

LOAN APPLICATION

Please complete all sections of the Loan Application in BLOCK CAPITALS
 an incomplete form may delay your application
 Return form to: Clarence Arcade, Stamford Street, Ashton-under-Lyne, OL6 7PT

INFORMATION ABOUT YOU

MR	MRS	MS	MISS	OTHER
Marital Status?				
SINGLE	MARRIED	DIVORCED	LIVING WITH PARTNER	
FIRST NAME		SURNAME		
PREVIOUS NAME (if changed in the last 3 years)		NAT INSURANCE NO.		
DATE OF BIRTH		MEMBERSHIP NUMBER		
HOME NO.		MOBILE NO.		
EMAIL ADDRESS				

YOUR ADDRESS

Please give details of everywhere you have lived in the last 3 years. Continue on another sheet if necessary

CURRENT ADDRESS	
POSTCODE	TIME AT CURRENT ADDRESS
If less than 3 years please provide details of other addresses	
PREVIOUS ADDRESS	
POSTCODE	TIME AT PREVIOUS ADDRESS

Are you a?

HOME OWNER	TENANT	If TENANT, please provide Landlord's name	OTHER (please specify)
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NUMBER OF ADULTS IN YOUR HOUSEHOLD?

NUMBER OF DEPENDENTS IN YOUR HOUSEHOLD? Please give ages
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INFORMATION ABOUT YOUR EMPLOYMENT AND/OR BENEFITS

Are you?

EMPLOYED	SELF EMPLOYED	UNEMPLOYED	RETIRED
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Is your employment?

FULL TIME	PART TIME	FIXED TERM	TEMPORARY	CASUAL
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OCCUPATION	TIME WITH CURRENT EMPLOYER (if less than 1 year, please provide details of previous employment on a separate sheet)
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EMPLOYER'S NAME AND ADDRESS

ARE YOU IN RECEIPT OF BENEFITS OR TAX CREDITS? If yes, please list your benefits below (income)	YES	NO
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INFORMATION ABOUT YOUR INCOME

Please note you may be asked to provide evidence of the below in the form of payslips and bank statements covering the 3 months prior to your application.

Income	£ Weekly / 4 weekly Fortnightly / Monthly Net (after tax)	Expenditure	£ Weekly / 4 Weekly Fortnightly / Monthly
Salary / Wage		Rent	
Partner's Income*		Mortgage	
Job Seeker's Allowance		Endowment	
ESA		Council Tax	
DLA		Water	
Carer's Allowance		Gas	
Universal Credit		Electricity	
Retirement Pension		Loans and Credit Cards	
Occupational Pension		Cash Box loan	
Child Benefit		TV Licence	
Maintenance		Telephone / Mobile	
Tax Credits		Satellite / Cable	
PIP		Broadband/Internet	
Other		Groceries	
		Life Insurance	
		House Insurance	
		Travel: Bus / Petrol	
		Car Costs	
		Clothing / Footwear	
		Childcare Costs	
		Child Support	
		School Meals/Pocket Mon	
		Cigarettes	
		Debt Payments	
		Other (Gym etc)	
TOTAL (A)		TOTAL (B)	

Other relevant information you may wish to provide about your income and expenditure
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***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 his / her information to be used in considering the loan and its repayments.

Partner's Name	Partner's Signature
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CREDIT HISTORY

Have you had any defaults or missed payments with your credit in the last 3 years?	YES	NO
Are you currently in a debt management plan or IVA?	YES	NO
Have you ever been declared bankrupt?	YES	NO
Do you have any County Court Judgements (CCJ's)?	YES	NO

If you answered YES to any of these questions please give details below. Include ALL of your debt payments.

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HEALTH DECLARATION

Loan Protection is built into your loan – this offers you the security of knowing that in the event of your death your loan will be cleared to the value of £5,000 (terms and conditions apply)

Have you received medical advice, consultation or treatment for any medical condition within the six month period prior to making this loan application?	YES	NO
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DOCTOR'S NAME

DOCTOR'S ADDRESS

For Life Cover, pre-existing medical conditions are subject to a 6 month qualification period. Exclusions apply.

LOAN DETAILS

Current Share Balance	£	
Purpose of Loan:		
Amount Requested	£	Repayment of £ per week / fortnight / month
Current Loan Balance	£	Over weeks / fortnights / months
TOTAL LOAN	£	I agree to also save £ per week / fortnight / month

If approved, please provide your **BANK DETAILS** for payment of your loan

Name of Bank	Account Name
Sort Code	Account Number

IMPORTANT – YOUR PERSONAL INFORMATION

1) When you apply to us to open an account, this organisation will check the following records about you and others (see 2 below)

- A) Our own.
- B) Those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a Search footprint on your credit file that may be seen by other lenders. They supply to us both public (Including the electoral register) and shared credit and fraud prevention information.
- C) Those at fraud prevention agencies (FPAs).

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

2) If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

3) Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.

4) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.

5) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts. This may be done using a third party Debt Collection Agency. Any charges incurred will be added to your debt which could increase your debt by approximately 35%. Your credit rating may also be affected.

6) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

7) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

How to find out more

This is a condensed version and if you would like to read the full details of how your data may be used please phone 0161 342 3266 or ask one of our staff.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

Call Credit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414

Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk

Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to www.experian.co.uk.

Please contact us at 0161 342 3266 if you want to receive details of the relevant fraud prevention agencies.

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FORMAL DECLARATION

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

Important – Your Personal Information

We will use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the section above.

If you would like to read the full details of how your data may be used please phone 0161 342 3266 or ask one of our staff.

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

Applicant's Signature

Date

Office Use Only:

Signature Checked by: