

UNSECURED/FAST LOAN CHECKLIST*

- Membership of two (2) years or more
- Must have a good credit history (COK or other financial institution) for last two (2) years
- Supporting documents for stated purpose of loan
- Job Letter stating *salary, position, length of employment*; plus last two months pay slips
- Credit Reference (if required)
- Qualifying Shares (**minimum one-third (1/3) of loan amount**)
- Monthly savings – 10% of loan repayment amount
- Tax Registration Number (TRN) Card and Valid ID (Driver's Licence, Voter's ID, COK ID)
- Passport size photograph
- Completed Application Form **with contact information of two relatives & two references (non-related)**
- Recent utility or any other bill in member's name with current address (Proof of Address)
- Loan must be guaranteed

Guarantor

- Job Letter stating *salary, position, length of employment*; plus last two months pay slips
- Credit Reference (if required)
- Print out of savings/current account transactions for at least 6 months OR updated bank book (if required)
- IF SELF-EMPLOYED: Financials prepared by a Certified Chartered Accountant & stamped**
 - **Income & Expenditure Statement**
 - **Balance Sheet**
 - **Cash Flow Statement and Cash Flow projections (for at least three years)**
 - **Credit reference**
 - **Print out of savings/current account transactions for at least 12 months OR updated bank book**
- Tax Registration Number (TRN) Card and Valid ID (Driver's Licence, Voter's ID, COK ID)
- Passport size photograph
- Signed guarantor form witnessed by a Justice of the Peace
- Recent utility or any other bill in guarantor's name with current address (**Proof of Address**)

*CONDITIONS APPLY

CROSS ROADS - 66-70 Slipe Road, Kingston 5, Fax: 929-4028; **HALF WAY TREE** - Units 9&10 Winchester Business Center, 15 Hope Road, Kingston 10, Fax: 920-6812; **CENTRAL PLAZA** – Shop #10 15 Constant Spring Road, Kingston 10. Fax: 754-7430

PORTMORE – Shop #3 McMaster Centre, Portmore, Fax: 988-5157; **MONTEGO BAY**: 40 Market Street, Montego Bay, Fax: 952-1334;

MANDEVILLE – Units 1,2 & 8 Mandeville Plaza, Mandeville, FAX: 962-0885

CALL 1-888-CALL-COK (1-888-225-5265) OR 960-I-CAN (960-4226) WEBSITE; www.cokcu.com; EMAIL cokcu@cwjamaica.com