

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.

Loan No:.....

1. Member Details

Name: Member No:

Date of birth: NI No:

Tel No: Mobile: Email

Address:
 Postcode:

Is this property: Private Rented / Live with Family / Other / LA/HA Rented, Name Landlord.....

Is this property: Owned Outright / Mortgaged ? What is the approximate value of property: £.....

How much is outstanding on your mortgage? £

How many people live at this property? Adults: Children:

Time at current address: if less than 3 years please provide details of other address below)

Address:

Postcode: Time at previous address:

2. Employment / Income Details

Employment Status: (please circle the category which applies to yourself)

Employed F.T. / Employed P.T. / Self Employed / Retired / Unemployed/ Student/ Incapacity/Other

Occupation / Type of Benefit Received:

Name of Employer:

Address of Employer:

Work Tel No: Can you be contacted here: Y / N

Number of months with current employer (if unemployed, length of time unemployed)
 (if less than one year please provide details of previous employment below)

Name/ Address of previous employer:

Tel No: Time with this employer:.....

3. Loan Details...please give the appropriate responses to the questions below...

What is the loan for?: Amount Requested: £.....

Repaid: *weekly / fortnightly / monthly* ? Repayment Amount: Over what period?

How will you make the repayments: *standing order / benefit payment / cash / payroll deduction*?

Do you want it paid in: *Cash (up to £500.00 from Parker Lane only) / Cheque / BACS / Debit Card ?*

BACS	Sort code	Account Number	Account Name
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Cheque payable to.....

I agree to save the following amount with each loan repayment: £..... week / month

If your application is successful where would want to collect your payment?

If we need to contact you for an interview what is the best number / time?

4. Declarations and Agreements

Department of Work and Pensions

I agree that if I default on repayments, information about my loan may be passed to the Department for Work and Pensions for their consideration of deductions from benefits that I am or will become entitled to.

Data Protection and Disclosure of Information 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 purpose of credit referencing and debt recovery.

We hold a Category A Consumer Credit licence which allows us to lend money or provide other types of credit, including hire purchase, from our funds; and a Category H Licence which allows us to obtain and share information with credit reference agencies.

Formal Declaration: *please delete as appropriate*

I declare that *I am / I am not* in good health and that *I do / I do not* require regular medical treatment. (If you are not in good health, please give details in the space below).

I declare that I have read and understood the terms of the loan application. I declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full information. I understand that the provision of false information is fraud and the Credit Union may take appropriate action if I am found to have deliberately provided false or misleading information.

Applicants Signature:..... Date:.....

5. Is there anything further you would like to add to your application?

6. Income & Expenditure Details (please include all household income and expenditure, plus balances of other borrowings and savings)

Income (please supply evidence of any income/ benefits you include)	Yours £		Partners £		Expenditure	£		Outstanding Balance *(If applicable)
	per wk	per mth	per wk	per mth		Per wk	per mth	
Salary / Wages					Groceries			
Other income					Rent / Mortgage			*
Benefits:					Council Tax			
Tax credits					Travel			
Child benefit					Credit Cards			*
Income support					Catalogues/H.P.			*
DLA					Car Loan			*
Other benefits					Other Loans			*
State pension					Overdraft			*
Private pension					Home Insurance			
Court ordered maintenance					Life assurance			
TOTAL INCOME					Car Insurance/ Car Tax			
Total Income			Disposable Income		Electricity			
OTHER LIABILITIES Do you or your partner have any of the following:-					Gas			
		£ per month		Outstanding Balance	Telephone			
Any County Court Judgements?					Water			
Any other debt relief					TV package/ Licence			
Any Individual Voluntary Arrangement (IVA)?					Personal expenses eg smoking, drinking, leisure activities			
any other debts?					Children's expenses			
please give details of any debts					Maintenance payments			
					Pension/ Savings			
Have you ever been bankrupt? Please give details.					Other (please specify)			
					TOTAL EXPENDITURE			

Partners 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 this loan and its repayment.

Partner's Name:.....Partner's NI No.....

Partner's Signature:..... Date

Member's SignatureDate

7. Current Banking Information

Do you have a bank account? Yes No if yes

Do you use it regularly? Yes No

6. Previous loan history

Have you ever used any high interest or doorstep lenders eg Provident, Shopacheck?

Yes No

Have you ever had a loan from the Social Fund?

Yes No
