

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

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

**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 .....
<b>Partner's Declaration</b>	
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 <u>ever</u> been declared Bankrupt? Y/N
	Have you <u>ever</u> taken out a Trust Deed? Y/N
<b>INCOME</b> weekly/fortnightly/monthly	<b>EXPENDITURE</b> 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
<b>Total Income</b>	<b>Total Expenditure</b>
<b>Total between Income and Expenditure</b>	

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**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 the credit union. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing and debt recovery, for which we hold a Category H Consumer Credit licence. We will also share any information with other credit unions if appropriate.

**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 Payments**

I agree that if I default on repayments, information about my loan may be passed on to the Department for Work and Pensions for their consideration of deductions from the benefits that I am or will become entitled to

**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:** .....

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

**Credit Committee**

**Signatures:.....**