



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

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), Board of Inland Revenue Tax assessment (no more than 12 months old)
- 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), Board of Inland Revenue Tax assessment (no more than 12 months old)
- 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

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