

Loan Application

Newport Credit Union • Newport Indoor Market • Upper Dock Street • Newport NP20 1DD
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Feb 2016



NB: ALL LOAN APPLICATIONS MUST BE ACCOMPANIED BY 3 MONTHS UP-TO-DATE BANK STATEMENTS & 3 MOST RECENT PAY SLIPS (IF APPLICABLE).

Please complete the following in **BLOCK CAPITALS**

Membership No:

Title: <input type="text"/>	Surname: <input type="text"/>	Forename(s): <input type="text"/>
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Address:

..... Post Code:

Landline Tel: Mobile: Work Tel:

Email:

National Insurance No: Date of Birth: / /

Are you: Married Single Living with Partner

How long have you lived at your present address? Years Months

If less than 3yrs please list all previous addresses within the last 3 years with the date at each address:

Address 2: Post Code:

Address 3: Post Code: How long?

Number of Dependants: Children Ages

Are you: Tenant

Landlord Name: <input type="text"/>	Housing Ass Name: <input type="text"/>
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Or: Home owner with mortgage Living with parents/friends Home owner without mortgage

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 Newport Credit Union. Your personal details will be treated confidentially and will only be shared as outlined below, for which purposes we hold a Category H Consumer Credit Licence.

Credit Reference (CRA) and Fraud Prevention Agencies (FPA): We may make searches about you at CRA who will supply us with credit information as well as public information (including the Electoral Register). The CRA will record details of the search whether or not this application proceeds. Credit searches and other information which is provided to us and/or the credit reference agencies about you and anyone with whom you are linked financially may be used by us if credit decisions are made about you or anyone with whom you are linked financially. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRA. This information may be supplied to other organisations by CRA and FPA to perform similar checks and to trace your whereabouts and recover debts that you owe. This information may also be used for the detection and prevention of crime and money laundering as well as the management of your account. In addition, we may ask you to provide physical forms of identification and/or we may telephone you to confirm your identity. We may also make periodic searches at CRA and FPA to manage your account with us.

To prevent or detect fraud, money laundering or to assist in verifying your identity we may make searches of group records and at FPA who will supply us with information. If you give us false or inaccurate information, details may be passed to FPA and other organisations involved in crime and fraud prevention. 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.

Contact details of the Credit Reference Agencies are available upon request.



Please continue onto page 2

Newport Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 213547

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	£	£
Universal Credit	£	£
Tax Credits	£	£
Incapacity/ESA	£	£
Child Benefit	£	£
Income Support	£	£
JSA	£	£
DLA/Attendance Allowance	£	£
Private Pension	£	£
Carers Allowance	£	£
Contributions of Children	£	£
Other (Specify)	£	£
Total	£	£

If your partner pays bills please complete this section

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	£	£
Universal Credit	£	£
Tax Credits	£	£
Incapacity/ESA	£	£
Child Benefit	£	£
Income Support	£	£
JSA	£	£
DLA/Attendance Allowance	£	£
Private Pension	£	£
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: / /

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

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

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

I agree to mandatory savings of: £ into an "attached shares" account

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

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.

Partner's Name:.....Partner's Signature Date: / /

Partner's Date of Birth: Date: / /

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: / /

Office Use Only

New Loan Requested

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

Application Accepted by: Date: / /

Collection Point:

Additional Information:

.....

CRA Search Required: 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:

Loan Agreement Returned: Date: / /

Chq Number: BACS Payment ID No:

Chq Processed by: BACS Processed by: Date: / /

Handed Over by: Date: / /

