

## **REQUIREMENTS FOR HAND IN HAND TRUST CAR LOAN**

Interest Rate: 11% per annum

Maximum Repayment 36 months

### **Requirements**

1. Two (2) forms of Identification
2. One (1) Passport sized photograph of each applicant
3. Proof of Address (utility bill, rental receipt, etc.)
4. Two (2) character references for each applicant
5. Employment confirmation letter and 3 consecutive months pay slip
6. Financial statement for the past year **(if self employment)**
7. Cash flow projections for the next 12 months prepared on a monthly basis **(self employed)**
8. Current year business registration **(self employed)**
9. Quotation from dealer **(new/reconditioned vehicles)**
10. Letter of Intent/Agreement of Sales and Purchase **(PreownedVeh.)**
12. Two photographs of Vehicle **(Preowned)**
13. Copy of registration for vehicle **(Preowned)**
14. Proof of contribution-minimum 30% excess of 5 years 30%-50%
15. Statement of outstanding Loan with other bank &/ or HP
16. Valid Driver's Licence
17. Recent income tax receipt **(self employment)**
18. Bank Statements, receipts, invoices relating to business/cash resources.
19. Copy of Tin Certificate
20. Marriage Certificate

### **Collateral Accepted**

1. Bill of Sale over vehicle
2. Comprehensive Motor Insurance
3. Salary Assignment

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