



Checklist for submission

Individual, Sole Trade & Partnership Customers

Transportation

1 ADMINISTRATIVE DOCUMENTS		Check
1.1	Have the Application form been completed and signed?	
1.2	Do you have a Business Plan?	
	Does it include an Income & Expenditure Statement?	
	Does it include a business cashflow?	
1.3	Have the following financial documents for the past 3 years been submitted?	
	i Financial Statement	
	ii Profit & Loss Account (P&L)	
	iii Tax Return	
	iv Tax Clearance Certificate	
2 KNOW YOUR CUSTOMER (KYC) DOCUMENTS		
2.1	Have you completed the KYC Form and submitted the following documents?	
	i One Passport-size photo	
	ii Birth Certificate	
	iii Valid Identification Card or Valid Passport (specified if dual citizenship) <input type="checkbox"/> Yes <input type="checkbox"/> No	
	iv Proof of Address (should not be more than 3 months)(tick one of the following)	
	a. PUC Utility Bill/Invoice/Accounts Statement (should portray PUC Logo)	
	b. Stamped Land-line telecom bill (Cable & Wireless & Airtel)	
	c. Stamped Entertainment bill (Cable & Wireless, Intelvision & DSTV)	
	d. Valid Lease Agreement	
	e. Letter from Employer providing accommodation (on letterhead and stamped)	
	f. Bill holders signed confirmation letter (should include copy of ID & Utility Bill)	
2.2	Have you provided the following proof and/or evidence?	
	i. Personal Contribution Source	
	ii Source of Wealth (i.e. title deed of property, SLA Registration for vehicle)	
	iii Pay slip (Should be stamped and not more than 3 months) (if in employment)	
3 LEGAL DOCUMENTS		
3.1	Have you provided the following legal document which clearly defines the type of Business own?	
	Sole Trader and/or Partnership	
	i Business Registration Certificate	
	ii Tax Identification Certificate	

	iii	Business License	
4	BANK STATEMENTS		
4.1	Have you provided the following Bank Statements?		
	i	Stamped Banks statements of Personal and Savings Accounts; for past 6 months	
	ii	Stamped Bank Statements of Outstanding Debts; for past 6 months (if applicable)	
5	FINANCIAL REQUEST DOCUMENTS		
5.1	Have you provided documents of items to be financed?		
	i	Invoice &/or Quotations ¹	
	ii	Receipts ¹	
	iii	Motor Evaluation Certificate (for second-hand vehicle)	
	iv	Vehicle Registration Certificate (for second-hand vehicle)	
	v	Insurance Quotation &/or Policy	
6	COLLATERAL DOCUMENTS		
6.1	Have you provided the following documents for charge on the property?		
	6.1.1	Freehold Property	
	i	Location & Cadastral Plan	
	ii	Certificate of Official Search	
	iii	Quantity Surveyors Report (QS)	
	6.1.2	Leasehold Property	
	i	Lease Agreement	
	ii	Quantity Surveyor Report (QS)	
	iii	Insurance Policy on existing Infrastructures (if applicable)	
6.2	Have you provided the following documents for pledge on the vehicle or vessel?		
	6.2.1	Pledge on Vehicle	
	i	Motor Evaluation Certificate	
	ii	Vehicle Registration Certificate	
	iii	Insurance Policy	
	6.2.2	Pledge on Vessel	
	i	Marine Surveyor Report	
	ii	Insurance Policy	
6.3	Have you provided the following documents for Guarantee?		
	6.3.1	Personal Guarantee	
	i	Completed KYC Form	
	ii	Birth Certificate	
	iii	Valid Identification Card or Valid Passport (specified if dual citizenship) <input type="checkbox"/> Yes <input type="checkbox"/> No	
	iv	Proof of Address (should not be more than 3 months)(tick one of the following)	
	a.	PUC Utility Bill/Invoice/Accounts Statement (should portray PUC Logo)	
	b.	Stamped Land-line telecom bill (Cable & Wireless & Airtel)	
	c.	Stamped Entertainment bill (Cable & Wireless, Intelvision & DSTV)	
	d.	Valid Lease Agreement	

	e.	Letter from Employer providing accommodation (on letterhead and stamped)	
	f.	Bill holders signed confirmation letter (should include copy of ID & Utility Bill)	
	v	Stamped Payslip. Should not be more than 3 months (if employed)	
	vi	Stamped Bank Statements of Personal and savings Accounts; for past 6 months	
	vii	Stamped Bank Statements of Outstanding Debts; for past 6 months (if applicable)	
	viii	Audited account for past 3 years (if self-employed)	
	ix	Declaration of personal assets (if self-employed)	
	x	Declaration as an 'Undischarged Bankrupt person' (if self-employed)	
6.4	Bank Guarantee		
	i	Letter from Commercial Bank (on letterhead and stamped)	
7 KNOW YOUR CUSTOMER DOCUMENTS (KYC) CHARGOR, PLEDGOR & PROXY			
7.1	Have you provided details of Chargor?		
	i	Completed KYC Form	
	ii	Birth Certificate	
	iii	Valid Identification Card or Valid Passport (specified if dual citizenship) <input type="checkbox"/> Yes <input type="checkbox"/> No	
	iv	Proof of Address (should not be more than 3 months)(tick one of the following)	
	a.	PUC Utility Bill/Invoice/Accounts Statement (should portray PUC Logo)	
	b.	Stamped Land-line telecom bill (Cable & Wireless & Airtel)	
	c.	Stamped Entertainment bill (Cable & Wireless, Intelvision & DSTV)	
	d.	Valid Lease Agreement	
	e.	Letter from Employer providing accommodation (on letterhead and stamped)	
	v	Letter of Consent from owner of property	
7.2	Have you provided details of Pledgor?		
	i	Completed KYC Form	
	ii	Birth Certificate	
	iii	Valid Identification Card or Valid Passport (specified if dual citizenship) <input type="checkbox"/> Yes <input type="checkbox"/> No	
	iv	Proof of Address (should not be more than 3 months)(tick one of the following)	
	a.	PUC Utility Bill/Invoice/Accounts Statement (should portray PUC Logo)	
	b.	Stamped Land-line telecom bill (Cable & Wireless & Airtel)	
	c.	Stamped Entertainment bill (Cable & Wireless, Intelvision & DSTV)	
	d.	Valid Lease Agreement	
	e.	Letter from Employer providing accommodation (on letterhead and stamped)	
	f.	Bill holders signed confirmation letter (should include copy of ID & Utility Bill)	
	v	Letter of Consent from owner of vehicle	
7.3	Have you provided details of Proxy?		
	i	Completed KYC Form	
	ii	Birth Certificate	

iii	Valid Identification Card or Valid Passport (specified if dual citizenship) <input type="checkbox"/> Yes <input type="checkbox"/> No	
iv	Proof of Address (should not be more than 3 months) (tick one of the following)	
	a. PUC Utility Bill/Invoice/Accounts Statement (should portray PUC Logo)	
	b. Stamped Land-line telecom bill (Cable & Wireless & Airtel)	
	c. Stamped Entertainment bill (Cable & Wireless, Intelvision & DSTV)	
	d. Valid Lease Agreement	
	e. Letter from Employer providing accommodation (on letterhead and stamped)	
	f. Bill holders signed confirmation letter (should include copy of ID & Utility Bill)	
v	Power of Attorney	

Applicants must provide clear and legible documents, in English or French and, where appropriate. All documents must be submitted as valid originals for certification by a Bank officer. Please note that the above checklist is not exhaustive and in some cases additional documents may be required to complete the due diligence process.

- ¹ •Any Tax identification certificate & certificate of incorporation for overseas supplier must be submitted
•Any documents that are not in English or French language must be translated, notarized and apostilled
•Any Translators Certificate must be authenticated