

Application for Loan

Loan register number

Member's loan no.
(for official use)

Application details

Member please complete this page in BLOCK CAPITALS except for normal signatures.
Please also complete page 2.
Return the completed form to the credit union.
If you need help with this form please leave a message at the office or on 01982 551000
and an Official of the Credit Union will contact you in confidence to assist.

Membership number	Surname Mr/Mrs/Miss/Ms	Forename(s) in full	
Address (please complete / confirm all contact details as a check of our records)		Telephone number(s)	
Post code		Mobile phone	

Present share balance (member's estimate)	Current loan(s) balance (member's estimate)	I apply for a loan of £ (state cash advance)	For a period of (years/months/weeks)	Repayment period Weekly Monthly 2-weekly 4-weekly (tick one above) Repayment method Cash Standing order (tick or strikeout)
Date of application	Date loan required	I would like this loan: (please tick or strikeout) As a new loan OR Added to current loan		
If instead of a specific loan duration you would prefer to specify a payment amount please enter it below: £ (at the interval given in the box to the right) The Credit Committee will consider your requests given here and above and will endeavour to negotiate mutually agreeable loan conditions.				

Our standard interest rate is 1.5% per month on current (reducing) balance, APR 19.6%
If a different rate is agreed it will be shown on the Loan Agreement

I require this loan for the following Provident and Productive purposes (please explain your need fully)	I agree to save the following amount with each loan payment £
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I offer as security (please give guarantor's full name and address and telephone number) Guarantor's signature Membership number (if any) N.B. Your guarantor may be asked to sign a separate loan guarantee document.	A guarantor is not required if the loan will be fully secured by your shares.
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I am not indebted to any other credit union, bank, building society or loan agency, either as a borrower or a guarantor, except as stated on the second page of this application form. The statements herein are made for the purposes of obtaining the loan and are true to the best of my knowledge and belief. Applicant's signature Date of birth (must be 18 or over) Nat Ins number, please	I would like the cheque made payable to I will collect the cheque at the branch at OR; Please post to the name and address below / as above I accept responsibility for any loss or delay in the post Signed
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If your application is accepted and when loan repayment conditions have been agreed between you and the Credit Committee, a Loan Agreement will be prepared by the Credit Union for your signature as a receipt for the cash advance and as a legal contract for the repayment of the loan. If you have asked for the cheque to be posted you may be asked to sign the Loan Agreement in advance. If you require cash please make this clear as special arrangements have to be made in advance.

Please remember that the money you borrow is owned by other members of the credit union. On another occasion your shares may be part of the money lent to another member and you would wish this lending to be as secure as possible.

The information provided by you on this form may be held in computer records in compliance with the Data Protection Act. It will be treated in confidence by the Credit Union. It will be released only to the Credit Union's Auditors and otherwise only if necessary in connection with recovery of the loan or as otherwise required by law.

The Credit Union is Authorised by The Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Undeb Credyd y Barcud Coch Cyf. / Red Kite Credit Union
Application for Loan : Applicants Financial Statement

Membership number _____ Name _____

I am indebted to the following creditors (please list all bills, loans, mortgages, card accounts and instalments)
IF NONE, WRITE NONE ACROSS THE BOXES AND SIGN THIS DECLARATION OF HAVING NO OTHER LIABILITIES

Name of company, person or account	Address	Purpose	Original amount	Balance owing	Weekly/ Monthly payments	M/W or ?*	Remarks
TOTALS							

* (Please make clear the frequency of payments)

Are you subject to any Court Judgements for the recovery of debts? Yes / No
 (If Yes we may ask for details but will keep this information in confidence and unrecorded.)

Are you over 18?	Yes / No
Marital status	
Number of dependants	
How long at present address	
How long at previous address	
Please enter Nat Ins number	

	Enter Yes or No	Weekly/ monthly payment
Are you a tenant		
Are you a lodger		
Living with parents		
Buying your house		
Own your own house		

Applicant

Employment status Employed / Unemployed / Self-employed / Retired (tick or strikeout)

Name of Applicant's employer Address Telephone no.

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Nature of employment Position held Full / part-time

Date employed Weekly/monthly take home pay /week
/month (after tax)

Spouse / Partner in Household

Employment status Employed / Unemployed / Self-employed / Retired (tick or strikeout)

Name of employer Address Telephone no.

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Nature of employment Position held Full / part-time

Date employed Weekly/monthly take home pay /week
/month (after tax)

Please state any other income or resources that can support your ability to repay this loan

Please state any loans for which you have agreed to act as guarantor

I DECLARE THAT MY STATEMENT OF LIABILITIES IS CORRECT.
 I DECLARE THAT TO THE BEST OF MY KNOWLEDGE AND BELIEF I [AM /AM NOT] IN GOOD HEALTH AND I [AM / AM NOT] FIT TO FOLLOW MY NORMAL OCCUPATION AND THE INFORMATION ON THIS PAGE IS CORRECT. Please strike-out either AM or AM NOT in two places

Applicant's signature Date ... day ... month 20 ...