

Household debts (Joint debts if someone else's income & expenditure is also being taken into account)

	Company	Payment amount £	Frequency (Weekly, etc.)	Outstanding Balance
Catalogues *				
Credit/ Store card *				
Loans/HP/Car Finance/ other debts				
Fines /Court Orders				
Overdraft Fees & Bank charges				
Other - Please specify				
Total Expenditure				

* indicates that a copy of a recent statement is required.

Use the 'Further information' page if more space is needed; make sure all your debts are listed.

Expenditure (Joint expenditure if someone else's income is also being taken into account)

	£ per week	£ per month
Rent/Mortgage		
Council Tax		
Water		
Fuel (Gas/Electric/Oil)		
Phone/Mobile/Internet		
Groceries (Including food /Cleaning /Toiletries/nappies etc)		
Travel & motor expenses		
Care Costs (Adult and /or Child)		
Other		

Your application will not be accepted unless ALL sections are complete and documentation attached. See Check list below. Members will be required to 'lock down' a percentage of savings for the duration of the loan, if there are not enough savings to lock down before the loan is issued they will need to be saved retrospectively over the term of the loan

You MUST include COPIES of the requested documents:

- payslips covering the last 3 months (or accounts if you are self-employed)
- ALL your bank statements for ALL accounts covering the 3 most recent complete months (& 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.

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.

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

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)

Date _____

Further Information: (please use another sheet of paper if required)
