

Loan Application

Newport Credit Union • 5 Market Arcade • Newport • South Wales • NP20 1FS •
Tel: 01633 214913 • E-mail: info@newportcreditunion.co.uk • www.newportcreditunion.co.uk

March 2014



Membership No: _____

Title: _____

Surname: _____

Forename(s): _____

Address: _____

Postcode: _____

Landline Tel: _____

Mobile Tel: _____

Work Tel: _____

E Mail: _____

Date of Birth: / /

National Insurance No: _____

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: _____

Post Code: _____

Address: _____

Post Code: _____

How long? _____

Number of dependants: _____

Children _____

Adults _____

Are you:-

Tenant

☐

Landlords name: _____

Housing Ass Name: _____

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

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	£	£
Total	£	£
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)		

Total Expenditure	<input type="text" value="£"/>	wk/mnth
Total credit payments	<input type="text" value="£"/>	wk/mnth
Total overall expenditure	<input type="text" value="£"/>	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?
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
Total		£	£	£	

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 ☐

Please continue onto page 3

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	£	£
Benefits		
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	£	£
Benefits		
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 / /