

Loan Details:

I hereby apply for a loan of £ _____ repayable over months/weeks _____ Date loan required: _____

Purpose of loan _____

**Please note loans for holidays must be repaid over a maximum of 12 months.*

I can afford to repay £ _____ per week/fortnight/4 weeks/month off my loan _____

I wish to save £ _____ per week/fortnight/4 weeks/month into my credit union savings account _____

I will repay the loan by (tick one) Direct Debit Standing Order Payroll deduction Benefit

If repaying by a Benefit please give reference number and benefit type OR

If repaying by a payroll deduction please give payroll number _____

Current Share Balance: £ _____

Current Loan Balance: £ _____

Income-

Income - Do not include partner or spouse income unless they have signed below	£ per Week	£ per fortnight	£ per 4 weeks	£ per month
Net Salary/Wages – after deductions				
Universal Credit				
Child Benefit				
Tax Credits				
Pension				
Benefits				
Other (please specify)				
Total Income	£	£	£	£

If you wish another person’s income to be taken into consideration they can provide authorisation below:

I, (Please print name) _____

Of (Address) _____

I agree to my income and expenditure being taken into consideration for the purpose of assessing the affordability of the loan requested above and to such information being made available to Cheshire Neighbours’ Credit Union. I give proof of my income and the expenses that I am responsible for paying as a signed statement.

Signature _____ Date: _____

How do you want your loan to be paid?

Please pay my loan onto my prepaid card OR direct into my bank via BACS transfer (Please enter your bank details below)

Name and Address of Bank or Building Society: _____

Name of Account Holder: _____

Sort Code Account no

Please list any changes to your income or outgoings since you last applied for a loan

Data Protection Statement: In accordance with the principles of General Data Protection Regulations, 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 and by signing this application you provide your consent.

I agree to CNCU using my personal data as described above and have received a copy of 'Privacy Information' that describes in more detail how my personal information may be used. **Yes / No**

Credit History:

Do you have any County Court Judgements or are you subject of a court order? **Yes / No**

Are you an un-discharged bankrupt, debt relief order or subject of an IVA? **Yes / No**

Do you have a **Debt Management Plan in place?** **Yes / No**

If you have answered 'Yes' to any of the above questions please provide details and attach copies of any relevant documentation.

Failure to disclose any of the above WILL result in your application being refused.

Failure to Repay Your Loan: We have an obligation on behalf of all our members to recover any outstanding debts. We will take all appropriate action to recover unpaid loans including court action and if necessary deduction of payments from benefits or attachment of earnings. Applicants may be liable to pay the cost of any debt recovery.

I/we have given due consideration to all other financial commitments and feel confident that I shall be able to make repayments in accordance with Credit Union rules. To the best of my knowledge and belief I am in good health.

I/we understand that all loans are subject to Credit Committee approval and availability of funds. To the best of my/our knowledge and belief, the information I/we have given is accurate and full and that the credit union may take appropriate action if I/we are found to have deliberately provided false or misleading information.

I/we confirm that the information provided within this loan application contains true and accurate details relating to our personal information and financial circumstances and to Cheshire Neighbours Credit Union

Print Name _____

Signature _____ (Must be signed by hand) *see checklist overleaf*

Date _____

You MUST include COPIES of the requested documents:

- Payslips covering the last FULL month (or accounts if you are self-employed)

- ALL your bank statements for ALL accounts covering the most recent complete month (& partners if their income is being taken into account).**

- Your most recent statement/screenshot for any credit/store card/catalogues

- Your most recent Universal Credit/benefit statements

Please do not send originals as we cannot return them.

Return completed application to:

Cheshire Neighbours Credit Union, Delamere House, Delamere Street, Crewe, CW1 2JZ.

Telephone: 01270 685624. Email us at: info@cncu.org.uk