



Household Expenditure		
	Weekly	Monthly
Mortgage / Rent	£	£
Council Tax	£	£
Child care	£	£
School bus / meals	£	£
Food	£	£
Court Orders	£	£
TV Licence	£	£
Satellite / Internet	£	£
Home Insurance	£	£
Health Insurance	£	£
Gas	£	£
Electric	£	£
Water Rates	£	£
Landline telephone	£	£
Mobile	£	£
Car Tax	£	£
Insurance	£	£
Smoking	£	£
Drinking	£	£
House Keeping	£	£
Fuel / Fares	£	£
Pets Insurance etc	£	£
Other	£	£
<b>Total</b>	£	£
Partners contribution	£	£

	Yes	No
Have you ever had a DWP Social Fund Loan?	<input type="radio"/>	<input type="radio"/>
Do you have any CCJ's?	<input type="radio"/>	<input type="radio"/>
Do you have any default notices?	<input type="radio"/>	<input type="radio"/>
Charging Orders against your property?	<input type="radio"/>	<input type="radio"/>
Are you an undischarged bankrupt?	<input type="radio"/>	<input type="radio"/>
Have you ever been bankrupt or are you in the process of bankruptcy?	<input type="radio"/>	<input type="radio"/>
Are you in the process of taking any money/debt relief orders including I.V.A's?	<input type="radio"/>	<input type="radio"/>
Are you currently using the services of a debt management organisation?	<input type="radio"/>	<input type="radio"/>

(If you answer yes, or are unsure, to any of the above please provide details or use this space for any further information)

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Total Expenditure  wk/mnth

Total credit payments  wk/mnth

Total overall expenditure  wk/mnth

**Who else do you owe money to?** (Please list all loans, Credit Cards, mail order, Catalogues etc.)

Lender	Purpose	Loan Amount/ Limit	Outstanding Amount	WK/Monthly Payment	To be Cleared with this loan?
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
	<b>Total</b>	£	£	£	

Do you have a Bank or Post Office account (delete as appropriate)? Yes  No

Would you like us to help you open a bank account? Yes  No

Are you in employment?: Yes  No

If Yes, Permanent  Temporary

For how long?: \_\_\_\_\_

Employers name: \_\_\_\_\_

Employers address: \_\_\_\_\_

\_\_\_\_\_

Job title: \_\_\_\_\_

Income	Weekly	Monthly
Net Salary/wages	£	£
<b>Benefits</b>		
Tax Credits	£	£
Incapacity / ESA	£	£
Child Benefit	£	£
Income Support	£	£
JSA	£	£
DLA / Attendance Allowance	£	£
Pensions	£	£
Carers Allowance	£	£
Contributions of children	£	£
Other (specify)	£	£
Total	£	£

If your partner pays bills please complete this section

Is your partner in employment? Yes  No

If Yes, Permanent  Temporary

For how long? \_\_\_\_\_

Employers name: \_\_\_\_\_

Employers address: \_\_\_\_\_

Job title: \_\_\_\_\_

Income	Weekly	Monthly
Net Salary/wages	£	£
<b>Benefits</b>		
Tax Credits	£	£
Incapacity / ESA	£	£
Child Benefit	£	£
Income Support	£	£
JSA	£	£
DLA / Attendance Allowance	£	£
Pensions	£	£
Carers Allowance	£	£
Contributions of children	£	£
Other (specify)	£	£
Total	£	£

Office use only: Total amount of disposable income

£  wk/mnth

%

If your partners income is used to support this loan application he/she will have to sign the Partners Declaration on **page 4**

### Loan Requested

£  amount in words \_\_\_\_\_

Purpose of loan \_\_\_\_\_ Date loan required: / /

Existing loan balance (if known) £  + New loan £  = Total £

Repayments to be made: weekly / 2 weekly / 4 weekly / monthly Over: \_\_\_\_\_ yrs \_\_\_\_\_ mths

By: Cash (under £1,000 only)  Standing Order  Payroll  PayPoint

I would like to pay in instalments of: £  Starting on / /

I will continue to save in addition £  Total proposed Payment of savings and loan: £

If approved would you like the completed paperwork posted to your registered address? Yes  No

How would you prefer your loan to be paid?

Cheque:  Who would you like the Cheque made payable to? \_\_\_\_\_  
Where would you like to cash your cheque? \_\_\_\_\_

Bank Transfer:  (Please note that if your loan is accepted you will need to provide full bank details.)

Transfer to CU Account  Please specify which account: \_\_\_\_\_

To complete this application please sign on next page

**Partners Declaration:**

If you have declared your partners 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 the loan and its repayment.

Partners name: \_\_\_\_\_ Partners Signature: \_\_\_\_\_ Date: / /  
Partners date of birth: / /

**Formal Declaration:**

I declare that I am/am not\* in good health and that I have/have not\* been diagnosed as having a life threatening condition. (\*delete as applicable) I further declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full complete. I understand 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. I acknowledge that Newport Credit Union may verify any information given in relation to this loan application. All loans are subject to Credit Committee approval and availability of funds.

Are you happy to receive information and statements by e mail instead of post? Yes  No   
(Please note we will not disclose your details to any third parties)

Signature: \_\_\_\_\_ Date: / /

**To be completed by collection point**

Application completed and accepted by: \_\_\_\_\_ Date: / /

Collection Point: \_\_\_\_\_

If successful would the customer prefer to collect the paperwork from this collection point? Yes  No

Additional Information: \_\_\_\_\_  
\_\_\_\_\_

**Head Office use only**

Experian search reqd  Signed \_\_\_\_\_ Date / /

Equifax search reqd  Signed \_\_\_\_\_ Date / /

Further Action Required \_\_\_\_\_

Approved / Refused Signed \_\_\_\_\_ Date / /

Approved / Refused Signed \_\_\_\_\_ Date / /

Pending / Reason \_\_\_\_\_

Informed of decision Tel / Text / In person Signed \_\_\_\_\_ Date / /

Loan No.  Loan amount:  Loan & Interest:

Loan agreement prepared by:  Transferred to:

Loan agreement returned: \_\_\_\_\_ Date / /

Chq No.  Bacs Payment ID No:

Chq Processed By:  Bacs Processed By:  Date / /

Handed over by:  Date / /