

CHECKLIST FOR CONSUMER LOAN APPLICATIONS

Personal Details of Borrower and/or Guarantor

Customer ID

- Passport
- Birth Certificate
- Marriage Certificate
- Driving License
- Statuary Declaration if known by other name(s)
- Deed of Poll (for change of name)

Financial Information

- Completed/signed Statement of Financial Position Form (with evidence of financial position)
 - Evidence of income / Salary Slips x 3 (recent)
 - Bank Statement (last 12 months)
 - FNPf Eligibility Statement (if equity is from FNPf funds)
 - Disclosure of any adverse health/medical conditions
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Security Requirements

Mortgage/Property

- Copy of Title(s) (Recent certified true copy)
- Valuation Report
- Ground rent/rates paid
- Engineer's Certificate
- S & P agreement or Vendor's Offer Letter (where applicable)

Bill of Sale

- Vehicle Quotations (from recognised dealer)
- Copy of 3rd Party Ins
- LTA & BOS Search

Letter of Charge – TD

- Original TD Cert.

Rental Assignment

- Tenancy agreement

Deed of Def (Life Policy)

- Original Policy
- Latest SV statement

Script Lien – Shares

- Original Share Certificate
 - Confirmation from Share issuer for assignment
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Other Requirements

Construction

- Contractors' quotation x 3
- Bill of Quantity (Self-build)
- Schedule of works/payments
- Approved plan

Personal and other Loans

- Disclosure of purpose with documentary evidence (as appropriate)

Refinance debt

- Loan statement (12 months)
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Special Representation

- Recent certified true copy of Power of Attorney for borrowers represented by Attorneys
- If borrowing involves an Estate, a certified true copy of Letter of Administration or Probate (certified by a Commissioner of Oath), specifying the Administrator(s) / Administratrix(s), Trustees, Executor(s) / Executrix(s) and Beneficiaries. If borrowing is above \$10,000, a court order must be provided.