

MOTOR VEHICLE LOAN CHECKLIST

- Job Letter stating *salary, position, length of employment*; plus last two months pay slips
- 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 for last 2 years**
 - 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 11 months OR updated bank book**
- Tax Registration Number (TRN) Card
- Valid ID (Driver's Licence, Voter's ID, COK ID); **VALID Jamaican Driver's Licence****
- Passport size photograph
- Completed Application Form **with contact information of two relatives & two references (non-related)**
- Completed Expense form and Statement of Affairs **(to be provided by COK)**
- Recent utility or any other bill in member's name with current address **(Proof of Address)**
- Current Valuation ******(done in the last 6 months) - Valuations must include front, back, embodied chassis # on vehicle and VIN plate pictures.

Approved Valuators: Caribbean Loss Adjustors; Management Security Consultants; Automobile Valuators & Consultants; Auto Assessors Ltd., Advance Insurance Adjusters, Orion Loss Adjusters, MVA Motors Consultants Ltd.

- Pro Forma Invoice (reflecting price of the vehicle)
- Import Entry – C87 (all pages)
- Certificate of Fitness **and** Certificate of Registration
- Copy of Title**
- Evidence of deposit on motor vehicle - Receipt (see deposit and share requirements for motor vehicles)

Notation: Vehicle must be comprehensively insured & open for one year. All loans will be salary deducted where applicable

TERM AND INTEREST RATE STRUCTURE ON MOTOR VEHICLE LOANS

Year of Vehicle	% Financing	Terms	Rate
2019	100%	Up to 96 months	8.49%
2018	100%	Up to 90 months	9.99%
2014 - 2017	100%	Up to 78 months	9.99%
2013	100%	Up to 78 months	11.49%
2012	80%	Up to 52 months	14.49%
2011	70%	Up to 48 months	14.49%

Guarantor (if applicable)

- Job Letter stating *salary, position, length of employment*; plus last two months pay slips
- 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 for the last 2 years**
 - 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**

WEBSITE: www.cokcu.com EMAIL: contactus@cokcu.com Telephone: I -876-960-I-CAN (960-4226)

CROSS ROADS - 66-70 Slipe Road, Kingston 5

HALF WAY TREE - Units 9&10 Winchester Business Center, 15 Hope Road, Kingston 10

PORTMORE – Shop #3 McMaster Centre, Portmore;

MONTEGO BAY: 30-34 Market Street, Montego Bay, St. James

MANDEVILLE – Units 1&2, 8 Mandeville Plaza, Mandeville, Manchester