JN Bank

CREDIT RESTRUCTURING
APPLICATION FORM

PERSONAL DETAILS - PRIMARY APPLICANT

Title: ☐ Mr ☐ Mrs ☐ Miss ☐ Other

Last Name: _____

First Name: _____

Middle Name: _____

Date of Birth: _____

IDENTIFICATION DETAILS:

Identification Type:

☐ Driver's Licence ☐ National ID

☐ Passport

☐ Other Government Issued

Identification Number: _____

ID Expiration Date: _____

ID Country of Issue: _____

TRN: _____

CONTACT DETAILS:

Street 1: _____

Street 2: _____

Street 3: _____

City/Town: _____

Residential Area/District: _____

Post Office/Zip Code: _____

Province/Parish/State: _____

Country: _____

Mobile Number: _____

Home Number: _____

Business Number: _____

Personal Email: _____

EMERGENCY CONTACT:

Last Name: _____

First Name: _____

Relationship to Applicant* _____

Street 1: _____

Street 2: _____

Street 3: _____

City/Town: _____

Residential Area/District: _____

Post Office/Zip Code: _____

Province/Parish/State: _____

Country: _____

Mobile Number: _____

Home Number: _____

Business Number: _____

Personal Email: _____

EMPLOYMENT DETAILS:

Type of Employment:

☐ Salaried

☐ Self-Employed

☐ Unemployed

Name of Employer/Business Name: _____

Occupation/Position Held: _____

Employment/Incorporation Date: _____

Industry of Employment: _____

Business Contact Number(s): _____

Street 1: _____

Street 2: _____

Street 3: _____

City/Town: _____

Residential Area/District: _____

Post Office/Zip Code: _____

Province/Parish/State: _____

Country: _____

PERSONAL DETAILS - OTHER APPLICANTS

Title:	☐ Mr ☐ Mrs ☐ Miss ☐ Other	☐ Mr ☐ Mrs ☐ Miss ☐ Other	☐ Mr ☐ Mrs ☐ Miss ☐ Other
Last Name:			
First Name:			
Middle Name:			
Date of Birth:			
TRN:			
Mobile Number:			
Personal Email:			

Applicant(s) Initials:

_____

CREDIT RESTUCTURING REQUEST

DETAILS OF REQUEST:

Type of Request:

Select all options applicable

☐ Moratorium (Principal Only)

☐ Moratorium (Principal & Interest)

☐ Moratorium (Full Monthly Payment)

☐ Loan Term Extension

☐ Revolving Credit Conversion to Unsecured Loan

Product Type(s):

Product Type(s):		Account Number(s):
☐ Mortgage	← - - →	
☐ Auto Loan	← - - →	
☐ Unsecured Loan	← - - →	
☐ Cash-Secured Loan	← - - →	
☐ Credit Card	← - - →	
☐ Line of Credit	← - - →	

MORATORIUM DETAILS:

Indicate Term of Moratorium:

_____ months

Treatment of Deferred Payments:

☐ Pay deferred payments in full

☐ Capitalize deferred payments

Post - Moratorium Options:

☐ Increase monthly payments and retain loan term

☐ Increase monthly payments and extend loan term by moratorium period

☐ Increase monthly payments and extend loan term by preferred loan term

☐ Retain monthly payments and extend loan term

LOAN TERM EXTENSION:

Indicate extension period: _____ months

REVOLVING CREDIT CONVERSION TO UNSECURED LOAN

☐ Do you wish to obtain additional funding to finance payment of processing fees?

☐ Do you wish to obtain additional funding to finance payment of the Creditor Life Insurance Premium?

OTHER DETAILS:

Reason for the request:

☐ Loss of Job (Temporary or Permanent)   ☐ Reduced Income (Temporary or Permanent)   ☐ Other, please specify:

How has COVID-19 impacted your income? *(if Type of Employment = Salaried/Unemployed)*

What has your employer communicated to you with respect to your earnings and continued employment? *(if Type of Employment = Salaried/Unemployed)*

What is the forecast for your business for next 3, 6,9 & 12 month? *(if Type of Employment = Self-Employed)*

How has COVID-19 impacted the family income overall?

APPLICANT(S) DECLARATION

The information provided is submitted for the purpose of restructuring current credit accounts and all information herein is certified to be true, complete, and correct. The terms and conditions of the restructuring request above have been explained and I/we fully understand the options selected.

APPLICANT(S) SIGNATURE

Signature of Applicant 1:		Date Signed:	
Signature of Applicant 2:		Date Signed:	
Signature of Applicant 3:		Date Signed:	
Signature of Applicant 4:		Date Signed:	