

Bermuda Commercial Bank Ltd

Personal Financial Statement



1: About You

Availability to meet with a Relationship Manager?: Yes No (If No, by law BCB is required to conduct Enhanced Due Diligence)

Title: Mr. Mrs. Ms. Miss Dr. Other: Minor? (Under 18): (If Yes, Legal Guardians and Joint Signatories are required to complete separate copies of this form.)

First Name: Middle Name:

Surname: Suffix (if any):

Previous/Maiden Name:

Nationality:

Are you a Politically Exposed Person (PEP)? : Yes No (If Yes, provide detail in Section 9: Additional Information)

Residential Address

House/Street:

Town/City/Parish: County/State:

Postal/Zip Code: Country:

Place of Birth:

Gender: Male Female Marital Status: Single Married Other:

Employment Details

Employment Status: Employed Unemployed Retired Other:
(Employment information is mandatory, including for self-employment and previous employment for retirees.)

Occupation:

Employer's Name:

Employment Duration:

Employer's Full Address

House/Street:

Town/City/Parish: County/State:

Postal/Zip Code: Country:

Employer Contact Person:

Contact's Phone: Contact Email:

We may verify your employment details with your employer.

2: Mailing and Contact Information

Mailing Address (If different to Residential Address)

House/Street:

Town/City/Parish: County/State:

Postal/Zip Code: Country:

Home Phone: Mobile Phone: Work Phone:

Email Address: (Please provide at least one contact number and include international code)

3. Other Details

Important note:

A complete and signed Personal Financial Statement (PFS) is required from each individual guarantor. Co-guarantors with joint assets and liabilities can be included on one joint PFS. However, if any assets or liabilities are not “joint”, a separate PFS is required from each individual even if the co-guarantor is a spouse/domestic partner. Please complete each relevant supporting schedule.

You may provide a detailed personal financial statement prepared by your accountant or through the use of a personal financial software package (e.g. Quicken) in lieu of the Statement of Financial Condition included in this application. Such a statement and this form must be signed.

Do you expect any significant changes to your financial circumstances in the next 12 months?: Yes No
(if Yes, include information below)

Please answer all questions and complete all sections. Enter N/A if a question or section is not applicable.

Other Details:

4a. Statement of Financial Condition

Assets		\$	Liabilities		\$
Cash on Deposit - BCB			Mortgage Amount		
Cash on Deposit with other local banks			Loan (Vehicle/boat)		
Cash on Deposit with other foreign banks			Education Loan		
Marketable Securities – see schedule A			Other Loans		
Non-marketable Securities – see schedule B					
Real Estate Owned – see schedule C			Credit Card Balance		
Loans Receivable					
Vehicles			Other Payables e.g. Land Tax & School fees		
Boats					
Cash value of Life Assurance – see schedule D					
Other Assets (itemise)					
TOTAL ASSETS			TOTAL LIABILITIES		
			NET WORTH (Total Assets less Total Liabilities)		

Source of Income	\$ (Monthly)
Net Salary/Wages	
Bonus (based on 2 year history)	
Commission (based on 2 year history)	
Rental Income	
Dividends & Interest (based on 2 year history)	
Child Support/Alimony	
Pension, Health Insurance	
Other	
GROSS INCOME AVAILABLE	
Total Debt Service Ratio	%

Fixed Commitments	\$ (Monthly)
Rent/Mortgage	
Loan/Other mortgages	
Education Expenses	
Minimum Credit Card Payments	
Property Insurance	
Land Tax	
Property Maintenance & Condo-association costs	
Alimony, Child support	
Other Legal Commitments	
TOTAL FIXED COMMITMENTS	

CONTINGENT LIABILITIES	
Do you have any other indirect debt:	Yes
- As endorser or guarantor?	<input type="checkbox"/>
- As surety on lease arrangement?	<input type="checkbox"/>
- Are you a defendant in any legal action?	<input type="checkbox"/>
- Have you ever declared bankruptcy?	<input type="checkbox"/>
- Have you any accounts with a credit agency?	<input type="checkbox"/>

OTHER INFORMATION
Are you an obligated party on other ventures/companies/trusts? If so, describe:
Are any assets pledged other than as described above? If so, describe:

4b. Statement of Financial Condition (continued)

SCHEDULE A – MARKETABLE SECURITIES				
Number of shares	Description	In Name of	Pledged?	Market Value

SCHEDULE B – NON-MARKETABLE SECURITIES				
Number of shares	Description	In Name of	Pledged?	Market Value

SCHEDULE C – REAL ESTATE OWNED						
Address & Type of Property	Title in Name Of	Date Acquired	Cost	Market Value	Mortgage Maturity Date	Mortgage Balance

SCHEDULE D – LIFE ASSURANCE & GROUP INSURANCE CARRIED					
Name of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value

5. Applicant Signature(s)

The information contained in the statement is provided for the purpose of obtaining or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guarantee in your favour. Each undersigned understands that you are relying on the information provided herein (including the declaration made as to ownership of property) in deciding to grant or continued credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of change is given to you by the undersigned. You are authorised to make all inquiries you deem necessary to verify the accuracy of the statement made herein, and to determine my/our creditworthiness. You are further authorised to answer questions about your credit experience with me. I authorise you to debit my account for the bank credit check fee of \$30 per bank.

Applicant Signature (1)	Applicant Signature (2)
Date:	Date:
Guarantor Signature (1)	Guarantor Signature (2)
Date:	Date:

FOR BANK USE ONLY Date Received in BCB:	Date Processed:
Account Manager Name:	Processor Name:
Account Manager Signature:	Processor Signature: