

## Contact us

Email any Platinum Banking Officer or Mortgage Specialist or call (345) 815-2133 or (866) 743-2257 to make an appointment and find out how we can assist in making your homeownership dream a reality.

### Platinum Banking Team

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[www.orchard.ky](http://www.orchard.ky)



# Life's sweet at Orchard Ecovillage

We'll help you become a homeowner in this inclusive master-planned lakefront community in Lower Valley.



\*\*Terms and conditions apply. \*The interest free EasyCover Loan offer is available to clients using the CIBC FirstCaribbean home and auto insurance plan only. The program is underwritten and administered by Massy United Insurance Ltd. the insurer. The contents of this information are for your general information and use only. It is subject to change without notice. Neither CIBC FirstCaribbean International Bank nor any third parties provide any warranty or guarantee as to the accuracy, timelines, performance, completeness or suitability of the information and materials found or offered in this material for any particular purpose.

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Orchard Ecovillage offers investors and residents a safe and modern community with amenities catering to a greener, more relaxed and innovative lifestyle including a fully equipped wellness center, cabana side pool, yoga and pilates studio, an onsite greenhouse and farmers market, a school and a co-working innovation center. The 1 bedroom flats and 2 and 3 bedroom townhouses are built using materials, technologies and design to improve air, water, sound and lighting. They have modern or rustic finishes you can customise to your taste. Whether you're a young professional, a young family, or young at heart, Orchard has attractively priced homes for you.

**This ecovillage will include a Montessori school, a farmer's market, café, wellness centre, playground and walking trails.**

**Interested in joining this community? Our team of experts will guide you through the home buying journey by offering you sound advice and a great rate on your financing. We will even consider matching any other rate available in market once you are able to confirm proof.**

- ✓ Preferred rate conditions\*\*
- ✓ Low fixed and variable interest rate options
- ✓ Up to 95% financing available\*
- ✓ Up to 30 years to repay\*
- ✓ Reduced commitment fee
- ✓ Discount on attorney's fees
- ✓ Fast approvals of 3-5 business days on receipt of all required documentation.

**You will also enjoy:**

- ✓ A dedicated CIBC FirstCaribbean advisor will monitor your financial progress and recommend changes as your needs change.
- ✓ 100% financing\* on new vehicles at an attractive interest rate
- ✓ Competitive rates on secured and unsecured borrowing
- ✓ Interest free loans to finance your home & auto insurance\*

- ✓ 5,000 Bonus Points with a pre-approved credit card—up to a maximum limit of USD\$20,000
- ✓ Online and Mobile Banking –no set up fee

**For qualifying Platinum Customers:**

- ✓ All of the above
- ✓ Enrollment in our Platinum Banking Service; free of charge where a dedicated Platinum Relationship Manager will be assigned to you
- ✓ Discounted fees for wire transfer via Internet Banking
- ✓ Chip & PIN Platinum Visa Debit card attached to your Platinum Checking Account – no monthly service fees

We wish to take this opportunity to once again congratulate you on choosing to purchase one of these homes and we look forward to hearing from you very soon.

**CIBC FirstCaribbean Mortgage Requirements**

To ensure a speedy response on your loan application, all requested items must be submitted before your application will be processed.

✓ **Salary letter(s)**

Letter(s) must be addressed to FirstCaribbean International Bank, stating length of employment, retirement age, position and salary.

✓ **Pay Slip/Stub**

Last/most recent pay slip/stub.

✓ **Bankers reference(s) & 2 Personal References**

(For non FirstCaribbean International Bank clients only.) Reference must be addressed to FirstCaribbean International Bank & reflect a minimum banking relationship of 2 years, or a letter of introduction from a professional known personally to you for a minimum of 1 year. (e.g. Doctor, Lawyer, Accountant, JP/Notary).

✓ **Photo Identification**

Original Passport (to confirm nationality)  
Driver's License

✓ **Address confirmation**

Original receipt of Utility bill or a rental agreement. (Documents must bear your name and residential address)

✓ **Bank Statements**

- 3 months' statement history on all Savings accounts.
- 3 months' statement history on all Chequing accounts.
- 3 months' statement history on all Credit Card accounts.
- 3 months' statement history on all Loan accounts.
- Pension Statement
- Investment Account Statement

*Statements should be provided on your Bank's letterhead, or the Bank's stamp should be affixed to all copies.*

✓ **Other**

Sales agreement, valuation and a certified copy of the land Registry.

