authorized by the clan to sign it.

Date thisDay20.....

1. TITLE OF CLAN LEADER / ELDER

Full name of Clan Leader / Elder

Signature or Mark

2. VILLAGE OFFICIALS

Name

Signature or Mark

Date

.....
Village Councilor

.....
Village Magistrate

.....
Peace Officer

.....
Pastor/Deacon

Organization
Stamp/
Seal

Organization
Stamp/
Seal

Organization
Stamp/
Seal

Organization
Stamp/
Seal

3. COMMISSIONER OF OATHS

.....
Signature

Dated:...../...../.....

Stamp/
Seal

NO	SUPPLIERS NAME
SOUTHERN REGION	
Port Moresby	
1	CE Hardware
2	Badili Hardware Ltd
3	Bowmans Ltd
4	Steel Industries
5	Monier Ltd
6	Atlas Steel
7	Barlow Industries
8	Carpenters Hardware Ltd
9	Agmark Hardware
10	Hardware Haus
11	Mainland Plumbing & H/ware Supplies
12	BNBM Hardware
13	PLP Hardware Ltd
14	Plumbers & Builders Supplies
15	Brian Bell & Co Ltd
16	Niugini Steel Corporation
17	Esco Ltd
Daru	
18	Tuntila Ltd
19	tabubil Hardware
20	CPL Kiunga Hardware
21	Kunitia No.3 Ltd
22	New Century Ltd
Kiunga	
23	Kiunga Hardware
24	W.P. Construction Ltd
Alotau	
25	Alotau Hardware
26	Alotau Enterprises
27	Togenao Ltd
28	Milne Bay Hardware
29	Gilsenan Melpa
Oro	
30	Hardware Haus
31	Fudell Industrial (PNG)Ltd (formerly Ambogo Sawmill)
32	Agmark Hardware
33	Price Rite Enterprises
MOMASE REGION	
Wewak	
34	Garamut Enterprises
35	Narakobi Vocational Centre
36	Hardware Haus
37	PNG Agro Commodity Developers Ltd
38	Tang Mow Hardware Ltd
39	Agmark Hardware
Vanimo	
40	Aitape Sawmil Ltd
41	Plus & Sons Mini Sawmill
42	Aitape Foundation Ltd
43	Best Buy Group Ltd

NO	SUPPLIERS NAME
44	Vanimo Trading Company
45	Vanimo Forest Products
46	Vanimo Supermarket Ltd
Lae	
47	Niugini Building Supplies
48	Atlas Steel
49	Barlow Industries
50	Hardware Haus
51	Best Buy Group Ltd
52	Esco Ltd
53	Pipe Maker (A Division POM Plumbing Supplies)
54	Seeto Kui Holdings Ltd
55	Agmark Hardware
56	Mainland Plumbing & H/ware Supplies
57	Plumtrade Ltd
58	Carpenters Hardware Ltd
59	Plumbers & Builders Supplies
60	Bowmans
61	BNBM Hardware
62	Maunten H/ware & Agriculture Supplies
63	PNG Forest Products Ltd
64	Superservice Hardware
Madang	
65	Brian Bell & Co. Ltd
66	MBS Hardware (Formerly Rabtrad)
67	Agmark Hardware
68	Carpenters Hardware Ltd
69	Madang Hardware
70	BNBM Hardware
71	Ela Hardware
HIGHLANDS REGION	
Mt Hagen	
72	Brian Bell & Co Ltd
73	Hardware Haus
74	Niugini Bldg Supplies
75	Esco Ltd
76	Carpenters Hardware Ltd
77	Labour Timbers Ltd
78	Agmark Hardware
79	Gilsenan Melpa
80	Melpa H/ware & Building Supplies
81	Nuigini building Supplies Ltd
82	Tininga Hardware
Goroka	
83	Mitre Hardware
84	Brian Bell & Co Ltd
85	Hardware Haus
86	Summer Institue of Linguisitics
87	Gloem Hardware
88	Goroka Didiman Hardware

NO	SUPPLIERS NAME
89	Carpenters Hardware Ltd
90	Agmark Hardware
91	FM Hardware
92	Shiloh Hardware Supplies
Kundiawa	
93	Sika Ltd
94	Farmtec
Mendi	
95	Kepi Vocational Centre
96	Paradise Investment
Wabag	
97	Pombapus Ltd
98	S.T.C Wapenamanda Voc. Centre
NGI REGION	
Rabaul	
99	Agmark Hardware
100	Barlow & PBS
101	Nivani Ltd
102	BNBM PNG Ltd
103	Esco Ltd
104	Hardware Haus
105	Brian Bell & Co. Ltd
106	Plumbers & Builders Supplies
Kimbe	
107	Kimbe Bay Shipping Agencies
108	Nivani Ltd
109	RJJ Investment Ltd
110	Agmark Hardware
111	Malama Hardware
112	BNBM Hardware
Kokopo	
113	Agmark Hardware
114	Barlow & PBS
115	Carpenters Hardware Ltd
116	BNBM Hardware
Kavieng	
117	Lakaka Hardware Ltd
118	Island Building Supplies
119	Agmark Hardware
Lihir	
120	Lakaka Hardware Ltd
121	Lihir builders Ltd
122	Anitua Hardware Ltd
Buka	
123	Barlow Industries
124	Agmark Pacific Ltd
125	Patjoen Trading & H/Ware
126	Eagle Agriculture & Hardware
127	Lumankoa Investment Ltd
128	Buka Metal Fabricators Ltd
Lorengau	
129	Hardware Haus
130	Handyman & Hardware Stores Ltd