

Loan Application Form



Please complete all sections of the form in BLOCK CAPITALS.
If you need any help in completing the form, staff or volunteers
in the credit union will be pleased to assist.

Member Details

Name _____ Membership number _____

Address _____

_____ Postcode _____

Time at current address _____ (If less than 3 years, please provide details of other addresses in the past 3 years on a separate sheet).

National Insurance No. _____ Date of birth _____

Home telephone _____ Mobile _____

Employment / Benefit Details

Employment status* employed self-employed retired unemployed

Occupation _____

Name of employer _____

Address of employer _____

_____ Postcode _____

Work telephone _____ Can you be contacted here? Yes No

Time with current employer _____ (If less than one year, please provide details of previous employment on a separate sheet).

Loan Details

Purpose of loan _____

Amount requested £ _____ Suggested repayment period _____ months

Payment Details

Please pay this loan by cheque made payable to _____ (Please specify)

Please pay this loan into the following bank account: Account No

Name of Account _____ Sort Code - -

Income & Expenditure Details

Please include all household income and expenditure, plus balances of other borrowings and savings and value of assets, i.e. house, car, life policies and others.

Income	£ per month	Expenditure Item	£ per month
Salary/Wages		Rent/mortgage	
Partner's income		Council Tax	
Pension		Utilities	
Child Benefit		Television License and Sky/Cable	
Child Tax Credit		Telephone (Mobile & Landline)	
Working Tax Credit		Internet/Broadband	
Pension Tax Credit		Groceries	
Housing Benefit		Tobacco & Alcohol	
Job Seeker's Allowance		Personal Expenses	
Other income (please specify)		Eating out	
		Catalogues	
		Credit cards	
		Hire purchase	
		Travel	
		Car Maintenance (including car tax)	
		Car insurance	
		Clothing	
		Pension	
		Savings/investments	
		Home insurance	
		Life assurance	
		Other (please specify)	
TOTAL (A)		TOTAL (B)	

Assets

Value £

Property	
Car	
Other (please specify)	

Existing Loans *(including mortgages, personal & business loans, credit cards)*

Name of Lender _____ Number of years to repay _____
Current amount outstanding _____ Original amount borrowed _____
Repayment rate _____ Interest rate _____
Purpose of borrowing _____

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Name of Lender _____ Number of years to repay _____
Current amount outstanding _____ Original amount borrowed _____
Repayment rate _____ Interest rate _____
Purpose of borrowing _____

Existing Loans (continued)

Name of Lender _____	Number of years to repay _____
Current amount outstanding _____	Original amount borrowed _____
Repayment rate _____	Interest rate _____
Purpose of borrowing _____	
Name of Lender _____	Number of years to repay _____
Current amount outstanding _____	Original amount borrowed _____
Repayment rate _____	Interest rate _____
Purpose of borrowing _____	

Partner's Declaration

If you have declared your partner's income details as part of your overall income in applying for this loan, your partner will need to sign below confirming agreement for their information to be used in considering the loan and its repayment.

Partner's name _____ Partner's signature _____

Formal Declaration - *Please read carefully before signing.*

By signing below you do declare that the information which is given on this form is, to the best of your knowledge and belief, accurate and full information. You understand that the provision of false information is fraud and that the credit union may take appropriate action if you are found to have deliberately provided false or misleading information. Further, if the application is successful you consent to the sharing of data as specified in the text below:

Important Your Personal Information

We may use credit reference and fraud prevention agencies to help us make decisions. What we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the [leaflet/section] called: A Guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies.

By confirming your agreement to proceed you are accepting that we may each use your information in this way.

Applicant's signature _____ Date _____

Official Use Only

Date received _____	Decision: <input type="checkbox"/> approved <input type="checkbox"/> refused <input type="checkbox"/> referred
Authorised Signatory _____	Authorised Signatory _____
Date member informed _____	Checked: <input type="checkbox"/> M/L <input type="checkbox"/> Common Bond <input type="checkbox"/> Subs
Sent by BACS / Cheque on _____	Cheque Number: _____