



Application checklist for Personal and Auto Loans

At RBC Royal Bank™ we are committed to making banking convenient and easy.

Documentation required for processing your loan

a. All clients (please refer below for additional requirements based on your client type)

- Documents to support evidence of loan including:
 - Estimates
 - Pro forma Invoice

For new cars only

- Car Purchase Order or Pro Forma Invoice

For used cars only* (including local second hand and foreign used)

- Car purchase order or 'agreement for sale' letter from current owner
- Formal appraisal is mandatory from recognized Valuator. (vehicles

**Appraisals are not required for approved dealers (Refer to any RBC branch for further details)*

b. New clients (refer below for additional documentation for self-employed individuals)

- Two (2) of the following valid forms of photo identification: Passport, National Identification Card or Driver's License. Where applicable, name changes must be evidenced by Marriage License, Affidavits, Deed Poll, etc.
- Proof of permanent address (not older than 1 year) e.g. Utility Bill, Tax Assessment
- Proof of occupational income (where applicable) e.g. Recommendation letter stating employment (not older than 3 months) and previous month's pay slips.
- Bank reference letter for non-residents **only**.

c. Existing clients

To ensure that your personal information is updated on our records, please provide the following:

- Valid photo identification
- Proof of permanent address (not older than 1 year) (e.g. utility bill, tax assessment)
- Proof of occupational income (where applicable) e.g. Job letter stating employment (not older than 3 months) and previous month's pay slips.

d. Self-Employed clients

The following documentation is required for processing your request:

- Evidence of income for two (2) consecutive years to replace proof of occupational income stated above
- Comprehensive Profit & Loss Statement and deposit activity to support Profit & Loss