



ELLESMERE PORT & NESTON CREDIT UNION

H

LOAN APPLICATION

Information on this page is not revealed to the Credit Committee

Membership No		Date of Birth	
Surname		Mr/Mrs/Miss/Ms	
First name(s)			
Address	Post Code		
Daytime telephone number on which we can contact you			
National Insurance Number			
Are you including your partner's income as part of your overall income in applying for this loan?			Yes
			No
If the answer is YES, your partner MUST sign here to agree to this information being used in considering this loan and its repayment	Partner's Signature		
	Print name		

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 purpose of credit referencing and debt recovery, for which purpose we hold a Category F consumer credit licence.

Formal declaration I declare that the information on this form has been provided by me for the purpose of obtaining a loan. To the best of my knowledge and belief, all the statements are true. 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.

Health declaration

I declare that I am in good health and that I do not* require regular medical treatment

*If you require regular medical treatment delete the statement on the left and give details of any regular medical treatment

Signed		Date	
Office use only	Date rec'd	Loan application no	
Comments and reasons (Loans Officer Decision)		Amount	
		For period of	months/years
		Total loan of	£
		Giving repayment of	£
Decision	Approved Refused Referred	at frequency of	W / F / M
Authorised signatory			

Ellesmere Port & Neston Credit Union Ltd.

Registered office: Stanlaw Abbey Business Centre, Dover Drive, Ellesmere Port, CH65 9BF
 Authorised and Regulated by the Financial Services Authority FRN 225532 Registration No 700C

Office Use Only:	Loan application	C/ /	Date received
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A PERSONAL DETAILS					
How long have you continuously lived at your present address?		<i>If less than 3 years please attach details of previous addresses in last 3 years on a separate sheet</i>			
Which description best applies to you? please ✓	Tenant in a rented home	Lodger in someone else's home	Living with parents or family	Buying a home with a mortgage	Owner of home
Are you? please ✓	Single	Married	Living with partner	Separated / Divorced	Widowed

B DETAILS OF YOUR INCOME							
B1 If you are in <u>paid employment</u> fill in the details below. <i>If you have no paid employment go to section B2.</i>							
What is your employment status? please ✓	Permanent	Temporary (give dates)	Agency worker	Self-employed			
What is your job?		What is the name, address and telephone number of your employer?					
How long have you worked for this employer?							
We do not normally need to contact an employer, but if we feel it is necessary, may we do so?				YES / NO / NO EMPLOYER			
What is your average take home pay after tax and other stoppages?				£			
Is the amount shown above	(Please ✓)	Weekly?	Fortnightly?	Monthly?			
Please attach your last 3 pay-slips as proof of income. These will be returned to you as soon as possible.					Please show here how many payslips are attached. →		
B2 Benefit details							
Please fill in below details of your income from benefits and whether the amount shown is paid weekly (W), fortnightly (F) or monthly (M).							
Benefit	JSA	Income support	Incapacity benefit	Disabled Living Allowance	State pension	Other	(please name benefit below)
Amount	£	£	£	£	£	£	
W/ F / M ?							
Please attach proof of benefit income, eg latest benefit/pension statement. This will be returned as soon as possible.					Please show here what proof you have attached →		

B3 Other income

Please fill in below details of any other income you receive and whether the amount shown is paid weekly (W), fortnightly (F) or monthly (M).

Income from	Child benefit	Work pension	From children/ lodgers/ etc		Partner*
Amount	£	£	£	£	£
W/ F / M ?					

*If your **partner's income** is to be taken into account she/he must have signed the declaration on page 1 and the most recent payslip or benefit notification letter must be attached. If you do not do this we will not be able to take into account your partner's income in assessing whether you can afford to pay back the loan.

If you have other income where it comes from →

How much is it?	£	Weekly /Fortnightly / Monthly ?
How many people (including you) are dependent on all the income you have included		How many are children?
		What are their ages?

C DETAILS OF YOUR OUTGOINGS

C1 Please list how much you spend EACH WEEK OR EACH MONTH on each of the following

	£ per week	£ per month	OFFICE USE		£ per week	£ per month	OFFICE USE
Rent or Mortgage				Supermarket goods			
Council tax				Other food			
Child care costs				Clothing for self			
Water				Clothing for others			
Gas				Travel fares			
Electricity				Petrol			
Telephone				TV licence			
Mobile telephone				TV satellite/cable fee			
Buildings insurance				Entertainment			
Contents insurance				Catalogue costs			
Life insurance				Savings (not with EP&NCU)			
Pension fund				Other costs			
Car insurance & tax				TOTAL OUTGOINGS			

C2 Your debts

Credit and Store cards Please list all your cards and the amount you owe on each

Name of card				
Current balance	£	£	£	£

Other loans, hire purchase, etc

Item being bought or Reason for loan	Regular payment made	Weekly or monthly	Amount still to pay off	Finance/credit company

Are you an undischarged Bankrupt?	YES / NO
Do you have any County Court Judgements, Charging Orders or Default Notices registered against you?	YES / NO
If YES please give details below	Date

D THE LOAN YOU ARE ASKING FOR

What do you want to borrow for?				
How much do you want to borrow?	£	How long do you wish to take to pay it back?		weeks / months
How much do you want to try to save while you are repaying the loan?	£			weekly / monthly
How much do you think you can afford to repay the loan?	£			weekly / monthly
Do you understand that interest of not more than 1% per month on the reducing balance (12.7%APR) will be added to the cost of the loan at the end of each month?				YES / NO
Would you like to repay the loan weekly or monthly? <i>(Delete)</i>			Weekly / Monthly	
How would you like your loan to be paid to you? ✓ one and give details as needed				
✓↓	By direct transfer to your bank account?	Name and address of your bank	Sort code	Account number
			- -	
As a cheque you can exchange at no charge for cash at a branch of HSBC				
	As a cheque payable to			
What method do you wish to use to pay back your loan? Please ✓ one				
	Cash or cheque at a collection point →	Cheque posted to the office →		Standing order from your bank account →
	Which Collection Point? ↓	Payroll deduction if your employer is part of our scheme →		PayPoint Card at any Post Office, or many local corner shops →
Do you wish to repay the loan weekly or monthly? <i>(Delete)</i>			Weekly / Monthly	

For Credit Committee use only	Decision:	Approve / Not approve
Conditions of approval/ Reasons for non-approval	Chair's signature	
	Initials of others present	
	Date	