



PERSONAL LOAN APPLICATION FORM

Please use BLOCK CAPITALS and tick where necessary

ABOUT YOURSELF

Male Female Title Marital Status
 Married Divorced Separated Single

First Name Initial Surname Date of Birth (dd/mm/yyyy)

Number of dependents

Home Address

Previous address (if less than 2 years at present address)

Nationality National Registration Number/ID Number

Mailing Address

Telephone (H)

Sole Owner House and land Renting furnished

Cell (C)

Joint Owner House and land Renting unfurnished

Email

Next of Kin/Reference

Owner house only Living with parents

Relationship

Owner land only

Telephone

Home Address



EMPLOYMENT DETAILS

Retired Self-Employed

(If self-employed, please specify the name and nature of the business)

Employer's Name

Employer's Address

Years there Position Telephone

Previous Employer's Name (if at current employer for less than 2 years)

Years there Position

FINANCIAL DETAILS

Gross monthly salary \$

Rent/Mortgage \$

Other Income & Details \$

Hire purchase \$

Other loans \$

Food/Clothing \$

Other Utilities \$
(water, elect. etc.)

INCOME TOTAL \$

Vehicle Expenses \$

Less Expenses total \$

Other Commitments \$
(INS, PAYE, Ins, etc.)

Surplus/Deficit \$

EXPENSES TOTAL \$

Loan Purpose

Amount

Type of Loan required

Car Loan

Mortgage

Land Loan

General Loan



CO-APPLICANT'S INFORMATION (WHERE APPLICABLE)

Male Female Title
Marital Status
 Married Divorced Separated Single

First Name Initial Surname Date of Birth (dd/mm/yyyy)

Number of dependents

Home Address

Previous address (if less than 2 years at present address)

Nationality National Registration Number/ID Number

Mailing Address

Telephone (H)

Sole Owner House and land Renting furnished

Cell (C)

Joint Owner House and land Renting unfurnished

Email

Next of Kin/Reference

Owner house only Living with parents

Relationship

Owner land only

Telephone

Home Address



EMPLOYMENT DETAILS

Retired Self-Employed

(If self-employed, please specify the name and nature of the business)

Employer's Name

Employer's Address

Years there Position Telephone

Previous Employer's Name (if at current employer for less than 2 years)

Years there Position

FINANCIAL DETAILS

Gross monthly salary \$

Rent/Mortgage \$

Hire purchase \$

Other Income & Details \$

Other loans \$

Food/Clothing \$

Other Utilities \$
(water, elect. etc.)

INCOME TOTAL \$

Vehicle Expenses \$

Less Expenses total \$

Other Commitments \$
(INS, PAYE, Ins, etc.)

Surplus/Deficit \$

EXPENSES TOTAL \$



AUTHORIZATION

I and any user of the account agree to the terms and conditions of the FirstCaribbean Credit Card Conditions of Use and promise to repay all credit extended to me pursuant to this application in accordance therewith. Whether or not credit is granted, I consent to your exchanging with other parties information concerning my credit history, income and/or employment. Further, I also agree that you may share information about my FirstCaribbean Credit Card account through licensed credit reference agencies and any other financial institutions. I consent to your exchanging with other agents, including your associates overseas, contractors, card issuers and card processors information concerning my credit history, income and employment. Shared information from these agencies or institutions is only to make lending decisions and to prevent fraud. I certify under penalties of perjury that the above information is correct. I assume full responsibility for all transactions on the account.

CUSTOMER CERTIFICATION

The words "I", "My" and "Me" mean each person who signs below, singularly and jointly. I certify that the above information is true, correct and complete, and that I am authorized to make this application. I understand that "FirstCaribbean International Bank" also includes any affiliated, parent or subsidiary companies of FirstCaribbean International Bank. I confirm that all statements of fact contained in this form of application are true and complete, and were made for the purpose of obtaining credit. Also that this application includes representations that I am not being sued, that no judgment is outstanding against Me and that I am not indebted to any other lender except as shown in this application.

FirstCaribbean International Bank may make application (to which I hereby expressly consent) for insurance on my life, such insurance to be owned by and payable to FirstCaribbean International Bank. It is to be effective as and from the date on which the loan is made and on such terms and conditions as may be agreed to between FirstCaribbean International Bank and the Insurer, but the amount shall not exceed the amount of the loan. FirstCaribbean International Bank has no obligation to obtain such insurance.

My account with FirstCaribbean International Bank may be charged with the payments and I agree to pay the assessment for overdue installments.

If purchasing a property, I understand that any offer to finance will be conditional upon receipt of a copy of an accepted offer to purchase, a satisfactory property appraisal, the property meeting FirstCaribbean International Bank's mortgage standards, and receipt of a satisfactory credit report. I understand and agree that valuation charges, legal expenses and the costs of surveys will be borne by Me, whether or not the loan is granted.

At any time, FirstCaribbean International Bank may obtain information about Me from any Bank or Credit Bureau or consumer reporting agency or any other person in connection with any other of My dealings with FirstCaribbean International Bank. In addition, FirstCaribbean International Bank may disclose information relating to My credit history with FirstCaribbean International Bank to any credit bureau, consumer reporting agency or any other party with whom I have or propose to have financial dealings, or if FirstCaribbean International Bank believes that the disclosure is required by law.

I understand and agree that the use of the credit products applied for may require that I sign FirstCaribbean International Bank's standard agreements for those products or provide FirstCaribbean International Bank with additional security and documentation.

This document is not a binding offer of financing. FirstCaribbean International Bank must first complete its internal credit review in accordance with its usual criteria. That review might result in changes to the basis on which the products may be made available. The purpose of the review is to determine whether FirstCaribbean International Bank can indeed make Me an offer of financing substantially along the lines contained in this application.

Applicant's Signature	Other Signature (Where Applicable)
Date	Date