



Application checklist for Personal and Auto Loans

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
 - Insurance quotation
 - National Insurance number
 - Loan printouts
 - Bank reference

For new cars only*

- ☐ Car Purchase Order or Pro Forma Invoice
- ☐ Client to obtain letter from Board of Internal Revenue, confirming file number

**The bank reserves the right to request an independent appraisal on any vehicle*

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

- ☐ Car purchase or 'agreement for sale' letter from current owner
- ☐ Formal appraisal is mandatory from recognized Valuator

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

- ☐ Two (2) 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: Utility Bill (not older than 6 months), Current statement from another Financial Institution (not older than 6 months)
- ☐ Proof of occupational income (where applicable): Job letter stating employment (not older than 2 months) and most recent pay slip(s) reflecting 1 full month's salary
- ☐ 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 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: Utility Bill (not older than 6 months), Current statement from another Financial Institution (not older than 6 months)
- ☐ Proof of occupational income (where applicable): Job letter stating employment (not older than 2 months) and most recent pay slip(s) reflecting 1 full month's salary

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
- ☐ Provision of the most recently filed annual return or Chamber of Commerce extract or its equivalent

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