

**SALTIBUS CO-OPERATIVE CREDIT UNION  
LOAN APPLICATION FORM**

**TO BE COMPLETED BY APPLICANT**

Date of Application \_\_\_\_\_

Name of Applicant (**Block letters**) \_\_\_\_\_

Alias \_\_\_\_\_

Account # \_\_\_\_\_ Registration Date \_\_\_\_\_ D. O. B \_\_\_\_\_

Telephone (Home) \_\_\_\_\_ (work) \_\_\_\_\_ Cell: \_\_\_\_\_ e-mail \_\_\_\_\_

I.D Card #: \_\_\_\_\_ National ID  Passport  Drivers Permit

Marital Status: ( ) Single ( ) Married ( ) Common Law ( ) Separated ( ) Widowed

Address (Home) \_\_\_\_\_

(Mailing) \_\_\_\_\_

Close Friend/ Family not of same address \_\_\_\_\_ Tel# \_\_\_\_\_

Occupation \_\_\_\_\_ Duties \_\_\_\_\_

Employer \_\_\_\_\_ How Long \_\_\_\_\_ Years

Income (Monthly) \$ \_\_\_\_\_ (Fortnightly) \$ \_\_\_\_\_ (Other) \$ \_\_\_\_\_

Present Loan Balance \$ \_\_\_\_\_ Present Premium \_\_\_\_\_

Purpose of Last Loan: \_\_\_\_\_

Are you currently an Endorser/Guarantor of any Loan? Yes ( ) No ( )

Amount \$ \_\_\_\_\_ Institution \_\_\_\_\_

Period: From \_\_\_\_\_ To \_\_\_\_\_

**Signature** \_\_\_\_\_

**To be completed by the Credit Officer**

I \_\_\_\_\_ hereby apply for:

(a) A loan of \$ \_\_\_\_\_ repayable in \_\_\_\_\_ monthly

(b) An additional Loan of \$ \_\_\_\_\_ repayable in \_\_\_\_\_ monthly

(c) A refinanced loan of \$ \_\_\_\_\_ repayable in \_\_\_\_\_ monthly

(d) A separate loan of \$ \_\_\_\_\_ repayable in \_\_\_\_\_ monthly

Installments of \$ \_\_\_\_\_ and also propose monthly/ fortnightly/weekly

Installments of \$ \_\_\_\_\_ for the purpose of shares and \$ \_\_\_\_\_ on deposits

Purpose of new loan \_\_\_\_\_

Total loan payable \_\_\_\_\_

**Official Use Only**

Shares \$ \_\_\_\_\_ Deposits \$ \_\_\_\_\_ Fixed Deposits \$ \_\_\_\_\_

Permanent Shares \$ \_\_\_\_\_ Clauster \$ \_\_\_\_\_ Total \$ \_\_\_\_\_

Savings Pattern: Excellent  Good  Fair  Poor

No. of Loans granted to Date: \_\_\_\_\_ Last loan amount\$ \_\_\_\_\_ Approved Date \_\_\_\_\_

**To be completed by applicant**

ASSETS		LIABILITIES	
Cash		Bank Loan	
Shares /Savings		Credit Union Loan	
Life Insurance		Mortgage Loan	
Motor Vehicle		Other	
Real Estate			
Furniture			
Deposit			
Other		Equity	
<b>TOTAL</b>		<b>TOTAL</b>	

**MONTHLY INDEBTEDNESS TO FINANCIAL INSTITUTION**

Institution	Reason for debt	Date incurred	Security	Amount	Balance	Repayment	Status

**LOAN SECURITY:** Shares  Bill of Sale  Mortgage  Other   
 Co-Maker  Standing Order

**No. of Dependants** (including Spouse and Children) \_\_\_\_\_

**STATEMENT OF MONTHLY INCOME & EXPENSE**

Rent/Mortgage \$ \_\_\_\_\_  
 Food \$ \_\_\_\_\_  
 Transport \$ \_\_\_\_\_  
 Utilities \$ \_\_\_\_\_  
 Current Loan Payments\$ \_\_\_\_\_  
 Family (School etc) \$ \_\_\_\_\_  
 Clothing \$ \_\_\_\_\_  
 Hire purchase \$ \_\_\_\_\_  
 TOTAL EXPENSES \$ \_\_\_\_\_

—  
 TOTAL INCOME \$ \_\_\_\_\_  
 NET INCOME \$ \_\_\_\_\_ Additional Loan Payments\$ \_\_\_\_\_  
 Difference between net income and additional payments \$ \_\_\_\_\_

Debt Servicing Capacity Percent (Total Expenses + additional loan payments ÷ total income) x 100  
 = \_\_\_\_\_%



