**Loan Requirements Checklist**

**Personal Loan**

* Sales Agreement/Certified Open Bill/Invoices (All)
* 2 Character References
* Cash Security 30%-40%
* Valid National ID **MANDITORY FOR ALL LOANS**
* Job Letter/Proof of Income
* Proof of Address

**Educational Supplies**

* Proof of Attendance (Valid Student ID Card, other)
* Evidence of Cost

**Medical Fees**

* Evidence of Treatment Cost
* Medical Referral for Treatment

**Purchase/ Repair of Chattel**

* Lease/ Rental Agreement
* Bill of Quantities from Contractor

**Motor Vehicle Loans**

* Valid National ID **MANDITORY FOR ALL LOANS**
* Job Letter/Proof of Income
* Proof of Address

**New Vehicles**

* Sales Agreement/Open Bill/ Invoice
* Valuation from Certified Garage
* Insurance Quotation
* Cash Security 20%

**Used Vehicle**

* Vender’s Certificate of Vehicle Registration
* Proof of Ownership
* Inspection and Evaluation from Certified Garage
* Cash Security 30%

**Mortgage Loans (Land only/House and Land/Construction)**

* Valid National ID **MANDITORY FOR ALL LOANS**
* Job Letter/Proof of Income
* Proof of Address
* Vender’s Letter Stating Sales Price
* Deed of Sale
* Recent Copy of Land Register
* Survey Plan
* Valuation from Certified Valuator/ Quantity Surveyor
* Bill of Quantities from Contractor of Certified Quantity Surveyor
* Income Tax and MIC Compliance Letters (Vender$ & Purchaser)
* Approved Plan from DCA (House Construction)
* Property Insurance Quotation
* Funds for Legal Fees
* Cash security 20%

**Business Loan**

* Valid National ID **MANDITORY FOR ALL LOANS**
* Job Letter/Proof of Income
* Proof of Address

**New Business**

* Business Plan
* 3 Years’ Financial Projections
* Letter from Landlord Expressing Willingness to Sign Lease
* Other as required by type of business
* Cash Security 30%

**Existing Business**

* Financial Statement for Last 3 Years
* Statement of Account Receivable & Payables as at Latest Month
* Bank Statement Including details of existing Credit Facilities
* Lease Agreement (Where Applicable)

**Educational Loan**

* Valid National ID **MANDITORY FOR ALL LOANS**
* Job Letter/Proof of Income
* Proof of Address
* Acceptance Letter from Institution
* Evidence of Annual Cost (Tuition, Boarding and Lodging)
* Certificate of Independent Legal Advice from Surety
* Evidence of Capital to Repay Interest
* Security Document (Land Register/Mortgage/Bonds Certificate)
* Cash Security 20%