



BANK EMPLOYEES CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

Cor. Bournes Road and Angelina Street, P. O. Box 4660, St. James

☎ 622-9634/622-4035/628-4884 FAX: 628-2559

E-Mail: service@becuonline.com | Website: www.becuonline.com

Loan Application Form

LOAN TYPE: Prime Plus Life Saver Consumer Ordinary Loan Home Improvement
 Real Estate Credit Line Wealth Builder

PERSONAL AND EMPLOYMENT INFORMATION

FIRST NAME		MIDDLE NAME		SURNAME		EMPLOYER		NO. OF YEARS	
HOME /MAILING ADDRESS						EMPLOYER'S ADDRESS			
DATE OF BIRTH	GENDER	AGE	HOME PHONE	MOBILE/S		OCCUPATION/POSITION		NO. OF YEARS	
			WORK PHONE						
ID			MEMBER'S ACCOUNT NO.			SPOUSE'S NAME/EMPLOYER/ADDRESS			
D/P- PP									

LOAN REQUEST

REQUEST AMOUNT(\$)		PURPOSE OF LOAN					
REPAYMENT AMOUNT(\$)		DURATION PERIOD		START DATE		DURATION DATE	
WKLY/FNLY/MTHLY		WKLY/FNLY/MTHLY					

FINANCIAL INFORMATION

ASSETS	VALUE (\$)	LIABILITIES	VALUE (\$)	MONTHLY PAYMENT (\$)
Credit Union Shares		Credit Union Loans		
Deposit A/c (At BECU)		Bank Loans		
Other Deposit Account		Credit Card		
Mutual Funds		Insurance Loans		
Fixed Deposits		Hire Purchase		
Other Shares		Other		
Pension		Mortgage		
Other		Total Debts/Payments		
Real Estate		Net Worth		
Vehicle				
Furniture/Fixtures				
Total				

INCOME INFORMATION

Monthly Salary		Other Expenditure		
Spouse's Income**			Insurance/Medical	
Other Income			Utilities	
		School		
		Household/Food		
Gross Income		Motor Vehicle/Transport		
Deductions		Rent		
Net Income		Total Expenditure		
		Surplus		

DISCLOSURE CLAUSE

"I / WE.....hereby authorize and grant consent to BANK EMPLOYEES CREDIT UNION COOPERATIVE SOCIETY LIMITED to obtain any information required relative to my/our credit and employment history and any such source is authorized to provide the requested information. BANK EMPLOYEES CREDIT UNION COOPERATIVE SOCIETY LIMITED is further authorized to disclose to any credit bureau, reporting agency, business or person such information regard my/our credit history as is appropriate and lawful in the circumstance.

I / WE jointly and severally agree to indemnify and save BANK EMPLOYEES CREDIT UNION COOPERATIVE SOCIETY LTD from any and all claims in damages or otherwise arising from any disclosure.

.....
Signature of Member

**If Spouse's income is included, kindly supply salary slip.

Spouse's Signature.....

DATE

I am not indebted to any other Credit Union, Bank or Credit Agency either as maker or endorser except as stated above. The statements herein are made for the purpose of obtaining the loan and are true and correct to the best of my knowledge and belief.

DATE.....

Signature of Member.....

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LOAN APPLICATION FORM

REFERENCES: (Family)	REFERENCES: (Friend)
Name:	Name:
Address:	Address:
Home Phone#:	Home Phone#:
Employer:	Employer:
Employer's Address:	Employer's Address:
Work Phone#:	Work Phone#:
Relationship:	Relationship:

FOR OFFICIAL USE ONLY

LOAN NO:				
BECU	Value (\$)	Other Security	Particulars	Value (\$)
Shares		Shares		
Savings Deposit		Insurance Policy		
P\$SA		Fixed Deposit		
Fixed Deposit		Mutual Funds		
		Motor Vehicles		
		Other		
Total		Total		
CURRENT DSR %		NEW DSR %		

REMARKS

AMOUNT APPROVED	
INTEREST RATE	
PAYMENT	
DATE DUE	
DISBURSEMENT DATE	

APPROVING OFFICER:

DATE:

APPROVING OFFICER:

DATE:

APPROVING OFFICER:

DATE:

APPROVING OFFICER:

DATE:



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REQUIREMENTS FOR LOANS

- (1) Job Letter: Current Job letter on an original letter head from company stating:
Position, Length of Employment and Salary
- (2) Payslip: A one (1) month old payslip showing fortnightly or monthly earnings
- (3) Form of ID (x2): Driver's Permit, Passport, and I.D. Card

SUPPORTING DOCUMENTS

- Vehicle Repairs:** - } Estimate for Repairs
- Home Repairs:** - } Estimate for Repairs
- Medical Expenses:** - Estimate/Invoice from Physician
- Household Appliances:** - Invoice from supplier
- Burial Expenses:** - Death Certificate
- School Books:** - Booklist
- Vacation Expenses:** - Airline Ticket or Invoice
- Insurance Premium:** -
- Legal Matter:** - Letter from attorney
- Debts:** - Bills, Statement from Debtors

- Vehicle:** - Letter from Seller/Proforma Invoice; Certified copy of
Ownership; Valuation; Insurance quotation; Search.

- Purchase of Land** - Letter from Seller; Copy of title deed; Valuation report;
Current WASA and Land & building taxes receipts; Deed
Of Lease; Statement of indebtedness on property.

- Purchase of House** - Letter from Seller; Copy of title deed; Valuation report;
Current WASA and Land & building taxes receipts; Deed
Of Lease; Statement of indebtedness on property.

IF SELF-EMPLOYED/BUSINESS OWNERS:

Recent Bank Statements for a period of the past 3 months from date of application,
showing regular deposits of daily/weekly – sales/earnings.

If applicable, bills or invoices of purchases of stock or equipment used by or for your business,
along with utility bills, identification and two references.