

PERSONAL DETAILS			
NAME IN FULL		ACCOUNT NO	
HOME ADDRESS		NO. OF YEARS AT CURRENT ADDRESS	
PREVIOUS ADDRESS:			
TEL NO.:	CELL NO	DATE OF BIRTH (dd/mm/yy)	
EMAIL ADDRESS		NATIONAL REGISTRATION NUMBER:	
MARTIAL STATUS: <input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED <input type="checkbox"/> DIVORCED <input type="checkbox"/> SEPARATED: <input type="checkbox"/> WIDOW <input type="checkbox"/> WIDOWER			
NAME OF SPOUSE			
NO. OF DEPENDENTS		AGES OF DEPENDENTS	
EMPLOYER		TELEPHONE NO.	
ADDRESS:			
EMPLOYMENT STATUS <input type="checkbox"/> PERMANENT <input type="checkbox"/> TEMPORARY <input type="checkbox"/> CASUAL		LAST WORKING DAY	YEARS EMPLOYED
OCCUPATION		DEPARTMENT	
PREVIOUS EMPLOYER			
NAMES AND ADDRESSES OF TWO (2) REFERENCES NOT LIVING WITH YOU			
(1)		(2)	
RELATIONSHIP	TELEPHONE NO.	RELATIONSHIP	TELEPHONE NO.
IF SELF EMPLOYED STATE, NATURE OF BUSINESS		DATE ESTABLISHED	
BUSINESS NAME		BUSINESS ADDRESS	
BANKERS	TYPE OF ACCOUNT	BALANCE	
LOAN AMOUNT REQUESTED <i>(words & figures)</i>			
LOAN PURPOSE			
<p>The Credit Union may verify any information provided to it by me/us from whatever sources it deems necessary. The Credit Union is hereby authorized to obtain any information it requires relative to my/our credit history or application for credit and any such source is hereby authorized to provide any such requested information.</p> <p>The Credit Union is further authorized to disclose to any Credit Bureau, reporting agency, business, financial institution or person with whom I have entered into or propose to enter into a business or financial relationship with, personal information or such information regarding my/our credit or financial history, or information as is deemed appropriate, lawful and necessary in the sole discretion of the Credit Union or as expressly provided by law. I/we jointly and severally agree to indemnify the Credit Union and save the Credit Union from any and all claims in damages or otherwise arising from any disclosure as herein authorized.</p>			

DETAILS OF INCOME AND EXPENDITURE TO SUPPORT LOAN APPLICATION		
INCOME <input type="checkbox"/> MONTHLY <input type="checkbox"/> SEMI-MONTHLY <input type="checkbox"/> WEEKLY		
ALLOWANCES		
OTHER INCOME (Give details)		
TOTAL INCOME		DO NOT WRITE IN THIS SPACE
PAYE		
NIS		
LIFE INSURANCE		
WORKERS' UNION		
RENT		
MORTGAGE		
FOOD		
TELEPHONE		
PAID TELEVISION e.g MCTV		
ELECTRICITY		
WATER		
GAS		
BUSFARE		
VEHICLE EXPENSE: <i>(Gas & Insurance)</i>		
BANK PAYMENT: <i>(Give details)</i>		
BANK PAYMENT: <i>(Give details)</i>		
CREDIT CARD PAYMENT: <i>(Give details)</i>		
CREDIT CARD PAYMENT: <i>(Give details)</i>		
HIRE PURCHASE: <i>(Give details)</i>		
HIRE PURCHASE: <i>(Give details)</i>		
OTHER DEDUCTION: <i>(Give details)</i>		
TOTAL EXPENSES		
SURPLUS		
SIGNATURE OF APPLICANT:		NATIONAL REGISTRATION NO.

WITNESS: _____

DATE: _____

INFORMATION REQUIRED BEFORE APPROVAL	
<p>All applications for finance must be submitted on the official application form of the Credit Union. These should be completed with a non-erasable instrument and accompanied by the following documents, subject to the category of loan being applied for:</p> <ul style="list-style-type: none"> A certification letter of employment from employer detailing income and deductions OR your most recent salary slip. NOTE - first-time applicants must provide both. Self-employed persons must submit a Banker's Report, along with copies of the firm's financial statements for the last three (3) years. Accounts for the current year, as well as projected data should be included. These statements must be authenticated by an Accountant or relevantly qualified professional. 	
VEHICLE LOANS	
NEW VEHICLE	Invoice confirming purchase price from garage and details of the vehicle. Quotation/Confirmation of Comprehensive coverage.
USED VEHICLE	Letter of Certification of Ownership from vendor Confirmation in writing from vendor of the purchase price. A Roadworthy Certificate and Valuation Report. Quotation/ Confirmation of Comprehensive coverage.
VEHICLE REPAIRS OR INSURANCE	Detailed estimate of expenses to be incurred. Renewal Notice from Insurance Company.
PERSONAL LOANS (Inclusive of the following)	
EDUCATION	Acceptance letter from college/university/institution.
MEDICAL	Letter from doctor/hospital.
FUNERAL	Quotation from funeral home.
WEDDING	Copy of invitation or letter from church. Details of expenses to be incurred.
TRAVEL	Itinerary or Quotation from Travel Agency/Airline
HOUSEHOLD FURNITURE/APPLIANCE	Letter/Invoice confirming expense to be incurred from supplier of service/items.
BILL/DEBT CONSOLIDATION	Details/ confirmation of items or service being acquired. Written confirmation of outstanding balance, plus daily interest, penalties etc. being charged
BUSINESS LOANS	
Bankers' Report OR Copies of Financial Statements for last three (3) years. Cash flow and Profit & Loss projections for the next three (3) years. The foregoing reports must be authenticated by an Accountant or relevantly qualified professional	
LINE OF CREDIT	
Maximum limit - Three (3) times gross monthly income or \$20,000.00 whichever is lower. Minimum unencumbered savings balance required: \$120.00 for limit of \$10,000.00 and less 2.5% of limit in excess of \$10,000.00	
C.A.S.H. LOANS	
<ul style="list-style-type: none"> Purchase of household appliances/furniture Share Requirement: 10:1 Invoice from retail store, confirming purchase price of the item(s). 	

REAL ESTATE LOANS	
PURCHASING PROPERTY	<ul style="list-style-type: none"> Letter from vendor stating purchase price and name and address of Vendor's Attorney Copy of Certified Surveyors Plot. Valuation of the property being purchased.
CONSTRUCTION	<ul style="list-style-type: none"> Builder's estimate with name and address of builder – where construction/renovations are to take place Approved plans from Town & Country Planning (also applicable for extensions and new construction).

applied for.	
HOUSE AND LAND	<ul style="list-style-type: none"> Surveyors Plan/Plot All Deeds, Mortgages and Releases Comprehensive Property Insurance Policy Evidence of payment of Insurance Certificate of Payment of Land Tax Water Bill and Receipt (NO ARREARS)
LAND ONLY	<ul style="list-style-type: none"> Surveyors Plan/Plot Title Deeds, Mortgages and Releases Certificate of Payment of Land Tax
CHATTEL MORTGAGE	<ul style="list-style-type: none"> Comprehensive Property Insurance Policy Evidence of payment of Insurance Where the house is being placed on rented land, a landlord's certificate or certification of a long term tenancy arrangement for a term not less than the loan will be required.
FURTHER CHARGES	<ul style="list-style-type: none"> Water Bill and receipt (NO ARREARS) Certificate of Payment of Land Tax
VEHICLE	<ul style="list-style-type: none"> Copy of certificate of ownership in approved format fully completed signed and dated by seller. Copy of current insurance cover note or insurance certificate of seller. Certificate of insurance cover in name of the member with endorsement showing assignment of insurance policy to the Credit Union Valuation of vehicle from acceptable source
FURNITURE	<ul style="list-style-type: none"> Mortgage Clause Evidence of payment of Insurance
FIXED DEPOSITS AT THE CREDIT UNION	<ul style="list-style-type: none"> Fixed Deposit Certificate
BONDS/DEBENTURES	<ul style="list-style-type: none"> Certificate
SHARES/STOCKS – TRADED ON THE SEB	<ul style="list-style-type: none"> Certificates
LIFE INSURANCE POLICY	<ul style="list-style-type: none"> Policy
<ul style="list-style-type: none"> In the event that you do not have any of the above in your possession, please notify the officer where they can be located. (i.e. Bank/institution – branch and address). In cases where the security is jointly owned, both persons must sign the agreements/mortgage. 	



**BARBADOS PUBLIC WORKERS'
CO-OPERATIVE CREDIT UNION LIMITED**

Consumer Loan Application Form

Co-operating for your financial success!

Tel. No. (246) 434-2667 OR (246) 430-5200 – Contact Centre
Belmont Road Fax No. (246) 437-8745,
Broad Street Fax No. (246) 228-8586
Email Address: pubworks@caribsurf.com
Website: www.publicworkers.bb

INFORMATION REQUIRED AFTER LOAN APPROVAL

The following information and original documents will be required by the Legal Department to expedite your matter, after approval, subject to the category of loan being