



Loan Information Sheet

Types of Loans

- ◆ Commercial secured credit loans, which include lines of credit, capital purchases, letters of credit and working capital.
- ◆ Overdraft facilities.
- ◆ Real Estate loans to include condo financing, residential mortgages, residential construction loans, commercial mortgages, commercial construction loans and land development loans.

Loan Specifications

While continuing to offer loans in U.S. dollars, Caye International Bank, Ltd. now also offers financing in Swiss Francs, Euros and Canadian dollars. Loans in these currencies are charged at a lower APR than is currently charged on loans made in USD.

◆ **Interest Rate:**

▪ Swiss Francs	4.5% APR
▪ Euros	7.5% APR
▪ Canadian Dollars	9.5% APR
▪ British Pounds Sterling	6.5% APR
▪ U.S. Dollar	11% - 13% APR

- ◆ **Loan to Value Ratio:** 50:50
- ◆ **Amortization Term:** Maximum 15 yrs
- ◆ **Collateral:** Property that is being financed only
- ◆ **Loan processing fee:** 1.875% of the loan amount.
- ◆ **Legal Fees:** ranges between 0.50% - 1.50%
- ◆ **No prepayment penalty if loan is paid in full after the first year**

Requirements

- ◆ All loan proposals must be in writing, signed by the borrower/s.
- ◆ Current Statement of Affairs (Personal).
- ◆ Tax Returns.*
- ◆ Projections (if applicable).
- ◆ *A minimum of two (2) years.

Other Requirements

- ◆ Any borrowing client will be required to have a deposit account with the Bank

If any additional information is required or if there is any question please feel free to contact any of the following personal bankers at Tel: +(501) 226-2388/3083, Fax: +(501) 226-2892, or by e-mail at cibl@btl.net.

- ◆ Ms. Tricia Villanueva– Marketing Officer
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