

LOAN APPLICATION

Membership Number:

- Please **fill in the form IN FULL** and provide **3 MONTH'S bank statements and 1 MONTH'S wage slips**.
- Be **HONEST**. Tell us if you have had repayment problems such as defaults and CCJs or that you are repaying debt collectors because **you will be turned down if you have not been upfront with us**.

SECTION 1 - About your loan

Amount you wish to borrow?	£	
How much can you afford to repay considering income and expenditure?	£	Per week / Per Fortnight / Per Month
Purpose of loan (essential)		
Repayment Method	Standing Order <input type="checkbox"/> Direct debit <input type="checkbox"/> Payroll <input type="checkbox"/> Benefits <input type="checkbox"/>	

SECTION 2 - About you

Full Name			Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/>
Have you ever changed your name (i.e. marriage)? If so, what was your previous name?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Please give date: / /	
Date of birth	/ /		
Address			
	Postcode		
Telephone Number			
Mobile Phone Number			
Email			

SECTION 3 - About where you live

Is where you live:	Owned <input type="checkbox"/>	Rented <input type="checkbox"/>	If rented, who is your landlord?
How long have you lived there?	<input type="checkbox"/> years	<input type="checkbox"/> months	
If you have lived there for less than three years, what was your previous address?			
Do you live:	Alone <input type="checkbox"/>	Alone with child(ren) <input type="checkbox"/>	With husband/wife/partner <input type="checkbox"/>
	With husband/wife/partner and child(ren) <input type="checkbox"/>	Sharing with Family/friends <input type="checkbox"/>	
	Number of dependent children living with you?		Ages?

SECTION 4 - About your income

Do you have a paid job?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Part-Time <input type="checkbox"/>	Full-Time <input type="checkbox"/>
Employer's name	Your job title			
Work Tel. Number				
Work Email				
When did you start this job? (Day/Month/Year)				
Is your job:	Temporary <input type="checkbox"/>	Fixed Term <input type="checkbox"/>	Permanent <input type="checkbox"/>	Shift Worker <input type="checkbox"/> Agency <input type="checkbox"/>
How often are you paid?	Weekly <input type="checkbox"/>	Every two weeks <input type="checkbox"/>	Every four weeks <input type="checkbox"/>	Monthly <input type="checkbox"/>
	Next pay date	/ /		
Have you had a CCJ, IVA, DRO, Default or Bankruptcy in last 6 years?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Satisfied (give date)	/ /
Please give details:				

SECTION 5 - About any other loans or credit you may already have

Fill in the table below with details of all your current debts. These could be bank loans, credit cards, catalogues, overdrafts, rent, mortgage or council tax arrears, money owed to doorstep lenders, or anything else.

Type of credit/debt	Who is the money owed to?	What is the outstanding balance?	How much do you pay each month?	Arrears (if any)
		£	£	£
		£	£	£
		£	£	£
		£	£	£
Please continue on a separate sheet if needed		TOTALS	£	£

The following information should be your total household income and expenditure. Please remember to be as realistic as possible when listing your income and expenditure. **WE CAN ONLY TAKE INCOME INTO CONSIDERATION IF YOU PROVIDE PROOF.**

Income	Amount	How often Weekly/Monthly	Expenditure	Amount	How often Weekly/Monthly
Your Wages	£		Mortgage or Rent	£	
Partner's Wages	£		Water	£	
Benefits	£		Council Tax	£	
Tax Credits	£		Other Expenditure	£	
Other (please specify)	£		TOTAL EXPENDITURE	£	
TOTAL INCOME	£				

SECTION 6 - About your bank account

Name of your bank											
Address of your bank											
Bank account number (8 digits)											
Bank sort code (6 digits)											
Do you have an overdraft agreed with your bank?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Amount £ agreed:				Do you have a credit card?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Issuer:	

IMPORTANT - YOUR PERSONAL INFORMATION

Credit decisions and also the prevention of fraud and money laundering: We may 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 on our website in the section called: **A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies.** If you would like to read the full details of how your data may be used, please visit our website at www.nottinghamcu.co.uk/ or telephone (0115) 828 3121 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.

I have read and agree to these terms and conditions.

DECLARATION

Please note that you will be required to keep a minimum of three months loan repayments in your savings account as an emergency fund, before any future loans can be granted. I have given due consideration to all my other financial commitments and am confident that I shall be able to make repayments in accordance with Nottingham Credit Union rules and within agreed terms. If I am receiving benefits and do not keep up my payments on the loan, the loan may be referred to DWP for repayment by deduction from my benefit. I understand that it is a criminal offence to obtain credit by deception, which can include the deliberate omission or creation of information requested on this application form that I have voluntarily signed.

Signature of Applicant		Date	
Name (please print)		Date	

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