

**PERSONAL LOAN APPLICATION**



BRANCH: \_\_\_\_\_ DATE: \_\_\_\_\_ SAV#: \_\_\_\_\_ CIF: \_\_\_\_\_  
APPLICATION NO. \_\_\_\_\_

NAME (S) IN FULL  Email: _____		MR. MRS. MISS.	DATE OF BIRTH		Marital Status: No. Of Dependents: Spouse's Name:  Spouse's Job				
AMOUNT OF LOAN			TERM IN MONTHS		COMMENCING DATE				
PURPOSE OF LOAN									
Are you currently performing all the duties of your livelihood Yes <input type="checkbox"/> No <input type="checkbox"/> If no please explain by letter									
HOME ADDRESS		MAILING ADDRESS		RESIDENTIAL STATUS:- Owner Tenant With Relative Other <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> YEARS AT PRESENT ADDRESS: TELEPHONE NO:					
PREVIOUS ADDRESS (if less that 3 years)						Cell:			
NAME & ADDRESS OF LANDLORD OR MORTGAGE HOLDER :)									
NAME AND ADDRESS OF EMPLOYER					TELEPHONE NO.				
OCCUPATION: Time in Job (years):			TELEPHONE NO.						
SALARY (Recent Pay slip to be produced) IS YOUR SALARY ALREADY ASSIGNED (YES) IF YES TO WHOM CAN IT BE ASSIGNED TO THIS OFFICE (YES) YES - IS DEDUCTION ASSIGNABLE			PLACE OF EMPLOYMENT:						
REFERENCE, NAME & ADDRESS OF RELATIVE OR FRIEND NOT LIVING AT YOUR ADDRESS			TELEPHONE NO:						
<b>ASSETS</b>		<b>VALUE \$</b>		<b>LIABILITIES</b>		<b>VALUES\$</b>		<b>MTHLY PMTS</b>	
	a.	b.		a.	b.	a.	b.		
Cash with Banks			Bank Loans*:						
Credit Union			Credit Cards :						
L/Ps - Co CSV\$			Credit Union:						
Other Liquid Assets:			Hire Purchase:						
Vehicle/s (Reg. No. & Make):			Mortgage Loans:						
Properties (Address & Des):			Other (Specify)						
Total Other Assets (Specify):									
<b>TOTAL ASSETS</b>		b)	<b>TOTAL LIABILITIES</b>		b)				
<b>MONTHLY INCOME</b>				<b>OTHER MONTHLY COMMITMENTS</b>					
Business Income			Child Maintenance/Alimony						
Salary (Gross)			Rent						
Traveling			Total Debt Servicing Commitments						
Overtime (avg.)			P.A.Y.E. - N.I.S. - H/S						
Other Income (Specify)			Insurances						
Child Support			Living Expenses (including utilities)						
			Vehicle Expenses						
			Entertainment/Other Expenses						
			Sub-Total						
Spouse's Income			Payment on this Loan						
			TOTAL COMMITMENTS						
<b>TOTAL INCOME</b>			Budget Surplus / (Deficit)						
			<b>TOTAL (Debt Servicing Ratio)</b>				%		
CUSTOMER FOR HOW MANY YEARS: IS THE LOAN TO CLEAR BORROWING OUTSIDE OF BANK OF ST. VINCENT & THE GRENADINES LTD? (YES/NO) (delete one)			HOW MANY LOANS REPAYED (excluding refinance)						
DETAILS OF OTHER BANKERS:									
NAME OF INSTITUTION		ACCOUNTS	BALANCE		COMMENTS				
SECURITY DETAILS:					MARKET VALUE	LENDING VALUE			
OTHER SECURITY:									
TOTAL LENDING VALUE									
OTHER LOAN: SECURITY :						TOTAL EXPOSURE / SURPLUS:			
REAL ESTATE LOCATION/ DESCRIPTION		REG. OWNER	YR. PUR	PURCHASE PRICE	PRESENT VALUE	FIRE INSURANCE			

**PERSONAL LOAN APPLICATION**

**AGREE TO THE FOLLOWING:-**

1. All information given herein is true, accurate, and complete to the best of my/our knowledge, and was provided for the purposes of obtaining a loan. I/we confirm I/we are not being sued, that there is no unsatisfied judgement outstanding against me/us. And that I/we are not indebted to any lending institution except as shown in this application.
2. I/we authorize the Bank to obtain such information as they require from my/our present or previous employer, any credit reporting agency, of from any other source it thinks appropriate.
3. During the currency of my/our loan I/we will not seek a loan elsewhere without first informing the Bank.
4. This form will remain the property of the Bank whether or not the loan is approved.
5. The bank has my authority to charge any account which I/we presently or in the future maintain with the Bank, with the monthly payments as they become due. I/we agree to pay the standard banking charges, cost and expenses which the Bank may incur in stamping, perfecting any security or enforcing this agreement, or in obtaining payment or discharge of my/own loan according to the terms of my/our promissory note. I expressly agree to pay the rate of interest of % per annum (or whatsoever rate is in effect during the life of the loan) on the full outstanding balance of the loan.
6. I/We hereby authorize the Bank of St. Vincent & the Grenadines Ltd. To provide cover under its Self Insurance Protection Plan on my life for the entire amount of this loan in accordance with the terms and conditions set out in the Consumer Credit Disclosure Statement attached to this application. The full cost of the plan will be paid by me on the date which the loan is made.

“ To the best of my knowledge I am in good health and in particular am not suffering from any terminal illness” -----

SIGNED THIS.....DAY OF.....  
 (Day) (Month) (Year)

BANK WITNESS APPLICANT SIGNATURE (1)  
 BANK WITNESS APPLICANT SIGNATURE (2)

**DO NOT WRITE BELOW THIS LINE FOR BANK USE ONLY**

LOAN REFERENCE NO: LOAN DISBURSEMENT CHECKLIST Loan Type  
 AMOUNT OF NOTE INTEREST RATE  
 CENTRAL BANK CLASSIFICATION CODE

CREDIT CHECKS

CORE DIRECTOR:  
 OTHER BANK/FINANCIAL INSTITUTIONS:

INTERNAL CHECKLIST

<u>SECURITY</u>	<u>Tick if Required</u>	<u>Lending Value</u>
Promissory Note	<input type="checkbox"/>	.....
Mortgage	<input type="checkbox"/>	.....
Life Insurance	<input type="checkbox"/>	.....
Fire Insurance	<input type="checkbox"/>	.....
Vehicle Insurance	<input type="checkbox"/>	.....
Guarantee	<input type="checkbox"/>	.....
Mortgage Bill of Sale	<input type="checkbox"/>	.....
Fixed Deposits	<input type="checkbox"/>	.....
Other	<input type="checkbox"/>	.....

<u>Name</u>	<u>Distribution of Loan Proceeds</u>	<u>Amount</u>
.....	.....	.....
.....	.....	.....
.....	.....	.....
<u>Proceeds Distribution to Other Financial Institutions</u>		
<u>Other Banks</u>		<u>Amount</u>
.....	.....	.....
.....	.....	.....
<u>BOSVG Ltd.</u>		
.....	.....	.....
.....	.....	.....
.....	.....	.....

I confirm that I have personally checked the identification/ confirmation required, and have Credit Scored it.

I confirm that I personally checked the Credit Score, that the date is correct imputed, and a decision has been given. I have satisfied myself that all the conditions required have been met, including all security required.

INTERVIEWING OFFICER.....Craig Morris.....

VERIFYING OFFICER.....

I have disbursed the above loan

DISBURSING OFFICER.....

DATE.....

REMARKS:  
 .....  
 .....  
 .....

CREDIT SCORE: APPROVED:  DECLINED:   
 RECOMMENDED:  DECLINED:

RECOMMENDED by..... DATE:.....

APPROVED BY:..... DATE:.....