

FOR OFFICIAL USE ONLY

Credit Code: _____
Date Joined: _____ Balance at: _____
Shares: _____ Reg. Deposits: _____
Fixed Deposits: _____ Monthly Savings: _____
Loan(s) Balance: _____ Monthly Payment(s): _____
Existing LOC (Balance): _____ Monthly Payment: _____
Savings Increased last 12 months: _____
Limit Approved: _____ (including existing limits)
Monthly Payments: _____
Loan Repayment Ratio: _____ Total Expense Ratio: _____

[] Approved [] Rejected [] Deferred

Comments: _____

Credit Committee: 1) _____ 2) _____

3) _____ 4) _____ 5) _____

Date: _____

DECISION

Approved Deferred Rejected Cancelled

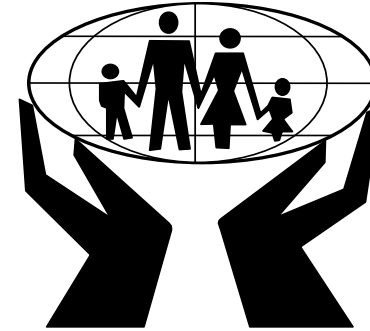
Date: _____

CONDITION OF THE LOAN APPROVED

- Loan of \$ _____ approved to be repaid in _____ monthly/semi-monthly/weekly installments of \$ _____ inclusive of interest of _____ % on the reducing balance.
- Waiver of \$ _____ approved subject to savings of \$ _____ weekly/semi-monthly/monthly
- Other Comments:

CREDIT COMMITTEE CHAIRMAN: _____

MEMBER: _____



**UNIVERSITY OF THE WEST INDIES (CAVE HILL)
CO-OPERATIVE CREDIT UNION LIMITED**

**Unsecured Line of Credit
Application Form**

Maximum Limit : \$5,000.00
Maximum Repayment Period : 18 Months
Current Interest Rate : 15.00%

APPLICATION FOR Unsecured Line of Credit

Account No. _____ Date: _____
 Name: _____
 Address: _____

 Telephone Nos.: _____ (Home) _____ (Work)
 Employer: _____
 Occupation: _____ Years employed _____
 No. of Dependents: _____

CURRENT COMMITMENTS*

Name of Company	Monthly Payment	Balance Outstanding

LOAN AMOUNT REQUESTED: _____

I acknowledge that the information given to be true and correct to the the best of my knowledge and it is accepted that any mis-statement or omission on this form may invalidate any Line of Credit offer made to me. I authorise the Credit Union to obtain information from any source that may be deemed necessary in consideration of the request.

I accept that salary deductions will be mandatory for repayment of this Line of Credit

Signature: _____

List all monthly obligations, such as bank payments, credit card accounts, hire purchase, rent, child maintenance etc.

INCOME : [] Monthly [] Weekly
ALLOWANCES :
OTHER INCOME : ()

TOTAL INCOME : _____

PAYE :
 NIS :
 LIFE INSURANCE :
 CREDIT UNION :
 RENT :
 MORTGAGE :
 FOOD :
 TELEPHONE :
 ELECTRICITY :
 WATER :
 GAS :
 VEHICLE EXPENSE :
 BANK PAYMENT : (*current commitments)
 HIRE PURCHASE : (*current commitments)
 SUPERANNUATION :
 BWU DUES :
 GYM DUES :
 OTHER DEDUCTIONS : ()

TOTAL EXPENSES : _____

SURPLUS : _____