



International Mortgage Application

First Applicant

1. PERSONAL DETAILS

Title Male Female

Family name

First name(s)

Date of birth

Marital status

Nationality

Country of residence

Number of dependents (excluding spouse)

Residential address

Length of time at this address years months

Home telephone number

Work telephone number

Have you been referred to FirstCaribbean for your mortgage by one of the following?

Lawyer Accountant Architect

Surveyor Builder Realtor

FirstCaribbean representative overseas

2. BANKING DETAILS

Present bankers

Branch

Account number

Branch address

Second Applicant

1. PERSONAL DETAILS

Title Male Female

Family name

First name(s)

Date of birth

Marital status

Nationality

Country of residence

Number of dependents (excluding spouse)

Residential address

Length of time at this address years months

Home telephone number

Work telephone number

2. BANKING DETAILS

Present bankers

Branch

Account number

Branch address

First Applicant

3 EMPLOYMENT DETAILS

Employer's name (if applicable)

Occupation

Employer type: Government Other

Self-employed/Shareholding Company Director /

Partner in Firm

If self-employed please complete details in 8-1.

Employer's address (if applicable)

How long have you been in your present
employment/self-employed etc.?

years

months

Previous employer's name and address (if less than
3 years at current employer)

Anticipated retirement age

Second Applicant

3 EMPLOYMENT DETAILS

Employer's name (if applicable)

Occupation

Employer type: Government Other

Self-employed/Shareholding Company Director /

Partner in Firm

If self-employed please complete details in 8-1.

Employer's address (if applicable)

How long have you been in your present
employment/self-employed etc.?

years

months

Previous employer's name and address (if less than
3 years at current employer)

Anticipated retirement age

4 INCOME & EXPENDITURE DETAILS

Income (US\$) per annum

Wage/salary p/a

Allowances p/a

Overtime/bonuses/commission p/a

Other income p/a

Total gross income (i.e. before tax) p/a

Less taxation p/a

(A) SUBTOTAL \$ p/a

Expenditure (US\$) per annum

Rent/mortgage p/a

Household commitments p/a

Insurance premiums p/a

Other financial commitments p/a

Other regular commitments p/a

(B) SUBTOTAL \$ p/a

Surplus income (US\$) per annum

(A) SUBTOTAL \$ p/a

(B) SUBTOTAL \$ p/a

(A - B) Surplus income TOTAL \$ p/a

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Surplus income (US\$) per annum

(A) SUBTOTAL \$ p/a

(B) SUBTOTAL \$ p/a

(A - B) Surplus income TOTAL \$ p/a

First Applicant

8 ADDITIONAL INFORMATION

Please complete only where necessary.

8.1 Self-employed/Partner in Firm/Shareholding

Company Director (NB: please enclose accounts for each of the last three years.)

Nature of business

Name of firm

Trading name

Business address (if different from personal address)

Business telephone number (if different from personal address)

Name and address of your accountant

Telephone number (including country code)

8.2 Statement of worldwide assets & liabilities in US\$

Savings and investments

Bank accounts

Deposit accounts

Bonds

Life policy surrender values

Unit trusts

Listed stocks and shares

Share options

Other savings or investments

Other assets

Proposed property value

Other property value

Unlisted stocks and shares

Value of partnership shares

Value of own business

Other (please specify)

TOTAL \$

Second Applicant

8 ADDITIONAL INFORMATION

Please complete only where necessary.

8.1 Self-employed/Partner in Firm/Shareholding

Company Director (NB: please enclose accounts for each of the last three years.)

Nature of business

Name of firm

Trading name

Business address (if different from personal address)

Business telephone number (if different from personal address)

Name and address of your accountant

Telephone number (including country code)

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Proposed property value

Other property value

Unlisted stocks and shares

Value of partnership shares

Value of own business

Other (please specify)

TOTAL \$

First Applicant

8 ADDITIONAL INFORMATION (Continued)

8.2 Statement of worldwide assets & liabilities in US\$

Statement of liabilities in US\$

Overdraft

Other mortgages

Bank loans

Credit cards

Contingent liabilities (eg, Lloyd's guarantees)

Other liabilities (please specify)

TOTAL \$

Second Applicant

8 ADDITIONAL INFORMATION (Continued)

8.2 Statement of worldwide assets & liabilities in US\$

Statement of liabilities in US\$

Overdraft

Other mortgages

Bank loans

Credit cards

Contingent liabilities (eg, Lloyd's guarantees)

Other liabilities (please specify)

TOTAL \$

9 DECLARATIONS

I/We confirm that all the information given on this form, or in any attachments, is true and correct and has been made by me/us knowing that you will rely upon it in considering this application.

I/We will notify the Bank immediately of any situation which materially changes any of the information given on the application or attachments.

I/We authorise you to obtain any information you may require relative to this application from my/our employer(s) and from any other source, including credit agency checks, each source being here authorised by me/us to provide you with such information.

I/We confirm that I/we have not: been made bankrupt; failed to keep up regular mortgage/rental payments; had a default or a court judgement registered against me/us or been convicted of (or have prosecutions pending relating to) acts of dishonesty, such as theft or fraud.

I/We confirm that I/we have read, understood and agreed to be bound by the applicable Mortgage Terms and Conditions in respect of the relevant jurisdiction.

The Mortgage Terms and Conditions are distributed locally (in each jurisdiction).

First Applicant

Second Applicant

Signature _____

Signature _____

Date _____

Date _____

10 INFORMATION CHECKLIST

To be completed by the Mortgage Specialist

- 6 months' current account statements seen (and photocopied if non-current account customer)
- Evidence of salary seen and corresponds with the information given by the customer
- Customer identified If non-FirstCaribbean customer please give details of identification here
- Application form complete _____

In some sections of this application form, additional information may be required. You will be directed to provide this in Section 8 'Additional Information' at the back of this form.

Second applicant details need only be completed if they differ from the first applicant details.

Please complete all sections in **BLACK INK** and **BLOCK CAPITALS**.

Documents and references you will need to apply for your mortgage:

- Bank current account number and address of branch
- Lawyer's address and telephone number
- Details of any existing or new life assurance policies
- If you are self-employed:
 - Details of your buildings insurance
 - Your last three years' accounts
 - The name, address and telephone number of your accountant
- In addition, if you are intending to build your home:
 - The name, address and telephone number of your architect and builder
 - Your builder's payment schedule and an approved building plan
- Details of any proposed borrowing with other lenders that will be supported by your property
- If you are remortgaging to FirstCaribbean from another lender you will also need the following:
 - Name and address of current lender
 - Details of any other borrowing supported by the property
 - Copy of life policy/schedule if available
- The Bank reserves the right to take references but these may not be needed if you supply:
 - Six months' current account statements and proof of income (e.g. three months' wage/salary slips)
 - The name, address and telephone number of both your architect and builder
 - Your builder's payment schedule and an approved building plan

If you are not a FirstCaribbean customer, follow the bank account opening procedures listed in FirstCaribbean International Account Opening Pack.