



LOAN APPLICATION # _____

CEMCU CREDIT UNION CO-OPERATIVE SOCIETY LTD.

#94 Southern Main Road Plaisance Park Point-A-Pierre

Tel# 659-3823 Fax# 659-0436

LOAN APPLICATION

Date of Application: _____

Loan Reference Number: _____

Member's Account Number: _____

Badge Number: _____

| SECTION A MEMBER'S INFORMATION | | | | | | | | | | | | | | |
|--|--|------------------------------------|-----------|--|---------------|-------------------------------------|----|-----------------|---------------------------|--------------------------------|--------------------|-----------------------------------|----|---|
| Surname- | | First Name(s) – (Mr./Mrs./Miss) | | | Date of Birth | | | Age | Identification ID/DP/PP # | | Marital Status | | | |
| | | | | | dd | mm | yy | | | | S | M | CL | D |
| Home Address | | | | Home Tel # | | Mobile Tel # | | | | Owns <input type="checkbox"/> | | Relative <input type="checkbox"/> | | |
| | | | | | | | | | | Rents <input type="checkbox"/> | | Other <input type="checkbox"/> | | |
| Employer's Name & Address | | | | Occupation | | | | Employer Tel. # | | No. of Yrs. Employed | | | | |
| | | | | Email | | | | | | | | | | |
| Employment Status | | | KYM FORM: | | | SYSTEM UPDATED: | | | Spouse Information Name: | | No. of Dependents: | | | |
| Permanent <input type="checkbox"/> | | Temporary <input type="checkbox"/> | | Updated <input type="checkbox"/> | | Updated <input type="checkbox"/> | | Name: | | | | | | |
| Self Employed <input type="checkbox"/> | | Contract <input type="checkbox"/> | | To be updated <input type="checkbox"/> | | Mobile App <input type="checkbox"/> | | Employer: | | | | | | |
| | | | | | | IFRS 9 <input type="checkbox"/> | | Occupation | | | | | | |
| Amount of Loan | | Amount of Loan (Words) | | | | Purpose of Loan | | | | Period of Loan | | | | |
| \$..... | | | | | | | | | | | | | | |

Member's Name Member's Signature..... Date

Witnessed /Received By Name: Signature..... Date

| SECTION B DETAILS OF LOAN / OFFICIAL USE ONLY | | | | | | | | | |
|--|----------|-----------------------|-----------------------------|-------------------|--|----------------------------|--|--|--|
| Type of Loan: Secured <input type="checkbox"/> Unsecured <input type="checkbox"/> Mortgage <input type="checkbox"/> Vehicle <input type="checkbox"/> Security / Character <input type="checkbox"/> Other <input type="checkbox"/> | | | | | | | | | |
| Date Joined C. U.: _____ | | | | | Payment frequency: Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> | | | | |
| DD/MM/YY | | | | | | | | | |
| Shares Balance _____ | | | Loan Balance _____ | | | Debt Ratio % _____ / _____ | | | |
| | | | | | | Current / New | | | |
| Share Contribution _____ | | | Loan Payment _____ | | | | | | |
| Current / Increase | | | Current / New | | | | | | |
| 1 to 1 entitlement _____ | | 1.5 entitlement _____ | | Excess _____ | | Other Security _____ | | | |
| No. of Loans in Current Year: _____ | | | | | No. of Overdue Installments Over Past 6 Months: _____ | | | | |
| Loans | | | | | Shares/Fixed Deposits | | | | |
| Date | Balances | Type | Interest Rate % (Per Annum) | Current Repayment | Balances | Current Contribution | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |

Cemcu's Representative Name: Checked By Name:

Cemcu's Representative Sign: Checked By Sign:

Amount Approved:\$..... **Pay out Date:**..... **Manager's Name**
Manager's Signature

| SECTION C SECURITY | | | | | VALUE | INITIALS |
|---|--|--|---------------|--|-------|----------|
| <input type="checkbox"/> Instrument of Charge Dated: <u>YYYY/MM/DD</u> Pledge | | | | | | |
| Member's Share A/C No.: | | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | Amount: _____ | | | |
| Member's Deposit A/C No.: | | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | Amount: _____ | | | |
| Member's Fixed Deposit A/C No.: | | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | Amount: _____ | | | |
| Other Security: | | | | | | |

| | | |
|--|--|--|
| <input type="checkbox"/> Mortgage Bill of Sale Dated: <u>DD/MM/YYYY</u> Make: _____ Reg. No. _____ MV\$ _____ FSV\$ _____ Insurance <input type="checkbox"/> Search <input type="checkbox"/> Private Car <input type="checkbox"/> Maxi Taxi <input type="checkbox"/> Taxi <input type="checkbox"/> Other <input type="checkbox"/> | | |
| <input type="checkbox"/> M.V. Policy: Company _____ FV\$ _____ <u>DD/MM/YYYY</u> Expiry Date Fully Comprehensive/Third Party Fire & Theft | | |
| <input type="checkbox"/> CUNA Disability Insurance / Life Protection Insurance: _____ FV\$ _____ | | |

| SECTION D MEMBER'S FINANCIAL INFORMATION | | | | |
|--|----------|---|------------|-----------------------------|
| ASSETS | VALUE \$ | LIABILITIES | BALANCE \$ | MONTHLY/ WEEKLY PMTS. \$ |
| Properties (Address & Description.) | | Bank Loans | | |
| | | | | |
| | | Credit Cards | | |
| Vehicle (Reg. # and Make) | | Credit Union Loans | | |
| | | | | |
| Cash in Bank | | Hire Purchase | | |
| Unit Trust | | | | |
| Life Policy-Co | | Mortgage Loans | | |
| Credit Union Shares/Deposits | | | | |
| Other Liquid Assets | | | | |
| Other Assets (Specify) | | Other (Specify) | | |
| | | | | |
| TOTAL ASSETS | | TOTAL LIABILITIES | | |
| MONTHLY/WEEKLY INCOME | | OTHER MONTHLY / WEEKLY COMMITMENTS | | |
| Salary (Gross) | | PAYE, H/S | | |
| Allowances | | Other | | |
| SUB-TOTAL | | TOTAL MONTHLY/WEEKLY COMMITMENTS | | |
| Spouse's Income | | Current Payment on CEMCU Loan | | |
| | | New Payment on CEMCU Loan | | |
| Other Income | | Increase / Decrease of Payment | | |
| | | Total payment due on CEMCU Loans – Monthly / Weekly | | |
| TOTAL INCOME | | TOTAL OVERALL PAYMENTS & COMMITMENTS | | |
| | | ADVANCED PROTECTOR INSURANCE \$ _____ | | |

I declare that I am not indebted to any other credit union, bank or lending agency as either maker or endorser except as stated on this form. The aforementioned statements made for the purpose of obtaining loan are true to the best of my knowledge.

Member's Name:..... Member's Signature:

Date:.....

Cemcu's Representative Comments.....

.....

Prepared By Name:..... Prepared By Signature:.....



CEMCU CREDIT UNION CO-OPERATIVE SOCIETY LTD.

STRICTLY CONFIDENTIAL

LOAN REFINANCING AGREEMENT/NEW LOAN

Loan Reference Number: Date:

Member's Name:

DETAILS OF BORROWING

| | |
|---|--|
| Previous Loan Balance b/f | \$ |
| Loan Code | |
| New Amount | \$ |
| Loan Code | |
| Insurance \$ _____ Legal Fees \$ _____ IOC\$ _____ | \$ |
| Processing Fee-Minimum \$100.00 or Ranges as follows: \$1-\$500K (0.5%) <input type="checkbox"/> \$501K-1M (.25%) <input type="checkbox"/> Over 1M (.15%) <input type="checkbox"/> | \$ |
| TOTAL | \$ |
| Fees to be deducted as follows: (NON-REFUNDABLE) | DEBIT: SHARES <input type="checkbox"/> SAVINGS <input type="checkbox"/> CASH <input type="checkbox"/> Add to Loan <input type="checkbox"/> \$ _____ |

Credit Check done by NAME:.....

SIGNATURE:..... DATE.....

I understand that the above represents a New Loan
 Refinanced Loan

RATE OF INTEREST

.....% per month for months/years.

REPAYMENT SCHEDULE

No. of Payments.....Amount.....

First Payment Final Payment.....

LOANS IN DEFAULT

Upon default of payment of any installment of this note, or in the event the money borrowed on this loan is not used for the purpose set forth in the application, or in the case of any misrepresentation or misstatement made by the borrower in obtaining this loan, or in case the holder shall deem the security thereof insufficient or inadequate for any reason whatsoever, or so much thereof as may remain outstanding, shall at the option of the holder immediately become due and payable. In the event of default the maker thereof pledge(s) any shares now or hereafter held by them in the Credit Union, as an additional security for the payment of this obligation, and I hereby authorize the Treasurer/Manager or any other person authorized by the Credit Union to apply any or all such shares, or repayment on shares, to the payment of this loan, interest, cost or expenses.

In default of payment please note that your debt will be forwarded to a collection agency and **ALL** collection charges incurred will be added to your account, the member will be held liable for payment of any and all such charges.

CONSENT CLAUSE

I authorize the Credit Union to obtain further information on my credit history from an authorized credit bureau which is hereby authorized to provide the Credit Union with the requested information. The Credit Union is authorized to disclose to an authorized Credit Bureau any information about my credit history. I severally agree to indemnify the Credit Union against any loss, claims, damages, liabilities actions and proceedings, legal and or other expense which may be directly or reasonably incurred as a consequence on such disclosure on its part.

In addition, I hereby agree to abide by all the terms and conditions applicable to the current Credit Union Loan policy.

Member's Name: Witnessed by Name:

Signature: Signature:

Date: Date:



LOAN APPLICATION #- _____

CREDIT COMMITTEE USE ONLY

Amount \$..... Credit Committee meeting held on: / /
DD / MM / YY

| Credit Committee Signatures | | | | |
|-----------------------------|------|----------|--------------|-----------|
| | Name | APPROVED | NOT APPROVED | Signature |
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |

Referred to Board of Directors
DD/MM/YY

Credit Committee reason for decline/referral:

BOARD APPROVAL

Board of Directors Decision: Recommended for Approval Declined Date: / /
DD / MM / YY

.....
PRESIDENT **SECRETARY** **AMOUNT**

Comments:

| SECTION F | | MODE OF PAYMENT | |
|-----------------------------|-------------------------------|--------------------------|--|
| Cash /Standing Order Amount | Name of Financial Institution | Account Number | |
| | | | |
| Salary Deduction Amount | Employer's Name & Address | Payroll/ Employee Number | |
| | | | |

| SECTION G | | | | DISBURSEMENT/COLLECTION INSTRUCTIONS | | | |
|------------------|---------------|--------|-------|---|--|--|--|
| Date | Cheque Number | Amount | Payee | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

Member's Name:
 Signature:
 Date Cheque Collected (dd/mm/yy):