

KĀTAKI 'O FAKATOKANGA'I ANGE

'E kamata 'a hono nō atu mei he Pangike Langa Fakalalakaka 'o Tonga, 'i Mā'asi, 2026, 'a e pa'anga kuo vahe'i mei he Pule'anga Tongá ki he ngaahi taumu'a ko 'eni:

1. Ngaahi Nō ki he ngaue fakapisinisi 'i he ngaahi sekitoa kehekehe 'o hange ko e ngaue Faka'enisinia (mechanical), Falekoloa, Falekai, Kautaha Langa, Ngoue kehekehe, Takimamata, Toutai, etc.
2. Nō ki he ngaahi pisinisi iiki fakatautaha pe fakakulupu ma'ae Kakai fefine.
3. Nō ki he totongi ako ma'ae fanau kuo 'i he Foomu 6 pe 7 pea mo kinautolu 'i he 'Univēsiti pe ko e ngaahi Ako Mā'olunga fakatekinikale ma'a kinautolu kuo 'osi mei he High School.
4. Nō ki he Ngaahi fiema'u lalahi 'a e ngaahi 'apiako 'oku 'ikai pule'i pe fakalele 'e he Pule'anga.
5. Nō ki he 'ave Fakafalemahaki ki muli 'o ha fa'ahinga 'oku 'ikai lava fai honau faito'o 'i Tonga ni (Health Referral Loans).

Ko e lōloa mo e taimi totongi fakafoki 'oe ngaahi Nō ko 'eni, kau ai mo e totongi tupu (interest) 'e muimui ofi pē ia 'i he ngaahi tu'utu'uni 'oku 'omai 'i he Alepau Ngāue pea mo e Pule'anga Tonga. Katakiki 'o fetu'utaki ki ha 'Ofisa Nō mei he Pangike Langa Fakalalakaka 'o Tonga kapau te ke fiema'u ha ngaahi fakamatala fakaikiiki.

**'OKU MAHU'INGA KE TOTONGI FAKAFOKI E NGAAGHI NŌ KO 'ENI' KOE'UHI KE MA'U
FAINGAMALIE MEI AI HO NGAAGHI KAUNGĀ'API
MĀLŌ**

GDL CHECKLIST – HEALTH REFERRAL LOAN (NŌ KI HE 'AVE FAKAFALEMAHAKI KI MULI – T\$1 MILIONA)

OBJECTIVES (TAUMU'A)

- a. To provide financial assistance under the Government Development Loan Programme to eligible Tongan citizens requiring overseas medical treatment. (Ke fakapa'anga hano 'ave fakafaito'o 'o ha taha ki Tu'apule'anga 'oku faingata'a'ia ha alanga mahaki 'ikai lava faito'o 'i Tonga ni).
- b. To support the financing of hospital fees, specialist consultations, surgery, medication, airfare, and essential logistical arrangements where treatment is not available locally or where approved exemptions apply. (Ke fakapa'anga e ngaahi fakamole ko 'eni; totongi falemahaki, fale'i mei ha mataotao fakafaito'o, totongi ki he ngaue fakafaito'o kau ai hano tafa, totongi ki he faito'o kau ai moe fo'i 'akau, totongi folau vakapuna mo ha ngaahi fakamole kehekehe pē felāve'i mo e faito'o fakafalemahaki 'e fakahoko ki he tokotaha fokoutua pe faingata'a'ia)
- c. To ensure lending decisions support social wellbeing while maintaining prudent credit standards and sustainability of the fund. (Ke lava 'o fai ha tu'utu'uni fakapotopoto fekau'aki pea mo e lelei 'o e kole Nō ke tokonia e tokotaha faingata'a'ia 'o fakatatau mo e ngaahi tu'utu'uni fakanō pea mo e taumu'a 'o e fakapa'anga kuo 'omai mei he Pule'anga)

LOAN ELIGIBILITY (NGAAGHI FIEMA'U KI HA TAHA 'E KOLE NŌ)

- a. Applicant must be a Tongan citizen and have resided in Tonga for a minimum of twenty-four (24) consecutive months immediately prior to application. (Tokotaha kole nō ko e Tonga pea na'e nofo pe 'i Tonga ni he mahina 'e 24 kimu'a hono fakafonu e kole nō).
- b. Applicant must be eighteen (18) years of age or above. (Ke ta'u 18 pe lahi ange)
- c. Applicant must not have existing or prior Government loan exposure unless written Government support or approval has been obtained. (Tokotaha kole nō 'oku 'ikai ha'ane nō lolotonga 'i he ngaahi polokalama nō 'a e Pule'anga 'o hangē TC Gita Recovery loan fund, Micro loans for Women, Agriculture Managed Fund and Fisheries Export Development Fund, 'e fiema'u ha tohi pou pou pea mei he Pule'anga)
- d. Loan must be strictly for overseas medical treatment and related expenses in accordance with the Government

Development Loan Programme. (Ko e kole nō 'oku fakataumu'a pē ki he 'ave fakafalemahaki ki muli kae 'ikai ko ha to e 'uhinga kehe).

LOAN CRITERIA (NGAAHI TU'UTU'UNI FELAVE'I MOE NŌ KO 'ENI)

- a. To meet overseas medical treatment costs, including hospital fees, specialist consultations, surgery, medication, airfare, and necessary logistical arrangements. ((Ke fakapa'anga e ngaahi fakamole ko 'eni; totongi falemahaki, fale'i mei ha mataotao fakafaito'o, totongi ki he ngaue fakafaito'o kau ai hano tafa, totongi ki he faito'o kau ai moe fo'i 'akau, totongi folau vakapuna mo ha ngaahi fakamole kehekehe pē felāve'i mo e faito'o fakafalemahaki 'e fakahoko ki he tokotaha fokoutua pe faingata'a'ia)
- b. Tongan Citizen requiring urgent or essential medical treatment not available locally, supported by a medical referral from Vaiola Hospital or other recognised medical authority. (Ko e tokotaha fiema'u tokoni fakafaito'o ki Tu'apule'anga kuo fakapapau'i mei he Falemahaki Vaiola pe ko ha mafai fakafalemahaki 'i Tonga ni ; 'oku fiema'u ke 'ave ki muli 'a e tokotaha faingata'a'ia).
- c. Maximum Loan T\$100,000 (Lahi taha 'e ala Nō ko e T\$100,000).
- d. Maximum Loan Term of five (5) years. (Kuopau ke totongi fakafoki 'i loto 'i he ta'u 'e nima).
- e. One guarantor / co-borrower with acceptable financial standing and credibility. (Fiema'u ha taha kene malu'i e Nō pe ko ha tokotaha ke kaunga nō pea ko e tokotaha ko ia tene lava tokoni ki hono totongi fakafoki 'a e nō).
- f. Security Assets is required like fixed assets, vehicle, etc (Fiema'u mo ha ngaahi koloa ke malu'i'aki 'a e nō).
- g. The Bank may determine that, in lieu of providing security assets, a personal guarantee, salary deduction guarantee, or letter of credit may be accepted as security for the loan. ('E toki fakapapau'i 'e he Pangike hili hono vakai'i 'a ho'o kole noo' 'a e natula mo e founda 'e malu'i 'aki 'a ho'o kole nō).

REQUIRED DOCUMENTS (FIEMA'U E NGAahi PEPA PE FAKAMATALA KO 'ENI)

- Complete Loan application form (attached). (Foomu kole nō kuo 'osi fakafonu kakato).
 - Medical referral letter from a licensed medical practitioner or specialist in Tonga. The referral must clearly state the medical condition, diagnosis, and justification for overseas treatment. (Tohi fakamo'oni mei ha Toketā pe mataotao fakafaito'o lēsisita 'i Tonga ni 'o fakapapau'i e fiema'u ke 'ave fakafaito'o ki muli e tokotaha faingata'a'ia. Kuo pau ke fakaikiiki mai he tohi ko ia e natula e fokoutua, fakaikiiki 'o e ngaahi faito'o 'oku fiema'u pea mo e 'uhinga 'oku fiema'u ai ke 'ave fakavavevave ki muli e tokotaha faingata'a'ia).
- Where treatment is available locally, the referral must confirm that the applicant or family has been advised of local treatment options. (Kapau 'oku malava ke fakahoko e faito'o ko ia 'i Tonga ni, 'oku fiema'u ke fakapapau'i mai 'e he Toketā kuo'osi fakamatala'i lelei ki he tokotaha faingata'a'ia pe mo e fāmili).
- Formal acceptance letter and detailed cost estimate from the overseas hospital or clinic valid for a minimum of three (3 Months). (Tohi mei he Falemahaki 'i muli 'e 'ave ki ai 'a e tokotaha faingata'a'ia 'o fakapapau'i kuo nau tali ke fai ai 'a e faito'o pea mo e 'esitimeti e mahu'inga fakalukufua 'e fiema'u ki hono totongi e faito'o pea ko e tohi ko ia kuo faka'aho 'i loto 'i he mahina 'e tolu pe ofi ki ai).
 - Quotations for medical treatment, airfare, accommodation, and related logistics ('Esitimeti e ngaahi fakamole fakakātoa)
 - Copy of valid passport (Paasipooti 'e lava ngāue'aki 'e he tokotaha faingata'a'ia)
 - Copy of Valid Visa (Visa mei he fonua 'e fakafolau ki ai e tokotaha fokoutua)
 - Proof of income and evidence of repayment capacity ie Employment Reference Form attached. (Ngaahi tohi fakamo'oni 'o ha ma'u'anga pa'anga 'e ala tokoni ki hono totongi fakafoki 'o e Nō)
 - Guarantor / Co-borrower documentation, including identification and proof of income (Ngaahi tohi fakamo'oni 'o ha taha kuo loto ke kaunga nō pe te ne malu'i e totongi fakafoki 'o e Nō).

Written Government approval or exemption letter (where applicable). (Tohi mei he Pule'anga 'e ala tokoni ki he kole nō kapau 'oku 'i ai).