

Vehicle Loans

Buying a car is one of the first major investment you'll make whether for personal use or to expand your commercial offerings.

Sagicor Finance can help you take the first steps to freedom with a secured vehicle loan. We lessen the financial burden and provide peace of mind to get you moving sooner.

Requirements are:

For Individuals

- Statement of Affairs / Up-to-date Financial Statements
- Two forms of valid picture ID (National ID, Drivers' License, or Passport)
- Job Letter
- Recent Salary Slip
- Invoice from Dealer
- 25 % Deposit
- Proof of physical address (utility bill, bank statement, etc.)
- Comprehensive Vehicle Insurance {(including special perils) to be assigned}
- 1% Commitment fee

For Companies

- 25% Deposit
- Up to Date Financial Statements
- ID
- Dealers Invoice
- 2 forms of valid photo identification for each director (driver license, National ID Card or passport)
- Proof of Address (Company)
- Proof of Address (Directors)
- Corporate Documents
 - Certificate of good standing/Certificate of Continuance)
 - Recent annual Returns (stamped by IRD)
 - Certificate of Incorporation By Laws
 - Articles of Incorporation
- Recent Utility Bill
- Assignment of Comprehensive Insurance inclusive of special perils
- Bank references
- Statement of Affairs for Directors

The following documents are required when applying for a loan for a minibus::

- Route Permit Certificate
- Proof of income (Bank Statement for 12 months)
- Two forms of valid picture ID (National ID, Drivers' License, or Passport)
- Invoice from Dealer
- Proof of physical address (utility bill, bank statement, etc.)
- 25% Deposit
- Comprehensive Vehicle Insurance {(including special perils) to be assigned}- upon approval
- 1 % commitment fee – upon approval

In all cases the vehicle must be insured comprehensive and the insurance policy must be assigned to SFI.

For further information please contact one of our loan officers at 758-452-4272 or

