



# AMGECU CREDIT UNION CO-OPERATIVE SOCIETY LTD

4 BORDE STREET, PORT OF SPAIN, REPUBLIC OF TRINIDAD & TOBAGO  
email: amgecu@flowtrinidad.com website: http://www.amgecu.com

Office Use Only

Seq/No. \_\_\_\_\_

## LOAN APPLICATION / AGREEMENT

Name \_\_\_\_\_ Date \_\_\_\_\_ A/c No: \_\_\_\_\_

Home Address \_\_\_\_\_ email \_\_\_\_\_

Telephone (H) \_\_\_\_\_ (W) \_\_\_\_\_ (Cell) \_\_\_\_\_ Date of Birth \_\_\_\_\_

Employer \_\_\_\_\_ Dept \_\_\_\_\_ Years Employed \_\_\_\_\_ Occupation \_\_\_\_\_

Self-Employed  
  Family  
  Permanent  
  Temp/Casual  
  Ex Employee  
  Retiree

I hereby apply for a loan of ..... \$ .....

For the following purpose(s) (explain fully) ..... Fees \$ .....

and to re-finance my credit union loan balance of ..... \$ .....

**Total applied for \$ .....**

I will repay the total loan by weekly/fortnightly/monthly installments of \$ ..... including interest. The first payment to be made on ..... I am not indebted to any Credit Union, Bank, Loan Agency, Finance House or arrears to Hire Purchase agreements except as stated in the applicant and joint applicant's statement below.

Security Offered ..... Guarantor's Name .....

Guarantor's Security .....

### APPLICANT'S & GUARANTOR'S STATEMENT

I am indebted to the following creditors (list all debts as, hire purchase, loan in banks, mortgages, etc.)

#### Applicant

#### Guarantor

Creditor	Repayment Amt.
1 .....	.....
2 .....	.....
3 .....	.....
4 .....	.....

Creditor	Repayment Amt.
1 .....	.....
2 .....	.....
3 .....	.....
4 .....	.....

The statements made above are for the purpose of obtaining the loan and are true and correct to the best of my knowledge and belief.

Applicant's Signature ..... Date .....

Guarantor's Signature ..... Date .....

### GUARANTOR (S) STATEMENT

Name ..... A/c No. ....

Employer ..... Dept ..... Years Employed ..... Occupation .....

Agent   
 Family   
 Permanent   
 Temp/Casual

Shares ..... Loan Balances .....

I ..... Hereby agree to assign \$ ..... of my shares and agree to make good any default on the part of the borrower in repayment of the advance and the payment of all interest due thereon up to the amount assigned by me.

Signature of Guarantor ..... Date .....

<b>FOR OFFICE USE ONLY</b>		Rate <input style="width: 50px;" type="text"/>	Months <input style="width: 50px;" type="text"/>
Loan approved for .....	Loan type code .....	Cheque/Payment Voucher No .....	
Payee if loan disbursed third party .....	Date .....		

**For Official Use Only**

Date Joined .....

Share Balance .....

**LOAN BALANCES**

Personal .....

Vehicle .....

Mortgage .....

Soft Loan .....

Other Loans .....

Share Contributions .....

Loan Repayment .....

Method of Payment .....

Contribution/Repayment .....

Monthly     Wkly     F/Nightly

Restrictions .....

Is borrower a guarantor for another member's loan?

Yes     No

If Yes, value of shares pledged \$ .....

Loans last 12 Months		
Date	Code	Amount

**Matters for Consideration**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**CREDIT COMMITTEE / OFFICE APPROVAL**

On.....we approved a loan in the amount of.....and on the conditions offered by the borrower except as follows (list any changes in amount, terms, conditions or special conditions or restrictions imposed.)

Notes / Comments \_\_\_\_\_

\_\_\_\_\_

**Credit Committee Approval** \_\_\_\_\_

\_\_\_\_\_

Manager \_\_\_\_\_ Date \_\_\_\_\_ Loans Officer \_\_\_\_\_ Date \_\_\_\_\_

**AGREEMENT**

I \_\_\_\_\_ as principal and \_\_\_\_\_ as guarantor, jointly and severally, promise to pay Ansa McAl Group Employees Credit Union Co-operative Society Limited or order, the sum of \$ \_\_\_\_\_ with interest by weekly / fortnightly /monthly instalments of \$ \_\_\_\_\_. The first payment to be made on \_\_\_\_\_ and the said interest rate to be at the rate of (    %) of the unpaid monthly balance for a period of \_\_\_\_\_ months and that in default of any payment, waiving any right or notice presentation, demand or protest, the entire balance shall become immediately due and payable and all of my/our holdings now and hereafter and any securities shall at the holder's option be applied in settlement of same and fines, costs expenses etc. In the event of my/our failing to make payments towards the loan/interest account for a period of \_\_\_\_\_ months, I/we acknowledge the right of the AMGECU Credit Union Co-operative Society Ltd. to transfer all or part of my/our shareholdings towards settlement of such outstanding loan interest balance without any prior notice, demand or protest. I/we also agree to be bound by the Loan Policy of the AMGECU Credit Union Co-operative Society Limited, in force from time to time. Mortgage rates are variable and subject to review.

1. Principal Borrower ..... Date: .....

2. Guarantor ..... Date: .....

Further, I \_\_\_\_\_ as principal, authorise \_\_\_\_\_ my employers, that in any event of my ceasing to be employed by them, they may deduct from any and all monies due to me, including wages, provident or pension funds, the balance outstanding on this loan and repay it to the Credit Union an my behalf.

Principal Borrower ..... Date: .....