



Butterfield

Personal Lending

Flexible financing to suit your needs.

Get the credit you need at Butterfield.

Whether you are looking to purchase a house, a car, renovate your home, finance your child's education or consolidate your debts, the personal lending professionals at Butterfield are here to help.

Our lending services are flexible to suit your individual needs. Weddings, vacations and boats are among the purchases that can be financed with a Butterfield Personal Loan.

Personalised repayment options, no prepayment penalty and flexible terms are just some of the features of the Butterfield lending experience.

There is a Butterfield loan to suit your needs. Visit one of our Banking Centres today and start working towards a tailor-made lending solution.

Butterfield lending services

You can use Butterfield's lending services for just about anything. Common uses include:

- Mortgages
- Home improvement loans
- Equity loans
- Education financing
- Vehicle loans
- Boat loans
- Debt consolidation loans

Mortgage Information

What documentation do I need to apply for a mortgage?

- A completed loan application form. The application form is attached to this brochure and available on our website www.butterfieldgroup.com. If you need help completing the form, our personal lending professionals will be happy to assist
- Verification of employment and salary. This could include copies of your salary slips, or a letter from your employer.
- Bank reference letter (not required if you are already a Butterfield customer)
- Purchase agreement (for properties to be purchased)
- Recent property valuation (if one is not already available, we will be happy to arrange this for you once your mortgage is approved in principle)

Other documents you will need in special circumstances:

- In the case of a building project, you will need at least three building cost estimates
- If you are self-employed, you will need financial statements for your business for the last two years

What type of mortgage do I need?

You can work with our personal lending professionals to select the mortgage that best suits your needs. You will be able to choose from a number of highly flexible mortgage options that offer a wide selection of terms and payment periods (known as the amortisation period.)

Features and benefits

- Mortgage financing up to 90% of the purchase price or appraised value of the property.
- Amortisation periods of up to 30 years
- Fixed or variable interest rate options
- Preferential rate insurance for single homes from Island Heritage Insurance Company Ltd.
- No prepayment penalty on variable rate mortgages
- Easy record keeping with all mortgage transaction details included in your bank account statement and through Butterfield Online, our online banking service at www.butterfieldonline.ky

What other costs are involved?

When purchasing a home and obtaining a mortgage, there are a number of costs you need to plan for, including legal fees and stamp duty. In total these are usually approximately 10% of the mortgage amount.

Personal Loan Information

What documentation do I need to apply for a personal loan?

- A completed loan application form. The application form is attached to this brochure and available on our website www.butterfieldgroup.com. If you need help completing the form, our personal lending professionals will be happy to assist
- Quote or invoice for item(s) from supplier
- Proof of rent/mortgage (not required if your mortgage is with Butterfield)
- Credit reference (not required if you are already a Butterfield customer)
- Evidence of down payment (normally required)

Features and benefits

- Payment can be made weekly or monthly
- No prepayment penalty
- Easy record keeping with all transaction details included in your bank account statement and through Butterfield Online, our online banking service at www.butterfieldonline.ky.

Where do I start?

Begin by determining how much you can afford with pre-approved financing. Simply fill out the application form and provide us with verification of employment and salary to get the process started. You can drop your application off at any of our Banking Centres or arrange a meeting with one of our personal lending professionals to discuss your financial needs.

How much can I afford each month?

You will want to calculate what monthly payments you can afford, whilst continuing to live comfortably. The personal financial statement on the back of the application will help you make these calculations.

For more information on personal lending options, please contact Butterfield Personal Lending at (345) 949 7055, visit our website at www.butterfieldgroup.com or a Butterfield Banking Centre near you.



Butterfield Personal Loan and Mortgage Application (continued)

Personal Financial Information: Please indicate currency used for below sections USD KYD

Assets	Value	Liabilities	Amount owed	Additional info
Motor vehicle(s)	\$	Butterfield loans (total)	\$	
Bank balances	\$	Other loans (total)	\$	
Investments	\$	Credit cards (balance)	\$	
Real estate	\$	Overdraft	\$	
Other (specify)	\$	Other (specify)	\$	
Total assets	\$	Total liabilities	\$	Net worth: \$

Income type	Amount	Expense type	Amount	Additional info / expenses
Basic salary	\$	Rent / Mortgage payment	\$	
Average overtime	\$	Total loan repayments	\$	
Bonus, commissions	\$	Insurance premiums	\$	
Dividends & interest	\$	Education	\$	
Rental income	\$	Food	\$	
Child support	\$	Child support	\$	
Co-applicant's income	\$	Utilities	\$	
Other - list source below	\$	Vehicle expense	\$	
		Strata	\$	
		Credit card payments	\$	(10% of limit)
Total income	\$	Total expenses	\$	Discretionary: \$

Details of real estate

Registration number	Date purchased	Purchase price	Present value	Amount insured	Lender
		\$	\$		
		\$	\$		
		\$	\$		
		\$	\$		

Credit cards - USD

Issued by	Visa	MasterCard	AMEX	Discover	Other
Credit limit	\$	\$	\$	\$	\$
Balances	\$	\$	\$	\$	\$
Minimum payment	\$	\$	\$	\$	\$

Financing needs for mortgages and home renovations

Cost of land / property:	\$	Type of mortgage:	
Construction cost:	\$		
Renovation cost:	\$	Client's injection (down payment):	\$
Purchase price:	\$		
Other:	\$	Available funds for potential overruns:	\$
Total cost:	\$		
Total funds required:	\$	Estimated value upon completion:	\$
Additional info:			

For investment property - projected rental income: \$

Please provide me with details of preferential rate Island Heritage Home Insurance for Butterfield mortgage customers (non-strata properties only).

For mortgages and land loans only:

- Are there any rights to water or any easement (i.e., a right enjoyed by another over the owner's land) or any profits subsisting over the owner's land (i.e., the right of another to take some substance or product from the owner's land)? Yes No
- Are there any leases or agreements for leases of tenancies existing involving the owner's land? Yes No
- Does anyone have the right to charge the owner's land (e.g., because another has loaned money to the owner to help the owner buy it or develop it)? Yes No
- Does anyone have the right to charge the owner's land due to the owner having knowingly or unknowingly allowed another to do something on or to the land over a period of time (i.e., adverse possession)? Yes No
- Do the owners intend to reside on the land? Yes No
- Does anyone else or will anyone else live on the land with the owner? If so, these individuals should be identified and the terms of their occupation obtained. Yes No

Attestation (must be completed for all facilities):

I/We hereby represent, warrant and confirm that all the foregoing statements are true and correct and have been made by me/us knowing the Bank will rely thereon in considering this application. I/We authorise the Bank to obtain any information that may be required relative to this application from my/our employer(s), if any, and from any other source to which the Bank 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 representation 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. I/We understand that if approved for a mortgage over a certain amount I/we will also be offered a Butterfield Credit Card.

Signature of applicant _____ Date _____

Signature of co-applicant _____ Date _____

For more information, please contact
Butterfield Personal Lending at:

Telephone: (345) 949 7055

Fax: (345) 949 7004

E-mail: personallending@butterfieldgroup.com

www.butterfieldgroup.com



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