



LOAN APPLICATION (Mortgage & Personal Development Fund)

Please read application guidelines carefully before completing the form.

The Development Bank of St. Kitts and Nevis requires prospective clients to provide evidence of all income and expenditure before a loan application can be processed. You are required to provide this information when returning the loan application form. This can be done either in person or by post. **Incomplete loan applications forms will not be accepted.**

If further information is required, a Loan Analyst will contact you either by telephone or you may be asked to attend an interview.

Provided your loan application is successful, you will be asked to attend a meeting for signing of the necessary Loan Documentation. These documents represent legal agreement between you and the Development Bank of St. Kitts and Nevis. Overseas applicants will receive all documentation via Courier Service. All documents must be notarized upon signing and returned to the Development Bank of St. Kitts and Nevis.

The Development Bank of St. Kitts and Nevis has various repayment methods which you will find very convenient. The Assistant Manager, Loans Administration & Documentation, will explain these methods once approval is granted.

For further information, or assistance when completing the loan application form, please contact us via the contact information below.

Operations Manager : (869) 465 2288 ext 1200

Email : jirish@skndb.com

Customer Support : (869) 465 2288 ext 1322

Email : ymaynard@skndb.com



CONSUMER LOAN APPLICATION

(for office use only)

Branch..... **Application No:**..... **Application Date:**.....

My Personal Data

Title Mr. Ms. Miss. Mrs. (circle one)

Applicant

First Name Date of Birth ID# ID Type.....

Middle Initial Current Address.....

Last Name
.....

Applicant Mobile..... Marital Status

Applicant Home Phone Name of Spouse

Residence Status

Date at Address

Co-Applicant

First Name

Middle Initial

Last Name

Current Address.....

Co-Applicant Home Phone.....

Marital Status

Co-Applicant Mobile.....

Name of Spouse

Co-Applicant Date of Birth.....

ID# ID Type.....

Residence Status

Date at Address



My Employment

Employment status: Employed / Self employed / Retired / Unemployed / Sick leave **(please circle)**

Name of employer.....

Address.....

Work phone number..... Can you be contacted here

How many years employed at current Yes No **(please circle)**

Current Position held

Loan Particulars

Amount Applying for Currency **XCD / USD (Please circle)**

Repayable over (years)

Purpose of Loan

.....

Details of My Income & Expenditure

Income Item	\$ per month	Expenditure Item	\$ per month
Gross Monthly Income:		Existing Loan Payment 1	
Spouse's Income		Existing Loan Payment 2:	
Other Income		Installment Payments	
From (Other Income)		Credit Card Payments	
		Mortgages / Rent	



My Personal Statement

Assets

Item	Description (where held)	\$ per month
Cash Savings		
Automobile 1		
Automobile 2		
Life Insurance - CSV		
Life Insurance - Face		
Stock/Bonds		
Real Estate		
Other Assets		

Description other Assets

LIABILITIES/ OBLIGATIONS

Bank Loans		
Credit Card Balance		
Installment Balance		
Mortgage Balance		
Other Liabilities		

Description other liability



Details of my Assets

Item	Description
Home Address	
Purchase Price/Value	
Year Purchase/Constructed	
Property	
Purchase Price/Value	
Year Purchase/Constructed	
Auto Make & Model	
Model & Year	
License #	
Auto Make & Model	
Model Year	
License #	
Other Assets	
Institution	
Bank Acc. Type (chq, Savings, Other)	
Institution name	
Balance	
Institution	
Bank Acc Type (Chq, Savings, Other)	
Institution Name	
Balance	



Details of My Liabilities

Loan/Mtg with		Date Open		Orig Amt
Loan /Mtg with		Date Open		Orig. Amt
Credit Card with		Credit Limit	Date Issued	Card#
Credit Card with		Credit Limit	Date Issued	Card#
Contact Name		Relationship		Ph#
Address		Employer		
Contact Name		Relationship		Ph#
Address		Employer		



Agreement

I hereby agree with (hereinafter called the "Bank") as follows:

1. My Application includes the expressed representation that I am not being sued, that no judgment is outstanding against me and that I am not indebted to any other lender except as shown in the said application and the Bank may obtain such further information as it may require and for such purpose may make inquiries of others; similarly, the Bank may disclose information about my credit history with the Bank to any credit bureau or to any person with whom I have or may propose to have financial dealings, and may disclose such information to any other person if the Bank believes that it is lawfully required to do so.
2. During the currency of my Consumer Loan I will not obtain any loan elsewhere without first informing the Bank.
3. The Bank may make application to () for insurance on my life, such insurance to be owned by and payable to the Bank and to be effective as and from the date on which the loan is made and on terms and conditions as may be agreed between the Bank and such insurer, but the amount shall not exceed the amount of the Loan Note.
4. My account will be charged with the monthly payments as they mature and I agree to pay the Bank's customary assessment for any notice of overdue amounts.
5. The amount of my Consumer Loan Note will include the amount of my Consumer Loan plus legal and any other relevant fees and interest at the effective yield rate of % per annum to which I hereby expressly agree.

Amount of Loan\$ _____ ; Interest _____ ; Fees\$ _____ Total \$ _____

6. The Bank is hereby directed to pay the proceeds of my Consumer Loan to _____ and I agree to grant to the Bank as security for the Loan and the cost thereof, the following:

SIGNED at

The applicant(s) has submitted satisfactory proof of identity and age and signed this application and agreement in my presence:

Witness: _____ Applicant: _____

Witness: _____ Applicant: _____

