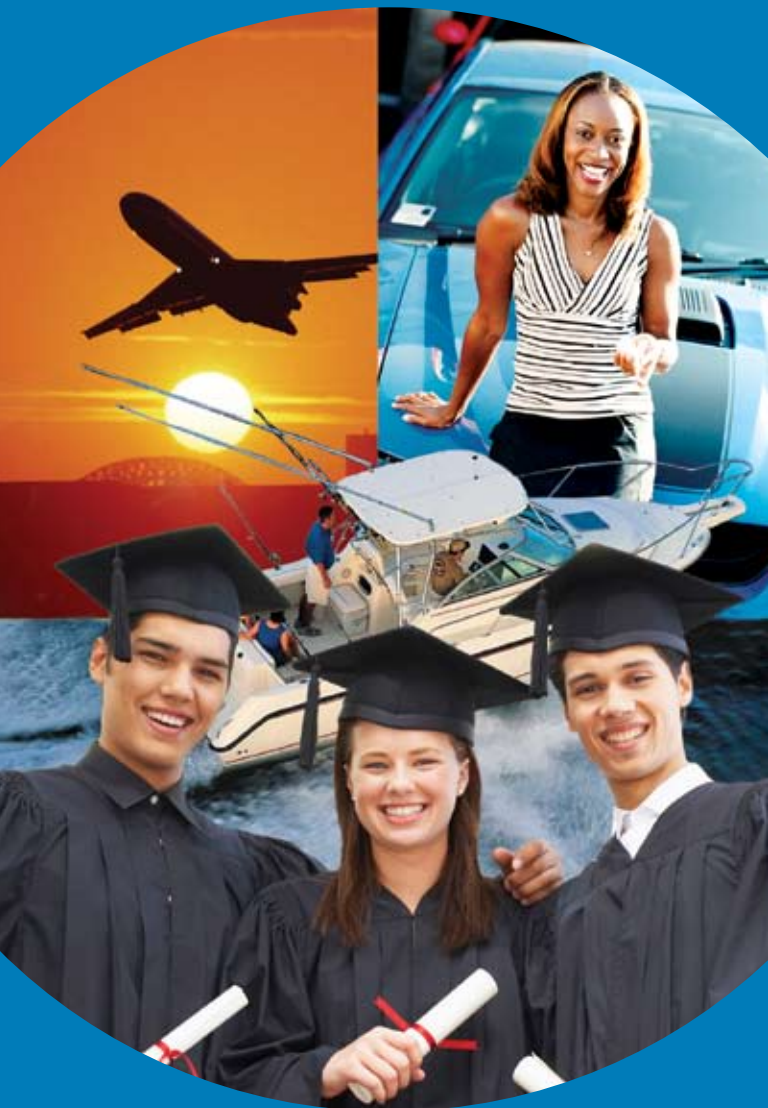


Personal Loans



Butterfield Bank

Butterfield Personal Loans

- *Whether your borrowing needs are large or small, long or short term, we have a loan that suits your needs.*

At Butterfield Bank, we pride ourselves on offering solutions to meet all our customers requirements and providing a high level of customer satisfaction.

We are able to do so by being helpful, flexible and professional. Our experienced and knowledgeable lending team are here to deliver that for you with a personal loan from Butterfield Bank. They will be able to discuss with you loans that feature:

- **Competitive interest rates**
- **No prepayment penalty**
- **Flexible payment term**
- **Fast and efficient local approval process**
- **The ability to access current information via Butterfield Online**

Let us help you make it happen.



Butterfield Personal Loans

- *Our Personal loans are available for a wide range of different purposes including....*

Cars

We provide loans for new cars typically up to 80% of the purchase price with terms up to 5 years. Financing of used cars can also be arranged.

Boats

We offer financing for new and used boats with down payments of as little as 25% and repayment terms up to 8 years.

Furniture and Appliances

We can assist you with these purchases with loans normally up to 80% of the cost and terms up to 3 years.

Vacation

If you are thinking of that dream vacation / honeymoon, we can arrange a 1 year term loan for you.

Education

The cost of investing in you and your children's futures can often place large single demands on your cash flow. Let us smooth those demands over a suitable term.

Even if your specific need is not mentioned above, we will be pleased to discuss your request. Our highly trained officers are ready to help you. They take pride in offering professional and courteous attention to your requirements. We invite you to complete an application.

Let us help you make it happen.

Butterfield Personal Loans

Features

- **Prepayment convenience**

Unlike many other banks, a Butterfield personal loan can be prepaid at any time without notice or penalty.

- **Payment options**

Payments can be made weekly or monthly to suit your budget.

- **Terms of repayment**

We offer flexible repayment terms up to 8 years.

- **Attractive interest rates**

You have built an excellent loan repayment record and your interest rate should reflect this.



Let us help you make it happen.

Butterfield Personal Loans

How to apply

We look forward to receiving your personal loan application accompanied if possible with the following items:

- **Confirmation of salary from your employer**
- **Bank reference letter**
- **Details of the item being purchased (please submit invoice if available)**

Thank you for choosing Butterfield Bank.

For more information, please contact us at:

Butterfield Bank (Cayman) Limited

Tel: (345) 949-7055

Fax: (345) 815-7970

Email: credit@butterfieldbank.ky

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Fax: (345) 815-7970

Email: credit@butterfieldbank.ky

www.butterfieldbank.ky



Butterfield Bank

**Butterfield Place
Albert Panton Street
P.O. Box 705
Grand Cayman KY1-1107
Cayman Islands**

Loan Details

Please indicate currency used CI\$ or US\$

Purchase Price \$ _____ Purpose of loan _____

Down Payment Provided \$ _____ Account No. _____

Amount of Loan Required \$ _____

Personal Information

Mr Mrs Miss Ms

Applicant's First Name _____ Middle Initial _____ Last Name _____

Date of Birth (DD/MM/YY)* _____ Citizenship* _____ Work Permit Holder Yes No If yes, No. of Years Resident _____

Mailing Address* _____ Postal Code* _____ Street Address* _____

Previous Address (if less than 3 years) _____

Telephone Home _____ Cell _____ Business _____ Email _____ Occupation _____ Years there _____

Marital Status: Single Married Divorced Widow(er) No. of Dependents (including spouse): _____

Name and address of nearest relative not living with you* _____ Relationship _____ Home Telephone _____

Employment Information

Employer's Name/Source of Income* _____

Employer's Address _____

Telephone* _____ Fax _____ Email _____ Occupation _____ Years there _____

If less than 5 years with present employer, give details of employment prior to your present position _____

Self-Employment Information

If self-employed, Nature of Business _____ Date Established _____

Business Address _____

Telephone* _____ Fax _____ Email _____

Bankers _____

Co-applicant Information

Mr Mrs Miss Ms

First Name _____ Middle Initial _____ Last Name _____

Relationship to Applicant _____ Date of Birth (DD/MM/YY)* _____ Citizenship* _____ Work Permit Holder Yes No If yes, No. of Years Resident _____

Co-applicant's Employer _____

Employer's Address _____

Telephone Home _____ Cell _____ Business _____ Email _____ Occupation _____ Years there _____

If less than 5 years with present employer, give details of employment prior to your present position _____

References

Bank References:

1) _____

2) _____



Butterfield Bank

Financial Information (Please indicate currency used) CI\$ or US\$

MONTHLY INCOME (receipts)

Basic Salary \$ _____
 Overtime Payments \$ _____
 Bonus, Commissions, etc. \$ _____
 Dividends & Interest \$ _____
 Rental Income \$ _____
 Co-applicant's Income \$ _____
 Other - Source \$ _____

Total Monthly Income \$ _____

MONTHLY EXPENDITURES (payments)

Rent \$ _____
 Mortgage Payments \$ _____
 Loan Payments \$ _____
 Credit Card Payments \$ _____
 Insurance Premiums \$ _____
 Education \$ _____
 Food \$ _____
 Child Care \$ _____
 Utilities \$ _____
 Clothing \$ _____
 Vehicle Expense \$ _____
 Other \$ _____

Total Expense/Other \$ _____

ASSETS (amounts owned by you)

Motor Vehicles (Make & Model) \$ _____
 Household Effects \$ _____
 Investments (Stocks & Bonds) \$ _____
 Bank Balances \$ _____
 Real Estate (Refer below) \$ _____

Total Assets \$ _____

Liabilities (amounts owed by you)

Butterfield Loans (bal. outstanding) \$ _____
 Other Loans (specify) \$ _____
 Mortgages (bal. outstanding) \$ _____
 Overdraft \$ _____
 Credit Cards (bal. outstanding) \$ _____
 Other Debts (specify) \$ _____

Total Liabilities \$ _____

Net Worth (Assets Less Liabilities) \$ _____

Credit Card Limit(s) \$ _____

DETAILS OF REAL ESTATE:

Description & Registration Number	Date of Purchase	Purchase Price	Present Value	Lender
1)				
2)				
3)				

Credit Cards	VISA®	MasterCard®	American Express	Discover	Other	Other
Issued By						
Credit Limits						
Balances						
Monthly Payments						

Banking Details: Chequing Account Savings Account Loan Account Fixed Deposit

Attestation:

I/We hereby represent, warrant and confirm that all the foregoing statements are true and correct and have been made by me/us knowing you will rely thereon in considering the above application.

I/We authorise you to obtain any information you may require relative to this application from my/our employer(s), if any, and from any other source to which you may apply, each source being hereby authorised by me/us to provide you with such information.

I/We undertake to notify the Bank immediately of any situation that materially changes the representations on this application.

There are charges to be applied in connection with this loan, including charges that will be applied to the loan should payment(s) not be made on the agreed date. I/We have been apprised of these charges.

I/We confirm my/our understanding that the applicant and the co-applicant will be jointly and severally liable to us for all monies outstanding under this loan arrangement should approval be granted.

Signature of Applicant _____ Date _____
 Signature of Co-applicant _____ Date _____