

## 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 'Univēsiiti 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 Aleapau Ngāue pea mo e Pule'anga Tonga. Katakai '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 NGAahi Nō KO 'ENI' KOE'UHI KE MA'U FAINGAMALIE MEI AI HO NGAahi KAUNGĀ'API**

**MĀLŌ**

### **GDL CHECKLIST – STUDENT LOAN**

**(NŌ KI HE TOTONGI AKO 'A E FĀNAU 'I HE FOOMU 6, 7 MO E NGAahi AKO MĀ'OLUNGA ANGE – T\$5 MILIONA)**

#### **OBJECTIVE (TAUMU'A)**

To provide financial assistance under the Government Development Loan Programme to support Tongan students undertaking Form 6, Form 7, and tertiary education, both locally and overseas. (Konga e Polokalama fakapa'anga mei he Pule'angá ke tokonia fakanō 'a e totongi ako 'a e fānauako Tonga 'i he foomu 6, foomu 7 pea mo e ako mā'olunga ange kau ai 'e 'Univēsiiti 'i Tonga ni pea mo muli foki).

To enable completion of education and enhancement of professional skills to support long-term contribution to Tonga's economic development. (Ke lava ke fakaa'u lelei e feinga ako 'etau fānau Tonga koe'uhí ko honau kaha'u 'i he langa fakalalakaka faka'ekonomika hotau fonua).

To ensure transparent, efficient, and equitable administration of the Student Loan Facility in alignment with the GOT-TDB Implementation Agreement. (Ke lava 'o fakahoko 'a e ngaahi nō ko 'eni' 'i ha founa maau, 'ata ki tu'a mo 'ikai filifili mānako tu'unga he femahino'aki 'a e Pule'anga pea mo e Pangikē Langa Fakalalakaka 'a Tonga).

#### **LOAN ELIGIBILITY (NGAAHI FIEMA'U FELĀVE'I MO E TOKOTAHA KOLE NŌ)**

Applicants must be Tongan citizens. (Kuopau ko e tokotaha Tonga 'e kole Nō).

Loan applications must be for the sole purpose of meeting educational expenses of the applicant's children who are currently enrolled in an educational institution.

Eligible levels of study include Form 6, Form 7, and tertiary education, both local and international. (Ko e kole nō ke fakapa'anga 'aki e totongi ako 'a e fānau 'oku nau lolotonga ako he foomu 6, foomu 7 pe ko ha ako mā'olunga ange pe 'Univēsiiti 'i Tonga ni pe 'i muli. He'ikai lava ke ngāue'aki e pa'anga nō ki ha toe 'uhinga kehe).

Applicants with previous or outstanding loans under other Government loan schemes (including TC Gita Recovery Loan Fund, Micro Loans for Women, Agriculture Managed Fund, and Fisheries Export Development Fund) are

ineligible unless written Government support is obtained. (Ko kinautolu 'oku 'i ai ha'anau nōpe mo'ua lolotonga ki he Pule'anga he 'ikai ke nau lava 'o kau he kole nō tukukehe ka ma'u mai ha tohi fakamafai mei he Pule'anga).

### **LOAN CRITERIA (NGAAHI FIEMA'U FEKAU'AKI MO E NŌ)**

- Loan is to meet educational expenses for Form 6, Form 7 and accredited tertiary programmes, local or overseas institution. (Ko e nō ke fakapa'anga 'aki e totongi ako ki he fānau ako Tonga 'i he foomu 6, foomu 7 pe ko e ngaahi ako mā'olunga ange pe 'Univēsiiti kuo lēsisita 'i Tonga ni pē 'i muli)  
Maximum Loan request T\$100,000.00 per applicant, subject to programme allocation. (Lahi taha 'e lava ke nō ko e T\$100,000.00).
- Interest Rate of 1% per annum, with no additional TDB charges or service fees. (Totongi tupu 'e peseta 'e taha ki he ta'u pea he'ikai ha to e totongi kehe 'e hilifaki 'e he Pangikee)
- Applicant must demonstrate the ability to repay the loan within the approved repayment period. (Kuo pau ke lava 'e he tokotaha kole nō 'o totongi fakafoki 'a e nō 'i he vaha'a taimi ke totongi fakafoki ai 'a e Nō).
- Collateral / Security Requirements: Property, fixed assets, Vehicles etc, Guarantor(s) must have individual or collective net worth equivalent to the requested loan amount; (Fiema'u ha ngaahi koloa malu'i fe'unga pehē foki mo ha taha 'oku ngāue ke ne tokoni ki hono malu'i 'a e nō).
- Maximum loan term of five (5) years. (Ko e lōloa e taimi ke totongi fakafoki ai 'a e nō ko e ta'u 'e nima).

### **REQUIRED DOCUMENTS (NGAAHI PEPA 'E FIEMA'U KI HE KOLE NŌ).**

- Complete Loan application form (Fakakakato mai hono fakafonu 'a e foomu kole nō).
- Study proposal outlining course of study and relevance to domestic needs (Polokalama ako lolotonga 'a e tokotaha ako mo ha ngaahi fiema'u felāve'i mo e polokalama ako).
- Evidence of past academic performance and results (Ngaahi ola he ngaahi ta'u kimu'a 'o e ako 'a e tamasi'i/ta'ahine ako).
- Acceptance Letter from an accredited educational institution/Offer letter (Tohi mei he 'apiako 'o fakamo'oni'i kuo tali e tokotaha ako ke hū'o ako ai).
- Invoice for Tuition/School fees, accommodation (University study, insurance, books, or related study costs (where applicable) (Tohi invoice 'o e lahi e totongi ako he ta'u, kau ai mo e totongi nofo ki he tokotaha 'e hū ki he 'Univēsiiti mo e ngaahi fakamole kehekehe 'e fiema'u ke fakakau 'i he kole nō).
- Evidence of applicant's ability to repay the loan ie Employment Reference attached (Tohi fakamo'oni 'e lava 'e he tokotaha kole nō 'o totongi fakafoki 'a e nō. Hangē ko ha tohi mei he Ngāue'anga).
- Guarantor documentation demonstrating required net worth (Ngaahi fakamatala falala'anga fekau'aki mo e tokotaha fie kaungā malu'i (guarantor) 'o e Nō).
- Valuation reports for any property or assets offered as collaterals (Ngaahi fakamahu'inga falala'anga 'o e ngaahi koloa ke malu'i 'aki 'a e Nō).
- Salary deduction confirmation (where applicable) (Tohi fakamo'oni mei he ngaue'anga 'o e tokotaha Nō 'e lava to'o hangatonu e totongi Nō mei he vāhenga 'o e taha Nō).
- Supporting documentation relevant to the proposed course of study (Ngaahi tohi falala'anga 'e ala tokoni ki hono vakai'i 'o e Nō kau ai ha ngaahi fakamatala fekau'aki mo e polokalama ako).