



THE INSURANCE INDUSTRY CREDIT UNION
Co-operative Society Limited

30 Agra Street ▪ St. James / T: 217-4428 (IICU) ▪ 217-8233 ▪ www.iicutt.com

LOAN APPLICATION FORM

Please note that **ALL** Loan Applications must be accompanied by your most **CURRENT PAYSリップ AND JOB LETTER, A UTILITY BILL, ONE (1) FORM OF I.D., SUPPORTING DOCUMENTS AND INVOICES**. For **Motor Vehicle Loans**, a copy of a valid **Driver's Permit** is required. **ALL** loans are subject to insurance, the cost of which is to be borne by the Applicant.

I hereby apply for a loan of _____ dollars. (\$ _____)

(For IICU Official Use Only)

New loan Re-financing an existing loan of \$ _____ Total Loan \$ _____ dollars

For the following purpose/s:

- | | | | |
|---|----------|--|----------|
| <input type="checkbox"/> Education | \$ _____ | <input type="checkbox"/> Vehicle Purchase/Repairs | \$ _____ |
| <input type="checkbox"/> Home Improvement | \$ _____ | <input type="checkbox"/> Medical Expenses | \$ _____ |
| <input type="checkbox"/> Purchase of Furniture/Appliances | \$ _____ | <input type="checkbox"/> Personal Expenses (\$2,500 max) | \$ _____ |
| <input type="checkbox"/> Vacation/Travel Expenses | \$ _____ | <input type="checkbox"/> Other _____ | \$ _____ |

Specify

Period of loan _____ months, to be repaid in monthly installments of \$ _____ including interest.

Repayment method: Cash Cheque Salary Deduction Banker's Order

Total Deductions: \$ _____

- | | | | |
|---|----------|---|----------|
| <input type="checkbox"/> Credit Union Shares | \$ _____ | <input type="checkbox"/> Loan and Interest (L1) | \$ _____ |
| <input type="checkbox"/> Junior Savers Account | \$ _____ | <input type="checkbox"/> Payment Protector | \$ _____ |
| <input type="checkbox"/> CUNA F.I.P. | \$ _____ | <input type="checkbox"/> Loan Insurance | \$ _____ |
| <input type="checkbox"/> CUNA Life Savings Plus | \$ _____ | <input type="checkbox"/> Other Loan | \$ _____ |
| <input type="checkbox"/> Loan Processing Fee | \$ _____ | <input type="checkbox"/> Other Loan | \$ _____ |

First Installment due _____ / _____ / _____
 Day Mth Year

Same Deduction: Yes No

PERSONAL INFORMATION:

Name in Full: _____

Marital Status: Single Married Divorced Separated Common-law

Address: _____

_____ Email address: _____

No. of years at this address: _____ / _____ Tel: _____
 Years Mths Home Mobile

Mailing Address (if different from above):

REFERENCE: (Family member)

Name in full: _____

Address: _____

Tel: _____
 Home Mobile

Employer: _____

Employer's Address: _____

Tel: _____ Ext.: _____

REFERENCE: (Friend)

Name in full: _____

Address: _____

Tel: _____
Home Mobile

Employer: _____

Employer's Address: _____

Tel: _____ Ext.: _____

APPLICANT'S EMPLOYMENT:

Employment Status: Permanent Temporary Contract Self-employed Retired/Pensioner

Employer: _____

Address: _____

Tel: _____ Ext: _____

Present Position: _____ Duration of Employment: _____ / _____
Years Mths

Monthly Income:

Employment \$ _____

Other Income _____ \$ _____
Specify

Spousal / Child Support \$ _____

Pension \$ _____

Total Income \$ _____

(All of the above are subject to supporting documents)

Monthly Expenses: (All fields must be completed)

P.A.Y.E. \$ _____

Bank Loans \$ _____

Other Credit Union Loans (including IICU) \$ _____

Mortgage/Rent \$ _____

Nursery/Daycare \$ _____

Groceries \$ _____

Telephone (Mobile/Landline) \$ _____

Cable \$ _____

Electricity \$ _____

Entertainment \$ _____

Travelling/Gas \$ _____

Other (Savings, Insurance etc.) _____ \$ _____
Specify

Total Expenses \$ _____

Net effect of Income & Expenses (Income less Expenses) \$ _____

Member's Remarks: _____

Bank Name: _____ **Branch:** _____ **Account#:** _____ **Transit#:** _____
(for Scotia only)

N.B. - ALL APPLICATIONS MUST INCLUDE RECENT PAYSIP, A RECENT UTILITY BILL, ONE (1) FORM OF I.D, SUPPORTING DOCUMENTS, INVOICES AND ESTIMATES. THE CREDIT COMMITTEE MAY ALSO REQUIRE OTHER DOCUMENTS.

DECLARATION

For the purpose of procuring and maintaining loan facilities with the Credit Union, the undersigned hereby represents that the above mentioned information supplied is a true and accurate statement of the financial condition of the undersigned at the date of this application and agree that if the said statement or any part thereof proves false or misleading in any particular, each and all the obligations and/or liabilities of the undersigned to the credit union whether several or joint, as principal or co-maker shall at the credit union's option become immediately due and payable without demand or notice of any kind and that you will be promptly notified in writing of any materially unfavourable change in the financial condition herein set forth.

I am aware that evidence of income from employment and from other sources may be required.

I hereby authorize and consent to the Credit Union obtaining further information on my credit and employment history from any financial institution, credit bureau or any other corporation with whom I may have dealings from time to time and any such source is hereby authorized to provide the credit union with the required information. You are authorized to disclose to any credit bureau and any other credit grantor information about my credit history. I agree to indemnify you against any loss, claims damages liabilities or actions and legal proceedings and or other expense which may be directly or reasonably incurred as a consequence of such disclosure on your part.

Signature _____/_____/_____
Day Mth Year

TO BE COMPLETED BY LOANS OFFICER

Account#	Loan code
Shares	\$ _____
Loans to Shares	\$ _____
Available Shares	\$ _____
Type of Loan	\$ _____
Type of Loan	\$ _____
Type of Loan	\$ _____
Loan Requested	\$ _____
Loan Approved	\$ _____
Less outstanding loan	\$ _____
Amount Paid	\$ _____
_____ Cheque No.	_____/_____/_____ Day Mth Year

Member Risk Profile: High Medium Low

Loans Officer's Remarks: _____

SANCTIONS & DESIGNATED LIST CHECKS:

Trinidad and Tobago Consolidated List - Match: Yes No

UN Consolidated Lists Designated Individuals (1267/2253 /1988, etc.) - Match: Yes No

Economic Sanctions Order (IRAN) - Match: Yes No

Economic Sanctions Order (DPKR) - Match: Yes No

FOR CREDIT COMMITTEE'S USE ONLY

Member's statement submitted Yes No

Repayment of previous loan Excellent Good Poor

DECISION OF CREDIT COMMITTEE:

Loan Approved Yes No Loan amount approved \$ _____

Subject to the following: _____

If loan declined, give reason(s): _____

SIGNATURES OF CREDIT COMMITTEE MEMBERS:

_____	_____
_____	_____
_____	_____

CO-MAKER'S STATEMENT:

Name in full: _____

Address: _____

Mailing Address (if different from above): _____

Tel: _____
Home Mobile

Employer: _____

Employer's Address: _____

Tel: _____ Ext.: _____ Present Position: _____

Value of Shares pledged as security: \$ _____

Signature: _____

Date: _____ / _____ / _____
Day Mth Year

CO-MAKER'S INFORMATION:

Account No.: _____ Share balance: \$ _____ Loan Balance \$ _____