

DUMBARTON CREDIT UNION LIMITED
LOAN APPLICATION FORM
All Information Provided by the Member is Confidential

ro Full Name:..... Full Address:..... Post Code:..... Length of Time at Present Address:..... If less than 3 years, previous address.....	Member No:..... Date of Birth:..... Telephone No:..... Mobile No. E-Mail Address..... Date of Application:..... Home Owner/Tenant/Living with Family
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Loan Details

I hereby apply for a loan of £.....	Date loan required
Reason for Loan	
Loan Term Required	Loan Repayment Frequency Weekly/Fortnightly/Monthly
Repayment method Cash/Standing Order	Standing Order Form completed

Financial Details

Are you employed? YES/NO	
Employer's Name	Position Held
Full Address	
Years with current employer	N.I. No
If less than 1 year, how long with previous employer?	
Marital Status	No. of Dependants
Number of people in your household	Adult Children
Partner's Declaration	
If you have declared your partner's 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 repayments	
Partner's Signature	
Print Name.....	Date

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Have you had any Sheriff Court decrees ? Y/N	Have you ever entered into a Debt Arrangement Scheme? Y/N
Have you <u>ever</u> been declared Bankrupt? Y/N	Have you <u>ever</u> taken out a Trust Deed? Y/N
INCOME weekly/fortnightly/monthly	EXPENDITURE weekly/fortnightly/monthly
Income after deductions	Rent/Mortgage
State Benefits	Council Tax
(specify)	Credit Union Loans
State Pension	All Other Loans Please Detail
Private Pension	
Child Benefit	Insurance - Life
Maintenance	- House
Tax Credits	- Other
Contributions from other members of the household	Electricity/Gas
Other	Child Care
	Maintenance
	Catalogue/Credit Cards
	Clothing
	Food
	Travel Expenses
	Car Tax, MOT, Servicing
	Petrol
	TV Licence
	Sky/Broadband
	Phone/Mobile
Total Income	Total Expenditure
Total between Income and Expenditure	

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General Data Protection Regulation

I acknowledge receipt of the General Data Protection Regulation Privacy Notice and confirm that I have read and understand its contents.

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Credit Check

Applications may be subject to a credit search with a Credit Reference Agency but this is included as only part of the decision making process. We may also share information about you and the operation of your account with a Credit Reference Agency and any other credit union.

DWP/Employer Payments

I agree that if I default on repayments, information about my loan may be passed on to the Department of Work and Pensions for their consideration of deductions from the benefits that I am or will become entitled to. I also agree that should I be employed Dumbarton Credit Union may contact my employer to confirm employment status.

Insurance

Any pre-existing medical condition will not be covered in the event of a claim for the first six months from date of issue of loan.

I am not indebted to any other Credit Union, Bank or Loan Agency as a borrower or guarantor except as stated.

The statements herein are made for the purposes of obtaining a loan and are true to the best of my knowledge and belief.

Applicant's Signature **Date**

Credit Committee (Office Use Only)

Loan Number: **Loan Amount:**

Share Balance: **Outstanding Loan Balance:**

New Loan Balance:

Loan to be paid in.....instalments of £..... each including payment of interest Plus £ to shares.

Member interviewed by..... Not interviewed – reason.....

Credit Committee Comments:

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On.....we approved a loan of £.....for a period of

Credit Committee

Signatures:.....