



BANK EMPLOYEES CREDIT UNION

Cor. Bournes Road and Angelina Street, St. James

Phone: 622-9634/622-4035/628-4884 Fax:628-2559

Email: Service@becuonline.com Website: www.becuonline.com

Loan Application Form

Loan Type: Prime Plus Life Saver Consumer Ordinary Loan Home Improvement Prime

PERSONAL AND EMPLOYMENT INFORMATION

FIRST NAME		MIDDLE NAME		SURNAME		EMPLOYER		NO. OF YEARS	
HOME /MAILING ADDRESS						EMPLOYER'S ADDRESS			
DATE OF BIRTH	GENDER	AGE	HOME PHONE	MOBILE/S		OCCUPATION/POSITION		NO. OF YEARS	
			WORK PHONE						
ID			MEMBER'S ACCOUNT NO.			SPOUSE'S NAME/EMPLOYER/ADDRESS			
D/P- PP									

LOAN REQUEST

REQUEST AMOUNT(\$)		PURPOSE OF LOAN			
REPAYMENT AMOUNT(\$)	DURATION PERIOD		START DATE		DURATION DATE
WKLY/FNLY/MTHLY	WKLY/FNLY/MTHLY				

FINANCIAL INFORMATION

ASSETS	VALUE (\$)	LIABILITIES	VALUE (\$)	MONTHLY PAYMENT (\$)
Credit Union Shares		Credit Union Loans		
Deposit A/c (At BECU)		Bank Loans		
Other Deposit Account		Credit Card		
Mutual Funds		Insurance Loans		
Fixed Deposits		Hire Purchase		
Other Shares		Other		
Pension		Mortgage		
Other		Total Debts/Payments		
Real Estate		Net Worth		
Vehicle				
Furniture/Fixtures				
Total				

INCOME INFORMATION			Other Expenditure	
Monthly Salary			Insurance/Medical	
Spouse's Income**			Utilities	
Other Income			School	
			Household/Food	
Gross Income			Motor Vehicle/Transport	
Deductions			Rent	
Net Income			Total Expenditure	
			Surplus	

DISCLOSURE CLAUSE

"I / WE.....hereby authorize and grant consent to BANK EMPLOYEES CREDIT UNION COOPERATIVE SOCIETY LIMITED to obtain any information required relative to my/our credit and employment history and any such source is authorized to provide the requested information. BANK EMPLOYEES CREDIT UNION COOPERATIVE SOCIETY LIMITED is further authorized to disclose to any credit bureau, reporting agency, business or person such information regard my/our credit history as is appropriate and lawful in the circumstance.

I / WE jointly and severally agree to indemnify and save BANK EMPLOYEES CREDIT UNION COOPERATIVE SOCIETY LTD from any and all claims in damages or otherwise arising from any disclosure.

.....
Signature of Member

**If Spouse's income is included, kindly supply salary slip.

Spouse's Signature.....

DATE

I am not indebted to any other Credit Union, Bank or Credit Agency either as maker or endorser except as stated above. The statements herein are made for the purpose of obtaining the loan and are true and correct to the best of my knowledge and belief.

DATE.....

Signature of Member.....

REFERENCES	REFERENCES
Name:	Name:
Address	Address:
Work Address:	Work Address:
Relationship	Relationship:
Phone #	Phone#

FOR OFFICIAL USE ONLY

LOAN NO:				
BECU	Value (\$)	Other Security	Particulars	Value (\$)
Shares		Shares		
Savings Deposit		Insurance Policy		
P\$SA		Fixed Deposit		
Fixed Deposit		Mutual Funds		
		Motor Vehicles		
		Other		
Total		Total		

CURRENT DSR % NEW DSR %

REMARKS

AMOUNT APPROVED	
INTEREST RATE	
PAYMENT	
DATE DUE	
DISBURSEMENT DATE	

APPROVING OFFICER DATE



**BANK EMPLOYEES CREDIT UNION
CO-OP SOCIETY LIMITED**

Cor, Bourne Road & Angelina St., St. James

Phone: 628-4884; 622-9634; 622-4035 Fax:628-2559; e-mail: Service@becuonline.com

CONSENT CLAUSE

"I / We.....hereby authorize and grant consent to BANK EMPLOYEES CREDIT UNION COOPERATIVE SOCIETY LIMITED hereinafter called the "the Credit Grantor", whether acting on its own, or through any Credit Reporting Agency, to seek and obtain, verbally or in writing, and / or to exchange or release any information relating to my / our past credit history and dealings, whether in Trinidad and Tobago or elsewhere, with any third parties which the Credit Grantor may consider pertinent in arriving at an informed decision of my / our credit – worthiness or credit rating".

.....
MEMBER

.....
WITNESS

.....
DATE