

**CIVIL / PUBLIC SERVANT RATE RELIEF PROGRAM
APPLICATION FORM**

To Be Completed by Bank		
Date Application reached Credit Department:		Officer Assigned:
Loan No.	Loan Type:	Today's Date:

The key features of this "Interest Rate Relief" loan are stated below:

To qualify:	TERMS OF THE LOAN			
	Max. term	Max. loan	Interest rate	Security
<ul style="list-style-type: none"> • Current Job letter with pay slip attached • 2 forms of valid identification • 1 utility bill confirming address 	6 years	\$20,000	10.0% p.a.	<ul style="list-style-type: none"> • Unsecured *In the event the existing loan for payout is secured, then CIDB reserves the right to hold the security

BASIC PERSONAL INFORMATION

	PRIMARY APPLICANT	CO-APPLICANT
Name of Applicant		
Mailing Address		
Home Address		
Date of Birth		
Phone Contact	(M) (H) (W)	(M) (H) (W)

NOTE: ADDITIONAL PERSONAL INFORMATION IS TO BE PROVIDED BY CLIENT ON PAGE 4 – "CUSTOMER PROFILE"

EXISTING DEBT BEING FINANCED WITH THIS LOAN

	Current Balance	Monthly Payment	Name of Creditor	Explanations
House Mortgage				
Vehicle Loan				
Overdraft				
Personal loan				
Credit Cards				
Other Bills				
Totals				

BASIC DOCUMENTS TO SUBMIT WITH THIS APPLICATION FORM

Photo ID (Passport & Driver's license)	Job letter from your employer with payslip			
Evidence of Caymanian birth/status/naturalization	Proof of each item of debt			
Proof of Home Address				
(Utility bill showing address)				

**INCOMPLETE APPLICATION FORMS WITHOUT PROPER SUPPORTING DOCUMENTS
WILL NOT BE PROCESSED BUT WILL IMMEDIATELY BE RETURNED TO CLIENT**

BASIC PROJECT INFORMATION FOR APPLICANTS

Amount of loan being requested: \$

Likely repayment term: years

Repayment Period: \$.....

Security for the loan: Monthly Payments: \$.....

Physical Location of property:

Registration Section: Block..... Parcel

PERSONAL FINANCIAL STATEMENTS - BORROWER

PERSONAL INCOMES & EXPENSES

TOTAL INCOME (a)		\$
EXPENSES		
House Bills	Rent or House Mortgage	\$
	Food	\$
	Electricity	\$
	Telephone	\$
	Water	\$
	Cable	\$
	Car	\$
Insurances	House	\$
	Life	\$
	Car	\$
Loan payments	Education	\$
	Personal	\$
	Children's Costs	\$
	Credit Card Payments	\$
Other		\$
		\$
TOTAL EXPENSES (b)		\$
DIFFERENCE (a-b)		\$

BALANCE SHEET (Liabilities Include Debts being Financed by Loan)

ASSETS		LIABILITIES	
Cash	\$	Bank Loan #1	\$
Investments	\$	Bank Loan #2	\$
		Loan from Credit Union	\$
		Balance on Credit Cards	\$
		Sub-Total	\$
Furniture & Appliances	\$	Other Debts	\$
Vehicle	\$	Total Liabilities	\$
Real Estate	\$		
Other Assets	\$	Net Worth (Assets-Liabilities)	\$
Total Assets	\$	Total Liabilities & Net Worth	\$

CREDIT INFORMATION				
Financial Institution	Type of Account	Since	a/c#	Balance \$
	<input type="checkbox"/> Savings <input type="checkbox"/> Chequing <input type="checkbox"/> Loan <input type="checkbox"/> CD <input type="checkbox"/> Credit Card			
	<input type="checkbox"/> Savings <input type="checkbox"/> Chequing <input type="checkbox"/> Loan <input type="checkbox"/> CD <input type="checkbox"/> Credit Card			
	<input type="checkbox"/> Savings <input type="checkbox"/> Chequing <input type="checkbox"/> Loan <input type="checkbox"/> CD <input type="checkbox"/> Credit Card			

I/We authorize you to obtain any information you may require relative to this loan application from any relevant source, and where necessary, I/We authorize my/our Bankers and Employer(s) to provide you with information relevant to this application.

Applicant: Date:..... Co-Applicant:Date:.....



DECLARATION BY APPLICANT

I/We understand also that the information provided in this Application Form is true and correct and it has been supplied for the purpose of obtaining an Interest Relief loan from CIDB.

I/We understand that the debts being assumed was not previously paid by the CIDB and all payments will be made to the company or person being owed.

I/We also agree to the following:

1. If any information contained herein proves false or misleading, each and all of the loans of the undersigned, at the Bank's option, shall become immediately due and payable.
2. CIDB will be notified promptly in writing of any material change in my/our financial position.
3. No further debt should be entered into without prior written approval from the CIDB for a period of three (3) years.
4. That the CIDB reserve the right to provide counseling to you if it deem it necessary based on your circumstances determined from the information presented in your loan application and your loan interview.
5. CIDB will conduct quarterly reviews of my/our financial status and any irregularities found that was not in line with the information presented on the application form will be addressed immediately and appropriate actions will be taken.
6. CIDB may obtain or divulge any financial information relating to my/our accounts from or to any other financial Institution.
7. CIDB reserve the right to advice other local financial institutions that no credit should be extended to you for the next three (3) years to avoid borrower running into cash flow problems

Signed this day of 2015.

Signature of Applicant

Signature of Co-Applicant



Customer Identification Code

Customer Profile

TO BE SUPPORTED BY (A) CERTIFIED COPY OF DRIVER'S LICENSE & (B) CERTIFIED COPY OF PASSPORT PICTURE PAGE

Last Name _____ First Name _____ Middle Initial _____

Gender _____ Marital Status _____ # of Dependents _____

Date of Birth (dd/mm/yy): _____ Place of Birth _____

Cayman Status by: Birth Status Naturalization Details: _____

Drivers License # _____ Passport # _____ Verified Yes No

Mailing Address:

Residential Address:

P.O. Box _____

Employer _____ Position Held _____ How Long _____

Monthly Income \$ _____ Main Commercial Banker: _____

Phone Contacts: Work: _____ Mobile: _____ Home: _____

Email address: _____ Fax number: _____

Emergency Contact or Next of Kin

Name _____ Relationship _____

Mailing Address: _____ Home Address: _____

Phone Contacts: Work: _____ Mobile: _____ Home: _____

Client Specimen Signature (please sign in box)

(FOR CIDB USE ONLY)

Data	By	Date
Received		
Inputted		
Verified		

Form revised 07/08