



IN THE SUMMARY COURT OF THE CAYMAN ISLANDS

CIVIL DIVISION

CAUSE No. S OF

BETWEEN PIVAC AGENCY LTD T/A KAYMAN LOANS PLAINTIFF
AND CHARLES GAYLE DEFENDANT

PLAINT

To the Defendant: 750 North West Point Road. West Bay Grand Cayman Cayman Islands

THIS PLAINT has been issued against you by the above-named Plaintiff in respect of the claim set out on the next page.

Within 14 days after service of this Complaint on you, counting the day of service, you must either satisfy the claim or return to the Court Office, P.O. Box 495, George Town, Grand Cayman KY1-1106, Cayman Islands, the accompanying Acknowledgment of Service form stating therein whether you intend to contest this action.

If you fail to satisfy the claim or fail to return the Acknowledgment of Service form containing full particulars of your defence, the Plaintiff may apply for a Default Judgment without any further notice to you.

Issued this 27 day of August 2024

See overleaf for particulars of the Plaintiff's claim.

This PLAINT is filed by the Plaintiff, Pivac Agency Ltd T/A Kayman Loans as a Litigant in Person whose address for service is 7 Dr. Roy's Drive, Monaco Towers Unit #1, George Town, Grand Cayman, Cayman Islands.

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**PARTICULARS OF CLAIM**

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1. The Plaintiff is by trade a Money Lending Company and has operated in the Cayman Islands since April 2021.
2. The Defendant of 50 North West Point Road, West Bay is known to the Plaintiff through the company as well as he is the head security for the building that the Plaintiff's office is located at
3. The Defendant has been a customer since September of 2021, our relationship with him during this time as been an amicable one where we have disbursed numerous loans to him. Some of these loans we repaid on the intended date of repayment while others were repaid late but never over an extensive period.
4. The last loan of \$900.00 that Defendant received form us was disbursed on June 30, 2023, with an intended repayment date for July 28, 2023, with an interest rate of 10% per week
5. On the 31<sup>st</sup> of October 2023 the interest on the Defendant loan was frozen to give him the opportunity to pay off his loan without accruing additional charges. He made one payment of \$600.00 on the 31<sup>st</sup> of October 2023 and another payment of \$400.00 on January 21, 2024.
6. To date Mr. Gayle's balance is \$2,457.44.
7. The Defendant agreed to make monthly payments as seen below until his balance was settled. The Defendant has, however, failed to uphold the commitment he made. Which has led to the mistrust of the plaintiff.
  1. October 31, 2023: \$600 | New Balance: \$2,857.44
  2. November 30, 2023: \$600 | New Balance: \$2,257.44
  3. December 31, 2023: \$600 | New Balance: \$1,657.44
  4. January 31, 2024: \$600 | New Balance: \$1,057.44
  5. February 29, 2024: \$600 | New Balance: \$457.44
  6. March 31, 2024: \$457.44 (final payment to close the loan) | New Balance: \$0.00
8. The Defendant has made several promises through conversations that we have held with him to visit the office to resolve his loan. He, however, has not done so and we believe that Kayman loans has issued enough courtesy and understanding to the defendant for him to repay his loan. Please see attached screenshots of the conversations between the plaintiff and the defendant.

This PLAINT is filed by the Plaintiff, Pivac Agency Ltd T/A Kayman Loans as a Litigant in Person whose address for service is 7 Dr. Roy's Drive, Monaco Towers Unit #1, George Town, Grand Cayman, Cayman Islands.

**AND THE PLAINTIFF CLAIMS:**

- (i) Loan Principal \$ 900.00
- (ii) Interest on loan \$ balance is \$1,557.44
- (iii) Fixed costs of \$150, filing fee of \$25.00 and <sup>Total</sup> ~~process server fees of \$175.~~  
of

PIVAC AGENCY LTD T/A KAYMAN LOANS

*Name of Plaintiff* 

This **PLAINT** is filed by the Plaintiff, Pivac Agency Ltd T/A Kayman Loans as a Litigant in Person whose address for service is 7 Dr. Roy's Drive, Monaco Towers Unit #1, George Town, Grand Cayman, Cayman Islands.



**PARTICULARS OF DEFENCE**

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*[Here set out in numbered paragraphs the grounds upon which the Defendant says that he is not liable to the Plaintiff, or is not liable for the full amount claimed]*

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*Defendant's Signature*

**REMINDER**

This form must be taken or sent to the Court Office, P.O. Box 495 GT, George Town, Grand Cayman within **14 days** of receipt otherwise a Default Judgment may be entered against you.



**Declaration**

Amount Requested: \_\_\_\_\_ Purpose of Loan: \_\_\_\_\_

<b>FOR OFFICIAL USE ONLY</b>		
Decision: <input checked="" type="checkbox"/> Approved	<input type="checkbox"/> Denied	Application No: #00088
Date: 28 / 07 / 23	Signature:	

This confirms that I, Charles Gayle, of 750 Northwest Point;  
Full Name Physical Address

agrees to repay the loan borrowed from PIVAC Agency Ltd T/ A Kayman Loans along with its interest in full within the agreed period listed below.

Loan received CI\$ 900.00 Interest rate 10% - M Minimum weekly payment CI\$ 1,260.00

First payment date 25 / 08 / 2023 Final payment date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Date of Payment	Amount Paid \$	Principal	Interest	Balance	Remarks
31.10.2023	600.00	—	600.00	2,857.44	loan frozen
31.01.2024	400.00	—	400.00	2,457.44	

PIVAC Agency Ltd T/ A Kayman Loans reserve the right to take legal action (at the borrower's expense) and or publish any information on any social media platform; only if all other measures have been exhausted for collection.

Charles Gayle  
Customer's Signature

28 / 07 / 2023  
DD MM YYYY



7 Dr Roy's Drive,  
Monaco Tower 3, Unit 1  
George Town,  
Grand Cayman

**Date: August 19, 2024**

**Summary Court**

61 Edward Street,  
George Town Grand Cayman  
KY1-1106, Cayman Islands

**RE. Charles Gayle Loan**

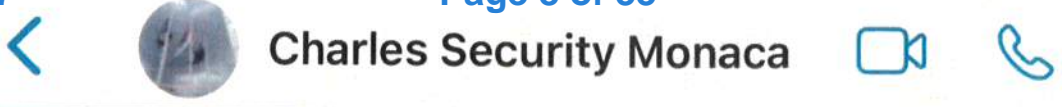
Charles Gayle has been our customer since September of 2021, our relationship with him during this time as been an amicable one where we have disbursed numerous loans to him. Some of these loans we repaid on the intended date of repayment while others were repaid late but never over an extensive period. The last loan of \$900.00 that Mr. Gayle received from us was disbursed on June 30, 2023, with an intended repayment date for July 28, 2023, with an interest rate of 10% per week.

Due to our relationship over the years with Mr. Gayle (the security officer for Monaca Towers) we have decided to freeze the interest on his loan. This would give him the opportunity to settle his balance without incurring additional charges; he made one payment of \$600.00 on the 31<sup>st</sup> of October 2023 and another payment of \$400.00 on January 21, 2024. To date Mr. Gayle's balance is \$2,457.44 (after the last 2 payments have been made). The attached letter was issued to him with a payment plan to settle the balance. On October 31<sup>st</sup>, 2023, it was agreed that Mr. Gayle would make a payment of \$600.00 monthly for 5 months and then a finale payment of \$457.44 for the 6<sup>th</sup> month.

Charles Gayle has made several promises through conversations that we have held with him to visit the office to resolve his loan. He, however, has not done so and we believe that Kayman loans has issued enough courtesy and understanding to Mr. Gayle for him to repay his loan. Please see attached screenshots of the conversations between our office and Mr. Gayle.

Sincerely,

Petrena Hallwood (Ms.)  
Director



Mon, 8 Apr

Good afternoon unfortunately the cash isn't available for today will bring in some money Friday afternoon .  
3:00 PM

Good afternoon Noted  
3:16 PM ✓✓

Sat, 13 Apr

Good evening didn't get through but at some point in the coming week please.  
I do acknowledge . Jah jah  
5:33 PM

Thank you for contacting PIVAC Agency Ltd. Our business hours are: Monday to Friday 8:30 am - 4:30 pm. Someone will respond to you during business hours.  
5:33 PM ✓✓



Charles Security Monaca



I am disappointed in you.

12:50 PM ✓✓

You

I am disappointed in you.

Not intentional

12:52 PM

Your actions are selfish and I am sure that you find means to pay your other bills. But don't burn your bridge before you cross.

12:54 PM ✓✓

We will all be good soon miss P

1:01 PM

Sat, 6 Apr

Good morning Charles. I am contacting you regarding your outstanding loan payment. Please make a payment by Monday to avoid further legal action





Charles Security Monaca



Good morning can I get a final balance for the loan and what was the last borrowed amount please

11:32 AM

Good afternoon Mr. Gayle. Your overdue amount is \$2,457 and the last payment made was January 31, 2024.

12:48 PM

Forwarded

**KAYMAN LOANS**

Declaration

Amount Requested: \_\_\_\_\_ Purpose of Loan: \_\_\_\_\_

**FOR OFFICIAL USE ONLY**

Decision:  Approved  Denied Application No: 400088

Date: 28 / 03 / 23 Signature: [Signature]

This confirms that I, Charles Gayle of 750 Northwest Point agrees to repay the loan borrowed from PIVAC Agency Ltd T/A Kayman Loans along with its interest in full within the agreed period listed below.

Loan received C\$ 900.00 Interest rate is 2.4 Minimum weekly payment C\$ 1,260.00

First payment date 25 / 08 / 2023 Final payment date \_\_\_\_\_

Date of Payment	Amount Paid \$	Principal	Interest	Balance	Remark
31.10.2023	600.00	—	600.00	2,852.94	loan from
31.01.2024	400.00	—	2400.00	2,452.94	





Charles Security Monaca



PRIVAC Agency Ltd T/A Kayman Loans reserve the right to take legal action (at the borrower's expense) and or publish any information on any social media platform, if the borrower's attempts have been exhausted for collection.

12:49 PM

Forwarded

Kayman Loan  
7 Dr. Roy's Drive  
George Town,  
Grand Cayman

October 31, 2023

Charles Gayle  
750 Northwest Point  
West Bay  
Grand Cayman

Re: Agreement to Freeze Interest on Loan

Dear Mr. Gayle,

I hope this letter finds you well. We appreciate your recent payment of \$600, which we received on October 31, 2023. We understand that your loan agreement with us has accrued a substantial amount of interest due to the 40% monthly interest rate based on your pay period. We are pleased to inform you that, in light of your commitment, we have made the decision to freeze the interest on your outstanding balance.

As of October 20, 2023, your loan balance stands at \$3,457.44. Under the new arrangement, you are required to make monthly payments of \$600 until your loan is completely paid off. Please find below the payment plan for each month end:

1. October 31, 2023: \$600 | New Balance: \$2,857.44
2. November 30, 2023: \$600 | New Balance: \$2,257.44
3. December 31, 2023: \$600 | New Balance: \$1,657.44
4. January 31, 2024: \$600 | New Balance: \$1,057.44
5. February 29, 2024: \$600 | New Balance: \$457.44
6. March 31, 2024: \$457.44 (final payment to close the loan) | New Balance: \$0.00

By following this payment plan, you will have your loan fully paid off by March 31, 2024. We believe that this revised arrangement will help alleviate the financial burden of the high interest rates. If you encounter any difficulties or have questions during this period, please do not hesitate to contact us.

We appreciate your commitment to resolving this loan, and we trust that this new arrangement will help you achieve this goal with greater ease. Thank you for choosing Kayman Loans, and we look forward to assisting you in successfully closing this loan.

Sincerely,

Petrena Hallwood (Ms.)  
Agent

12:49 PM

Tue, 6 Aug

Good afternoon Miss P.  
I know some one that is interested  
is buying your car if selling.

12:37 PM





Charles Security Monaca



Good Afternoon Miss Petrina  
I will come in as soon as I can am  
stuck at the moment, and I really  
want to end this loan ,

12:35 PM

Hi Charles, Good afternoon.  
Thank you for your message.  
Would you like me to send Cory to  
you? Since you are held up.

12:37 PM ✓✓

No I don't have the cash at hand  
as yet am in the process of  
coordinating some funds, just give  
me some time please.

12:40 PM

Ok I will give you until Friday.

12:42 PM ✓✓

Charles, you know that any time  
you take loan from your company  
they take it all at once as this is  
not the first you have this issue  
with them. When you took the





Charles Security Monaca



word on the loan payment.

4:21 PM ✓✓

Hi Miss P please for some more time

4:23 PM

I was giving you until today

4:24 PM ✓✓

Not getting through yet am waiting

4:24 PM

As the loan is now over due

4:24 PM ✓✓

You

I was giving you until today

Yes I know I have not gotten through as yet

4:24 PM

Interest has been added to the loan as of today since no payment is made.



4:25 PM ✓✓





Charles Security Monaca



12:42 PM

Charles, you know that any time you take loan from your company they take it all at once as this is not the first you have this issue with them. When you took the loan from them you should have made preparation for my payment.

12:45 PM

Please see if you can take a minimum of CI\$810 and I will let the balance \$450 plus its until August month end.

12:46 PM

I understand I will need to clear it

12:47 PM

4 Aug 2023

Hi Charles good afternoon. Any word on the loan payment?

4:21 PM





Charles Security Monaca



4:30 pm. Someone will respond to you during business hours.

4:41 PM ✓✓

I should be in the 16 or before, will update you.

4:41 PM

1 Sep 2023

Hi Charles good afternoon. When will the payment be made? I am very disappointed in you. You left the island without saying anything to us and you know that your loan should be paid for July 30th. Please make all the necessary efforts to pay us now before we take the necessary legal action. Thank you.

12:39 PM ✓✓

2 Sep 2023

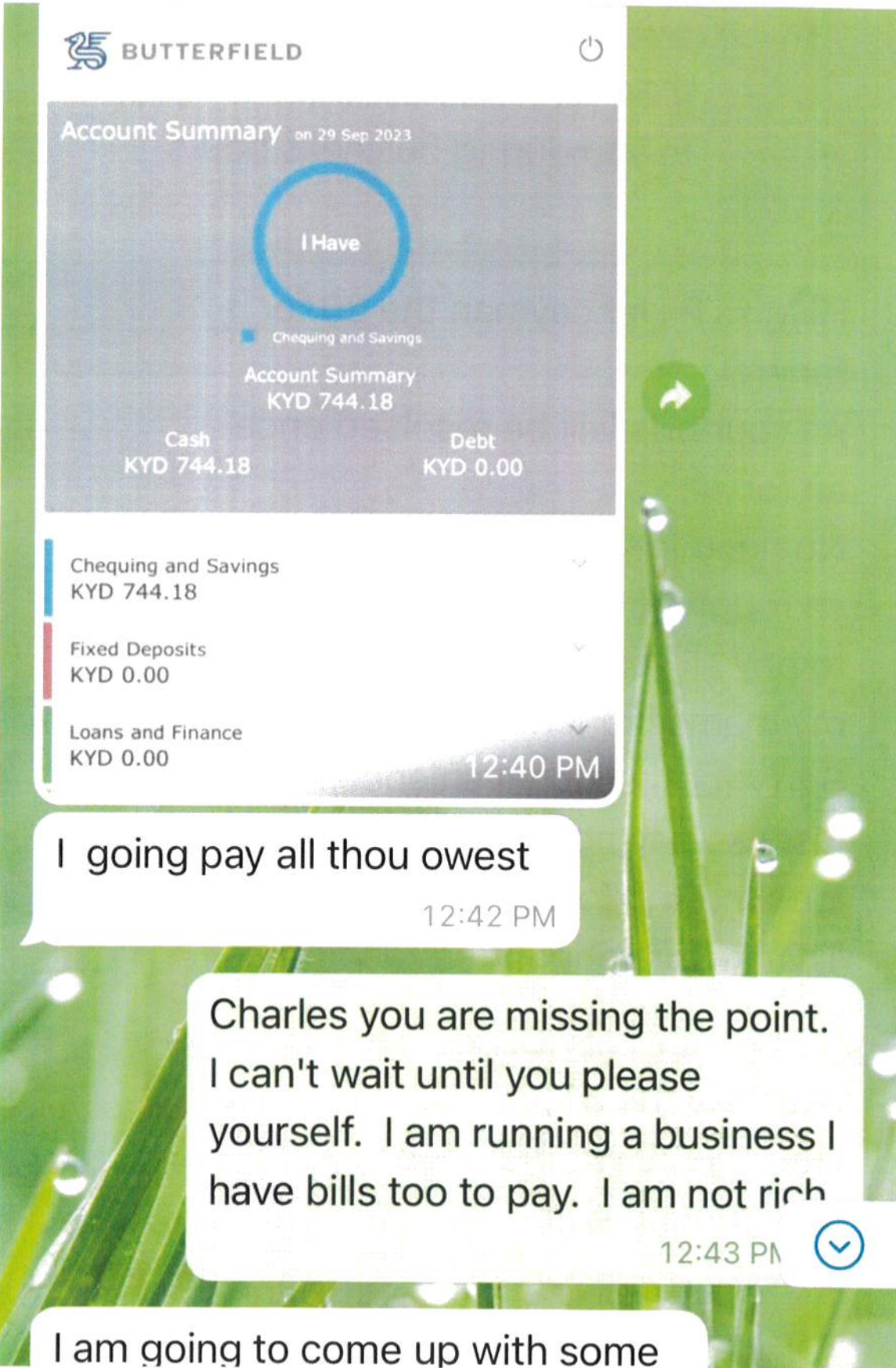


Thank you for contacting PIVAC





Charles Security Monaca





Charles Security Monaca



are: Monday to Friday 8:30 am - 4:30 pm. Someone will respond to you during business hours.

9:18 AM ✓✓

Hi Miss P I lef cayman the 29 for funeral,  
All your bills will be resolved once an for all,  
No need for legal action, was just ca rough patch I rather take a year to pay all your intrest then to miss my mamas funeral.  
Sorry for the inconvenience, I will discuss payment, I try to avoid loan moving forward.  
Thanks for your understanding.

9:18 AM

I get pay the 31 ,  
I left the 29 without money, I am not ignoring you,

9:19 AM



2 Oct 2023





Charles Security Monaca



Sat, 6 Apr

Good morning Charles. I am contacting you regarding your outstanding loan payment. Please make a payment by Monday to avoid further legal action.

9:46 AM ✓✓

Morning I have not forgotten nor neglected Miss Petrina

10:29 AM

Thank you for contacting PIVAC Agency Ltd. Our business hours are: Monday to Friday 8:30 am - 4:30 pm. Someone will respond to you during business hours.

10:29 AM ✓✓

A payment or a visit would confirm your statement

10:30 AM ✓✓

Yes

10:51 AM





Charles Security Monaca



Charles you are missing the point. I can't wait until you please yourself. I am running a business I have bills too to pay. I am not rich.

12:43 PM

I am going to come up with some money and pay you

12:45 PM

Charles the loan should be closed from July. Now is October and you don't expect me to be upset? We texted you to meet and have a discussion base on the situation you told me about and you didn't meet us. Not even to hear what we have to say.

12:50 PM

I am disappointed in you.

12:50 PM

You

I am disappointed in you.

Not intentional





Charles Gayle Guard



September 25, 2023

Good afternoon Mr Gayle.

You balance to date is CI\$2,469.60.

We would like to set a time and date with you so that we can know your intentions to repay and move forward.

Kind regards.

12:51 PM ✓✓

Ok

2:39 PM

Please provide a date and time before Friday between the hours of 1-4 pm that is convenient for you to schedule a payment plan.

3:11 PM ✓✓

October 2, 2023

Hello morning I will resume payment this month,

As last month I only worked a few days, i am hoping to pay some cash mid month to month end

8:53 AM

October 12, 2023

Good afternoon what is the total on the loan,

Can I pay 700 this month,

12:18 PM



Message



Charles Gayle Guard

August 23, 2023

Dear Mr Gayle,

This is an official reminder that the loan of CI\$900 issued to you on June 30th, 2023, is overdue.

Full repayment along with weekly interest based on initial agreement was due on July 28th, 2023.

**Your overdue account balance as of this week is CI\$1, 620.00.**

Payment is required immediately as the interest will be added each week of non-payment.

Your promise to pay on August 16th was not fulfilled, therefore the full amount must be paid.

Kind regards  
Kayman Loans

11:31 AM ✓

Noted 11:46 AM

September 25, 2023

Good afternoon Mr Gayle.

Message

←  Charles Gayle Guard   

April 28, 2023

Good afternoon after paying will I be able to barrow back 2:04 PM

I am apply for 1300 2:33 PM

Or 1400 2:33 PM

May 31, 2023

Good afternoon any word on the loan request 3:33 PM

Thank you for contacting Kayman Loans! A representative will respond as soon as possible. 😊 3:33 PM ✓✓

Approved 3:40 PM ✓✓

You can collect 3:45 PM ✓✓

Ok 3:45 PM

June 30, 2023

Landlord Phone number

I found the company email 3:28 PM ✓✓

August 23, 2023

😊 Message





Can I pay 700 this month, 12:18 PM

October 16, 2023

Good afternoon Mr Gayle.

You balance to date is CI\$3,457.44.

What date are you able to pay the \$700?

Kind regards. 9:59 AM ✓✓

31 of this month 10:02 AM

Okay thank you.

Have a good day 10:03 AM ✓✓

December 1, 2023

Good afternoon I will come in next week Wednesday with the 600 sorry for the delay .

My money was deducted before it was lodged .

I have a loan with my company as well .

Please for a few more days. 3:37 PM

Thank you for contacting Kayman Loans!  
A representative will respond as soon as possible. 😊 3:37 PM ✓✓

Message

←  Charles Gayle Guard   

August 23, 2023

Noted 11:46 AM

September 25, 2023

Good afternoon Mr Gayle.

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We would like to set a time and date with you so that we can know your intentions to repay and move forward.

Kind regards.

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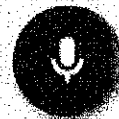
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31 of this month

10:02 AM

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December 1, 2023

Good afternoon I will come in next week

😊 Message



Charles Gayle Guard

May 31, 2023

Good afternoon any word on the loan request 3:33 PM

Thank you for contacting Kayman Loans! A representative will respond as soon as possible. 😊 3:33 PM ✓✓

Approved 3:40 PM ✓✓

You can collect 3:45 PM ✓✓

Ok 3:45 PM

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Landlord Phone number

I found the company email 3:28 PM ✓✓

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31 of this month 10:02 AM

Okay thank you.

Have a good day 10:03 AM ✓✓

December 1, 2023

Good afternoon I will come in next week Wednesday with the 600 sorry for the delay .

My money was deducted before it was lodged .

I have a loan with my company as well .

Please for a few more days. 3:37 PM

Thank you for contacting Kayman Loans!  
A representative will respond as soon as possible. 😊 3:37 PM ✓✓

😊 Message



← Charles Gayle Guard

am hoping to pay... this month  
to month end October 2, 2023 8:53 AM

October 12, 2023

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Wednesday with the 600 sorry for the  
delay .  
My money was deducted before it was  
lodged .  
I have a loan with my company as well

Message

Kayman Loan  
7 Dr. Roy's Drive  
George Town,  
Grand Cayman

October 31, 2023

Charles Gayle  
750 Northwest Point  
West Bay  
Grand Cayman

**Re: Agreement to Freeze Interest on Loan**

Dear Mr. Gayle,

I hope this letter finds you well. We appreciate your recent payment of \$600, which we received on October 31, 2023. We understand that your loan agreement with us has accrued a substantial amount of interest due to the 40% monthly interest rate based on your pay period. We are pleased to inform you that, in light of your commitment, we have made the decision to freeze the interest on your outstanding balance.

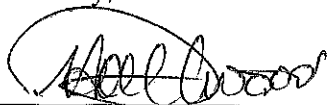
As of October 20, 2023, your loan balance stands at \$3,457.44. Under the new arrangement, you are required to make monthly payments of \$600 until your loan is completely paid off. Please find below the payment plan for each month end:

1. October 31, 2023: \$600 | New Balance: \$2,857.44
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4. January 31, 2024: \$600 | New Balance: \$1,057.44
5. February 29, 2024: \$600 | New Balance: \$457.44
6. March 31, 2024: \$457.44 (final payment to close the loan) | New Balance: \$0.00

By following this payment plan, you will have your loan fully paid off by March 31, 2024. We believe that this revised arrangement will help alleviate the financial burden of the high interest rates. If you encounter any difficulties or have questions during this period, please do not hesitate to contact us.

We appreciate your commitment to resolving this loan, and we trust that this new arrangement will help you achieve this goal with greater ease. Thank you for choosing Kayman Loans, and we look forward to assisting you in successfully closing this loan.

Sincerely,



**Petrena Hallwood (Ms.)**  
Agent

**Charles Gayle Loan Agreement Amendment Acknowledgment and Consent**

I, Charles Gayle, hereby acknowledge and consent to the revised payment plan provided by Kayman Loans, effective as of October 31, 2023. I understand and agree to the terms outlined in the revised payment plan, which requires me to make monthly payments of \$600 until my loan is fully paid off by March 31, 2024.

I acknowledge that Kayman Loans has agreed to freeze the accrued interest on my outstanding balance as a gesture of goodwill due to my commitment to this new payment plan.

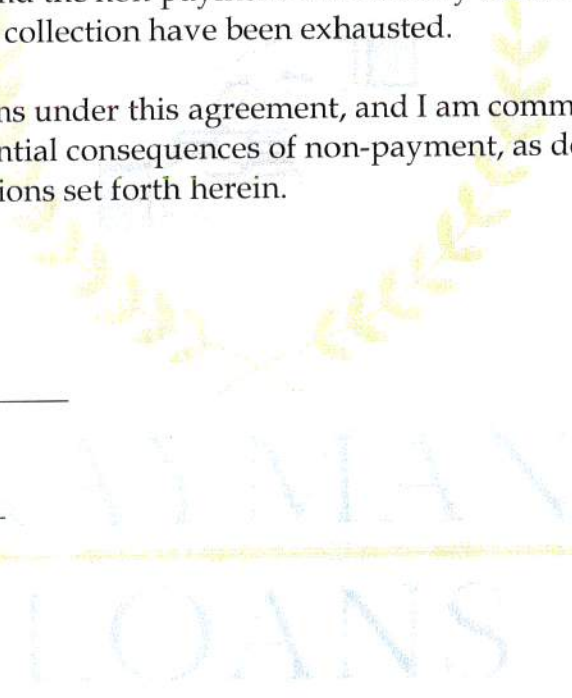
I further understand that if I refuse to make the agreed-upon payments, Kayman Loans reserves the right to take legal action against me at my own expense. In addition, Kayman Loans may publish information related to my loan and the non-payment issue on any social media platform, but only after all reasonable measures for collection have been exhausted.

I am fully aware of my obligations under this agreement, and I am committed to fulfilling them promptly. I understand the potential consequences of non-payment, as described above, and I agree to abide by the terms and conditions set forth herein.

Signed,

Charles Gayle  
Charles Gayle

31/10/23  
Date





Individual	<input checked="" type="checkbox"/>
Civil Servant	<input type="checkbox"/>
Denied	<input type="checkbox"/>
Approved	<input type="checkbox"/>
Remarks	_____
	_____

Application Form

Amount Requested \$ \_\_\_\_\_

Full Name: Charles Gayle Nationality: Jamaican

Cell Number: (845) 51774001 WhatsApp Number ( ) same

Facebook Name: Charles Gayle Email Address: charlesgayle52@gmail.com

Address: 750 North West Point Rd West Bay District: West Bay

Passport No. A6623068 Expiry Date: 17.04.29 Driver's License No. \_\_\_\_\_ : Expiry Date: 17.04.29

Immigration Status:  Work Permit Holder- Expiry Date: 2025  Permanent Resident  Status Holder

Rent Or Own Rent; If Rented, Landlord's Name: Elizabeth Cell#: 5062424

Are You Self-Employed?  Yes  No; If Yes, Please Provide A Copy Of The Company's Documents.

Occupation: Security officer Employer's Name: Sterling Security Solutions

Employer's Address: Hospital Road George Town District: George Town

Employer's Telephone: 94646246 Email Address: info@sterlingsecuritysolutions.com

How Much Is Your Salary? CI\$ 2,500  Weekly,  Fortnightly Or  Monthly

Purpose of the Loan: Bills

Do You Have Any Existing Loans?  Yes  No; If Yes Please Specify (Type, Institution, Reason): N/A

Personal Reference:


1. Name: Shermaine Lewis Relationship: Friend  
 Address: Grange Rd. Telephone: \_\_\_\_\_  
 Employer Name: Sterling Security Solutions Telephone: 9464143841

2. Name: Shane Withis Relationship: Friend  
 Address: 750 North West Point Rd. Telephone: \_\_\_\_\_  
 Employer Name: Sterling Security Solutions Telephone: 9461583

3. Name: Shermaine Withis Relationship: Friend  
 Address: \_\_\_\_\_ Telephone: \_\_\_\_\_  
 Employer Name: Sterling Security Solutions Telephone: 5172751

Monthly Expenses	Amount \$	Monthly Income	Amount \$
Mortgage/Rent	600	Applicant's Salary	2800
Motor Vehicle Loan	N/A	Spouse's Salary	N/A
Savings	N/A	Child Support	500
Vehicle Maintenance	N/A	Rental Income	N/A
Grocery	200	Additional Income	N/A
Light & Water	80	Other Income	N/A
Telephone			
Cable & Internet	30		
Entertainment	N/A		
Child Support	500		
School Fee	N/A		
Miscellaneous	N/A		
Other Loans	N/A		
Total Expenses:	\$1,410	Total Income:	\$2,800
		<b>Disposable Income:</b>	\$1,090

I hereby certify that the information provided is complete and accurate. This information has been furnished with the understanding that it is to be used to determine the amount and conditions of the loan to be extended. Furthermore, I hereby authorized PIVAC Agency Ltd T/A Kayman Loans to release any necessary information to any other financial institution, Credit Bureau and lending Company. I shall notify PIVAC Agency Ltd T/A Kayman Loans immediately of any change in my personal information.

  
 Customer's Signature

30 06 / 2023 /  
 DD MM YYYY

Requirements:

1. Complete the required form; please note that the information will be verified.
2. Pay the non-refundable fee of CI\$25.00 for each loan application.
3. Present your original passport (we will copy it) and driver's license (if applicable)
4. Proof of immigration status (eg. work permit approval, status cert).
5. Proof of company information (trade & business license and register of members (if applicable)
6. For companies only copy of lease agreement
7. Proof of address (utility bill in your name or letter from landlord confirming your address)
8. A copy of the last 3 pay slips.
9. Job letter addressed to Kayman Loans.