

LINE OF CREDIT APPLICATION FORM



Member
Account No.

Date of
Application

dd mm yyyy

Date of
Membership

dd mm yyyy

Personal Information

First Name

Middle Name

Last Name

Phone No. *Home*

Mobile

Address

Parish

Marital Status

Single

Married

Divorced

Widowed

Separated

Other

Date of Birth *dd mm yyyy*

Dependants

Employer Name

Work Place

Phone No.

Time Employed

Position

Gross Salary

Net Salary

Loan Details

I hereby apply for a Line of Credit of

Security Offered

Are you presently borrowing
from another credit union?

Yes

No

If Yes, When?

Are you presently borrowing from
a bank or financial institution?

Yes

No

If Yes, Name

Signature of Applicant

Date *dd mm yyyy*

RESET FORM



Official Use

Loan No. _____

Financial Status in the Credit Union

Total Current Loan Balance	Income Tax Shares A/C 3 yrs	Loan Balance	
Special Savings	Qualifying Shares	1	2
Income Tax Shares A/C 5 yrs	Fixed Deposits	3	4

Payment Schedule

To Loan	1	2	3	4	To Shares	To Deposits
					Other	TOTAL

Parameters of disbursement of the line of credit of _____ This first Disbursement will be _____ with _____

Initial Interest rate of _____ % The Minimum Monthly Repayment will be 2.5 % of amount disbursed, but not less than \$50.00 per month, whichever is higher.

Applicant must be contacted and agree to the above

Reviewed by Loans Officer Yes No Date _____
dd mm yyyy

Approved by Operations Manager Yes No Supported / Not Supported

Signed _____

Signed _____

Credit Committee Use

Comments

Approved Rejected

Ratified Date _____
dd mm yyyy

Signed _____

CONSENT FORM



I,
hereby provide consent to the Barbados Teachers' Co-operative Credit Union Ltd. (BTCCUL) as follows:

BTCCUL is authorized to obtain Credit Information and Personal Information about me from Credit Bureaus. Additionally, the BTCCUL may verify, share and exchange Credit Information and Personal Information about me with Credit Bureaus.

For the purposes of this consent:

- Credit Information means any positive or negative information bearing on my credit worthiness, credit standing and credit capacity, including, but not limited to, my history or profile with regard to credit, assets or financial obligations.
- Personal Information means any information about me that may be used to identify me including my present and past names, contact details, age, gender, identification numbers, income, expense and employment information.

This Consent shall remain valid for the duration of any relationship that I have or may have with BTCCUL, including the application process for this and any future credit facility, or until I revoke this Consent in writing.

Acknowledgement

- i. I understand the terms of this Consent.
- ii. I understand that if I revoke this Consent the BTCCUL may no longer be able to provide credit facilities to me.

Signature of Member