



LOAN APPLICATION FORM

Each application is assessed individually. There is no automatic guarantee of a loan.

This form may be posted with all the supporting documents or brought into the credit union office.

If submitting in person, please do so before 3.30pm on weekdays and before 1.00pm on Saturday.

Your details:

Name..... Membership number.....
 Date of birth..... National Insurance number.....
 Home telephone number..... Mobile number
 Address.....
Post code.....

Time at current address.....

(if less than 3 years, please provide details of other addresses in the past 3 years below)

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Housing status					
Council/Housing Assoc. tenant		Private tenant/Lodger		Living with family/friend	
Mortgage		Part rent/mortgage		Home owner	

Household make-up	Single parent		Single no children	
	Couple with children		Couple no Children	

Number of dependents		Age of dependents	
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Have you ever had a "High Interest Loan"? (Provident, Oakham, Brighthouse etc)		Have you ever had a Social Fund Loan?	
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Employment / benefit details

Employment status: employed / self-employed / retired / unemployed / student (circle as appropriate)

Occupation **OR** list all benefits received.....

If employed: Name of employer.....

Address of employer.....

Can you be contacted there? Yes/ No Telephone.....Time with current employer.....

Supporting Documentation Checklist*

1. Bank statements showing the activity over the last 3 months (90 days) for every account you have (If you do not have a bank account, please tell us.)	
2. Proof of income: your 3 most recent wage slips or your benefits/pension payments letter etc. Include all money received.	
3. A completed budget sheet , as provided on page 3. Please take great care on this as it is the most important thing for us in assessing your application	
4. Your most recent credit card statement for each card if you have more than one.	
5. Proof of other loan repayments or letters from Creditors if applicable.	

***The application cannot be accepted until all the paperwork is complete.**

Loan Request



Reason for loan.....

I would like to borrow £

I can afford repayments of £..... per week / 2 weeks / 4 weeks / month (circle one)

I would also like to save £..... per week / 2 weeks / 4 weeks / month (circle one)

Our best interest rates are only available to regular savers!

Please note: There is a £3 administration chargeable on all loans, payable when loan is granted

Health Status

I have / have not* received treatment or medical advice/consultation for an illness or injury within the last six months.

*delete as appropriate

If yes, give details:

Other Debts

******THIS SECTION MUST BE COMPLETED******

If you have NO loans, debts or outstanding bills, please sign here:

I already owe money to the following creditors:

Please list all:

**LOANS, OUTSTANDING CREDIT CARD BALANCES, MORTGAGES, OUTSTANDING BILLS,
any other sums owed including:**

COUNTY COURT JUDGEMENTS, INSOLVENCY, DEBT PAYMENT PLANS AND IVAs

Continue on new sheet if necessary and ask if you need clarification.

Creditor	What kind of debt?	Balance Owed	Repayments (if not paying, say "None")

Data Protection Statement: In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with the credit union. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing and debt recovery.

DECLARATION: (Please read carefully before signing. Ask if any part is not clear.)

1. I am not indebted to any other Credit Union, bank or loan agency, either as a borrower or guarantor, **except** as stated previously on this application form.
2. I understand that if I fail to repay the loan (default) I will be liable for the costs of recovery including legal costs and an administrative charge for the Credit Unions costs.
3. I Authorise the Credit Union to carry out a credit bureau reference check if appropriate.
(NB A negative report will not necessarily effect your application if it has been declared above)
4. The statements herein are made for the purpose of obtaining a loan and are true to the best of my knowledge.

Applicants signature: Date:

Second applicant (if joint account):



Budget Sheet

This budget sheet is to help you, and us, to make sure that you can afford the loan.
For every line, fill in the amount and circle the box on the right to show how often you get or pay this amount.
Please ask us if you need help with this.

Money Coming In.

Where from?	£	How often? Please circle one
Main Wages		each Week / 2 Weeks / 4 Weeks / Month
2 nd Wages (second job or partner's wages)		W / 2W / 4W / M

Pension	£	
State Pension		W / 2W / 4W / M
Work pension		W / 2W / 4W / M
Pension Credit		W / 2W / 4W / M

Benefits	£	
Jobseekers (JSA)		W / 2W / 4W / M
Employment Support (ESA)		W / 2W / 4W / M
Income support		W / 2W / 4W / M
Tax Credits		W / 2W / 4W / M
Child benefit		W / 2W / 4W / M
Incapacity Benefit		W / 2W / 4W / M
Disability Living Allowance		W / 2W / 4W / M
Housing benefit (only if paid to you)		W / 2W / 4W / M
Carer's Allowance		W / 2W / 4W / M
Other Benefit (please say what it is)		W / 2W / 4W / M

Your Essential Spending

Tell us about the bills you HAVE to pay so we know how much you have to spare

Household Bills	£	
Rent or mortgage (Only the part that you pay if housing benefit goes to your landlord)		W / 2W / 4W / M
Gas and Electricity		W / 2W / 4W / M
Council tax/Water		W / 2W / 4W / M
Phone (landline and mobile)		W / 2W / 4W / M
TV (licence +Satellite/Cable)		W / 2W / 4W / M
Home and life insurance		W / 2W / 4W / M
Food		W / 2W / 4W / M
Childcare		W / 2W / 4W / M

Credit Payments	£	
Credit card payments		W / 2W / 4W / M
Loans		W / 2W / 4W / M
Debt collectors		W / 2W / 4W / M

Transport	£	
Public transport		W / 2W / 4W / M
Petrol		W / 2W / 4W / M
Car insurance/tax/MOT		W / 2W / 4W / M

Other	£	
Alcohol/smoking		W / 2W / 4W / M
Subscriptions (Gym etc)		W / 2W / 4W / M
		W / 2W / 4W / M
		W / 2W / 4W / M

Office use only

Member Number		Member Name		New loan or Top up	
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**Application**

Reception to complete this section	Date	Initials
Application received & checked		

Progress

Comments / Action required if no decision made on first assessment	Date	Initials

Decision

Approved				
Amount Approved	£	Saver/Freedom	Source (CU/GF etc)	
Payment method				
Authorised Signatories				
Signature		Print		Date:
Signature		Print		Date:

Declined/Referred

Reason:		
Signature	Print	Date

Disbursement

Date:				
Agreement signed	Payment issued	Loan Posted	Direct Credits set	Initials