



CICSA Co-operative
Credit Union Ltd.

OUT-OF-SHARE LOAN APPLICATION FORM

DATE DD / MM / YYYY APPLICANT LOAN # APPLICANT ACCOUNT # CO-APPLICANT ACCOUNT #

PURPOSE OF LOAN

OUT OF SHARE LOAN PRODUCT ☐ OVERDRAFT XPRESS LOAN ☐ MISC. CONSUMER LOAN ☐ CAR LOAN ☐ LAND LOAN ☐ LINE OF CREDIT-LOC ☐ COMMERCIAL
☐ CREDIT CARD CONSOLIDATION LOAN ☐ ENERGY EFFICIENT GREEN PERSONAL LOAN ☐ FLEXIBLE GREEN EFFICIENT AUTO LOAN
☐ MORTGAGE: CONSTRUCTION ☐ MORTGAGE: PURCHASE ☐ MORTGAGE: OTHER ☐ MORTGAGE: CONSOLIDATION

APPLICANT NAME

FIRST MIDDLE LAST MAIDEN NAME

EMAIL DATE OF BIRTH DD / MM / YYYY

P.O. BOX HOME # & CELL #

ADDRESS

HOUSE # STREETNAME DISTRICT DURATION

EMPLOYER DURATION

ADDRESS

POSITION MONTHLY SALARY \$

DEPENDENTS WORK #

CO-APPLICANT'S NAME RELATIONSHIP

EMAIL DATE OF BIRTH DD / MM / YYYY

ADDRESS

HOUSE # STREETNAME DISTRICT P.O.BOX DURATION

HOME # & CELL # WORK #

EMPLOYER DURATION

ADDRESS

POSITION MONTHLY SALARY \$

OTHER INCOME SOURCE MONTHLY \$

TOTAL MONTHLY INCOME \$

CASH NOW REQUIRED \$

PRESENT LOAN BALANCE \$

TOTAL LOAN REQUEST \$

I HEREBY APPLY FOR A LOAN OF \$ FOR A PERIOD OF

MONTHS TO BE REPAYED IN () MONTHLY PAYMENTS OF

\$ INCLUDING INTEREST, AT AN INTEREST RATE OF

I OFFER AS SECURITY FOR THE ABOVE REQUEST LOAN:

☐ SHARES ☐ DEPOSITS ☐ VEHICLE(S) ☐ PROPERTY(S) ☐ OTHER ☐ GUARANTOR ☐ CO-MAKER SECURITY:

VEHICLE

YEAR MAKE MODEL

PROPERTY

BLOCK/ PARCEL DISTRICT

VEHICLE

YEAR MAKE MODEL

PROPERTY

BLOCK/ PARCEL DISTRICT

CURRENT MONTHLY EXPENSES

MONTHLY DEBTS

CREDIT UNION LOAN \$

BANK LOAN \$

BANK LOAN \$

BANK LOAN \$

MORTGAGE / RENT \$

CREDIT CARD \$

COURT ORDER \$

CREDIT CARD \$

PENSION/ HEALTH \$

STRATA FEE/ PROP.INS. \$

UTILITIES

CABLE \$

TELEPHONE \$

ELECTRICITY/ WATER \$

PERSONAL EXPENSES

LIFE INSURANCE \$

HELPER \$

VEHICLE (GAS, MAINT.) \$

PERSONAL (FOOD, CLOTHES) \$

HOUSEHOLD MISC. \$

ENTERTAINMENT \$

SCHOOL FEES + LUNCH EXP \$

OTHER EXPENSES \$

TOTAL EXPENSES \$

SURPLUS \$



APPLICANT ASSETS

(ROUND FIGURES TO THE NEAREST DOLLAR)

ASSETS	ASSETS DESCRIPTION	VALUE	LIABILITIES	MONTHLY PAYMENT	BALANCE
CREDIT UNION SHARES		\$	CREDIT UNION LOAN	\$	\$
CREDIT UNION DEPOSITS		\$	CREDIT UNION XPRESS	\$	\$
CREDIT UNION FIXED DEPOSITS		\$	PERSONAL LOANS	\$	\$
CASH SAVINGS/ BANKS		\$	PERSONAL LOANS	\$	\$
PROPERTY		\$	MORTGAGE (INCL. STRATA)	\$	\$
PROPERTY		\$	MORTGAGE	\$	\$
PROPERTY		\$	VEHICLE LOAN	\$	\$
VEHICLE		\$	VEHICLE LOAN	\$	\$
VEHICLE		\$	CREDIT CARD	\$	\$
VEHICLE		\$	CREDIT CARD	\$	\$
FIXED DEPOSIT/ BANK		\$	CREDIT CARD	\$	\$
STOCKS/ BONDS		\$	OTHER DEBT	\$	\$
LIFE INSURANCE CSV		\$	OTHER DEBT	\$	\$
OTHER INVESTMENTS		\$	OTHER DEBT	\$	\$
TOTAL		\$	TOTAL	\$	\$

CO-APPLICANT ASSETS

(ROUND FIGURES TO THE NEAREST DOLLAR)

ASSETS	ASSETS DESCRIPTION	VALUE	LIABILITIES	MONTHLY PAYMENT	BALANCE
CREDIT UNION SHARES		\$	CREDIT UNION LOAN	\$	\$
CREDIT UNION DEPOSITS		\$	CREDIT UNION XPRESS	\$	\$
CREDIT UNION FIXED DEPOSITS		\$	PERSONAL LOANS	\$	\$
CASH SAVINGS/ BANKS		\$	PERSONAL LOANS	\$	\$
PROPERTY		\$	MORTGAGE (INCL. STRATA)	\$	\$
PROPERTY		\$	MORTGAGE	\$	\$
PROPERTY		\$	VEHICLE LOAN	\$	\$
VEHICLE		\$	VEHICLE LOAN	\$	\$
VEHICLE		\$	CREDIT CARD	\$	\$
VEHICLE		\$	CREDIT CARD	\$	\$
FIXED DEPOSIT/ BANK		\$	CREDIT CARD	\$	\$
STOCKS/ BONDS		\$	OTHER DEBT	\$	\$
LIFE INSURANCE CSV		\$	OTHER DEBT	\$	\$
OTHER INVESTMENTS		\$	OTHER DEBT	\$	\$
TOTAL		\$	TOTAL	\$	\$



PROPERTY OWNERSHIP INFORMATION

MY PROPERTY IS

☐

MORTGAGED

☐

LEASED

☐

OWNED

LOAN PROCESSING FEES (NON-REFUNDABLE)

BY SIGNING THIS APPLICATION, I GIVE CONSENT TO CICSA CO-OP CREDIT UNION LTD. TO DEBIT AVAILABLE FUNDS FROM MY REGULAR SAVINGS OR SHARES ACCOUNT FOR ONE OF THE RELEVANT FEES BELOW:

CAR / AUTO LOANS	\$350.00	CONSTRUCTION LOANS		UNSECURED - DEBT CONSOLIDATION	
LINE OF CREDIT (LOC) APPLICATION FEE	\$200.00	Less than \$300K	\$1,000.00	Up to \$14,999.99	\$300.00
SECURED - MORTGAGES, LAND & PERSONAL LOANS		\$300K - \$500K	\$1,500.00	\$15,000 - \$50,000	\$400.00
Less than \$300K	\$1,000.00	Over \$500K	\$2,500.00	UNSECURED - EXCL. DEBT CONSOLIDATION	
\$300K - \$500K	\$1,500.00	LAND REGISTER FEE	\$20.00	Up to \$14,999.99	\$200.00
\$500K - \$800K	\$1,750.00			\$15,000 - \$50,000	\$350.00
Over \$800K	\$2,000.00				

I HEREBY AGREE TO COMPLY WITH THE TERMS, CONDITIONS, RULES AND REGULATIONS OF THE CREDIT UNION NOW IN FORCE OR WHICH MAY HEREAFTER BE ADOPTED. I AM NOT INDEBTED TO ANY OTHER CREDIT UNION, BANK OR LOAN AGENCY, EITHER AS A BORROWER OR CO-MAKER, OTHER THAN AS STATED ABOVE. THE STATEMENTS HEREIN ARE MADE FOR THE PURPOSE OF OBTAINING THE LOAN AND ARE TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF. YOU ARE AUTHORIZED TO CHECK MY CREDIT HISTORY WITH ANY CREDITOR AND TO PROVIDE INFORMATION ON MY CREDIT HISTORY WITH THE CAYMAN ISLANDS CIVIL SERVICE ASSOCIATION (CICSA) CO-OPERATIVE CREDIT UNION LTD.

I UNDERSTAND THAT THIS APPLICATION IS NOT A BINDING OFFER OF FINANCE AND THAT THE CREDIT UNION MUST FIRST COMPLETE ITS INTERNAL CREDIT REVIEW IN ACCORDANCE WITH ITS USUAL CRITERIA AND THAT REVIEW MAY RESULT IN CHANGES TO THE BASIS ON WHICH ANY LOAN MAY BE MADE AVAILABLE.

SIGNATURE OF APPLICANT (BORROWER)

SIGNATURE OF WITNESS
(J.P./N.P./C.U. STAFF)

SIGNATURE OF APPLICANT (BORROWER)

SIGNATURE OF WITNESS
(J.P./N.P./C.U. STAFF)

CO-MAKER, VEHICLE OWNER OR JOINT PROPRIETOR

IN PLEDGING MY COLLATERAL AS (CIRCLE THE APPLICABLE) VEHICLE JOINT PROPRIETOR, CO-MAKER (CREDIT UNION SHARES IN THE AMOUNT OF \$ _____), OTHER CASH SAVINGS, I HEREBY ACKNOWLEDGE THAT THIS COLLATERAL IS FOR THE PURPOSE OF SECURING THIS LOAN AND WILL NOT BE RELEASED BY THE CREDIT UNION UNLESS THE ABOVE NOTED LOAN HAS BEEN REFINANCED WITH OTHER COLLATERAL OR PAID IN FULL. I ALSO ACKNOWLEDGE THAT IN THE EVENT OF DEFAULT OF THE LOAN THE CREDIT UNION MAY SELL THE COLLATERAL PLEDGED AND APPLY THE PROCEEDS LESS RECOVERY EXPENSES TO THE LOAN.

SIGNATURE OF CO-MAKER 1 / VEHICLE OWNER / JOINT PROPRIETOR

SIGNATURE OF WITNESS
(J.P./N.P./C.U. STAFF)

SIGNATURE OF CO-MAKER 2 / VEHICLE OWNER / JOINT PROPRIETOR

SIGNATURE OF WITNESS
(J.P./N.P./C.U. STAFF)

EMERGENCY CONTACT INFORMATION

IN THE EVENT THAT THE CREDIT UNION IS UNABLE TO CONTACT ME I GIVE PERMISSION TO THE CREDIT UNION TO CONTACT THE BELOW NAMED PERSON ONLY TO OBTAIN VALID CONTACT INFORMATION SUCH AS A PHONE NUMBER, EMAIL, MAILING AND PHYSICAL ADDRESS. THE CREDIT UNION WILL NOT RELEASE ANY PERSONAL AND CONFIDENTIAL DATA.

EMERGENCY
CONTACT

RELATIONSHIP

EMAIL

HOME #
& CELL #



DISCLOSURE AUTHORISATION AGREEMENT

DATE

APPLICANT NAME

CO-APPLICANT
NAME

I/We hereby authorise consent to the CICSACo-operative Credit Union to obtain information on my/our behalf from or through licensed credit agencies and other financial institutions, regarding my/our credit status and pre-existing financial obligations.

It has been understood and confirmed that the information obtained will be utilized in the assessment of a loan application.

APPLICANT SIGNATURE

SIGNATURE OF WITNESS
(J.P./N.P./C.U. STAFF)

CO-APPLICANT SIGNATURE

SIGNATURE OF WITNESS
(J.P./N.P./C.U. STAFF)

INTERNAL USE ONLY

Is the member a Politically Exposed Person:

☐

Yes

☐

No

Approved
by Business
Unit:

NAME & SIGNATURE	ROLE	DATE

Approved by
Compliance:

Officer
Processing the
Application:

RECEIVED
BY:

UPDATED
BY:

DATE
RECEIVED

DATE
UPDATED



CO-MAKER 1

NAME

ACCOUNT #

ADDRESS

PHONE #
(HOME & CELL)

EMPLOYER

HOW LONG PHONE #
(WORK)

POSITION

MONTHLY
SALARY \$

VEHICLE
YEAR MAKE MODEL

PROPERTY
BLOCK / PARCEL DISTRICT

CO-MAKER 2

NAME

ACCOUNT #

ADDRESS

PHONE #
(HOME & CELL)

EMPLOYER

HOW LONG PHONE #
(WORK)

POSITION

MONTHLY
SALARY \$

VEHICLE
YEAR MAKE MODEL

PROPERTY
BLOCK / PARCEL DISTRICT

GUARANTOR

NAME

ACCOUNT #

ADDRESS

PHONE #
(HOME & CELL)

EMPLOYER

HOW LONG PHONE #
(WORK)

POSITION

MONTHLY
SALARY \$

VEHICLE
YEAR MAKE MODEL

PROPERTY
BLOCK / PARCEL DISTRICT



CREDIT COMMITTEE ACTION

ON , 20 A LOAN OF \$ WAS APPROVED/ DISAPPROVED ON THE FOLLOWING

ADDITIONAL CONDITION(S):

SPECIAL NOTES

C.C. CHAIRPERSON

C.C. VICE-CHAIRPERSON

C.C. SECRETARY

C.C. MEMBER

C.C. MEMBER

BOARD OF DIRECTORS

C.C. MEMBER

SUPERVISORY COMMITTEE

CEO ACTION OR IN-HOUSE CREDIT COMMITTEE ACTION

(THREE SIGNATURES REQUIRE FROM GROUP 1/2/3/4 WITH MAXIMUM SIGNATURE 1 PER GROUP FOR IN-HOUSE COMMITTEE,
CEO SOLE SIGNATORY WITHIN CEO UNILATERAL LIMIT)

ON , 20 A LOAN OF \$ WAS APPROVED/ DISAPPROVED ON THE FOLLOWING

ADDITIONAL CONDITION(S):

SPECIAL NOTES

CEO

PRINT NAME

CFO OR FINANCE & ACCOUNT MANAGER

PRINT NAME

LOANS MANAGER OR ASSIST. LOANS MANGER

PRINT NAME

COLLECTION MANAGER OR ASST. COLLECTION MANAGER
OR PROJECT MANAGER

PRINT NAME



CREDIT UNION USE ONLY

MONTHLY DEBT

CREDIT UNION LOAN	\$
BANK LOAN	\$
BANK LOAN	\$
BANK LOAN	\$
MORTGAGE / RENT	\$
CREDIT CARD	\$
COURT ORDER	\$
CREDIT CARD	\$
PENSION/HEALTH	\$
STRATA FEE/ PROP. INS.	\$
TOTAL	\$

NEW CREDIT UNION LOAN PAYMENT	\$
TOTAL MONTHLY DEBT EXPENSE	\$
TOTAL MONTHLY INCOME	\$

TDR: TOTAL MONTHLY DEBT / TOTAL MONTHLY INCOME %

DATE RECEIVED

ACCEPTED BY

LOAN CODE

RECOMMENDED BY

RECOMMENDED BY



PROOF OF RESIDENCY
(THIRD PARTY)

DATE D D / M M / Y Y Y Y

THE CEO
CICSACO-OP CREDITUNION LTD
PO BOX 1450
GRAND CAYMAN KY1-1110
CAYMAN ISLANDS

DEAR SIR OR MADAM

RE: (MEMBER NAME)

I HEREBY CONFIRM THAT THE ABOVE NAMED PERSON RESIDES AT:

MY RELATIONSHIP WITH THIS PERSON IS:

- ☐ FAMILY MEMBER (STATE RELATIONSHIP)
- ☐ TENANT
- ☐ OTHER (STATE RELATIONSHIP)

PHOTO IDENTIFICATION (AT LEAST ONE IS REQUIRED) ☐ DRIVER'S LICENSE ☐ PASSPORT ☐ VOTER'S REGISTRATION CARD

THIS PERSON HAS RESIDED HERE SINCE - HE/SHE
DOES/DOES NOT PAY RENT, THEIR NAME IS/IS NOT ON THE LEASE OR A CO-APPLICANT ON THE MORTGAGE BUT HE/SHE
CONTRIBUTES TOWARDS THE MONTHLY EXPENSES.

YOURS TRULY

NAME TELEPHONE

ADDRESS

SIGNATURE