

Loan Application Form

Islwyn Community Credit Union Ltd.

CU Office. Wesley Road, Blackwood, NP12 1PP

Tel 01495 222832 - info@islwyncu.co.uk - www.islwyncu.co.uk



Please complete ALL sections of the form in BLOCK CAPITALS. If you need any help in completing the form, staff in the credit union will be pleased to assist. Please note that if you wish us to consider a guarantor on the loan he/she should complete an application form, clearly marked 'Guarantor details'.

* Please delete as applicable

Member Details:

Surname		First Name(s)	
Address			
Postcode		Tel No.	
Member No.	Date of birth	National Insurance No.	

Employment/Benefit Details

Employment status*	<u>Employed / self-employed / retired / unemployed</u>		
Occupation (or type of benefit)			
Name of Employer			
Address of Employer			
Work phone number		Can you be contacted here? Y/N	
Time with current Employer		(if less than one year please provide details of previous employment on separate sheet.	

Loan, Savings and Cheque Details

Purpose of loan			
Amount requested	£	Suggested repayment period _____ Weeks/Months	
I will continue to save £____.____ each week /month (delete as required)	Do you intend to cash your cheques at the Post Office?		<input type="checkbox"/> YES <input type="checkbox"/> NO

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

Income & Expenditure Details

Please include all household income and expenditure, plus balance of other borrowings and savings.

Income item	£ per month	Expenditure item	£ per month	Outstanding balance
Salary/wages (after <u>all</u> stoppages)		Rent/mortgage		
		Council tax		
Partner's income (after <u>all</u> stoppages)		Electricity		
		Gas		
Benefit type		Telephone		
		Groceries		
Benefit type		Catalogues		
		Credit Cards		
Pension		Hire purchase		
		Credit Union Loan		
		Petrol/Diesel		
		Other loans		
Other income (please specify)		Travel		
		Clothing		
		Pension		
		Car insurance		
Please note Documentary proof of the above income may be requested.		Life insurance		
		Home insurance		
		Court orders		
		Other (please specify)		
TOTAL		TOTAL		

Do you have any outstanding County Court Judgements? YES / NO

Income & Expenditure Declaration

If you have declared another person's income details or as covering part of your expenditure in applying for this loan, they will need to sign below confirming the validity and their agreement for this information to be used in considering the loan and its repayment.

Name _____ Signature _____

Address _____

Formal Declaration

I declare that I am /am not* in good health and that I do /do not* require regular medical treatment. (If you are not in good health, please complete the credit union medical form for insurance purposes)
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 that the credit union may take appropriate action if I am found to have deliberately provided false or misleading information.

Applicant's signature _____ Date _____

Official Use Only: Date received _____

Decision approved / refused / referred. Date member informed _____