|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Title:** |  | **Surname:** |  | **First Name:** |  | **Middle:** |  |
| **Current Address:** |  |
|  |  |  | **Post Code:** |  |  |
| **Time at Address:** |  | **Years and** |  | **Months**.(If less than 3 years give previous address) |
| Home Owner 🞏 Rented (Housing Assoc)🞏 Rented (Private) 🞏 Living with parents 🞏 Other: |  |
| **Are you currently in rent arrears?** Yes 🞏 No 🞏  | **Tell us why:** |  |
| **Previous Address:** |  |
|  | **Post Code:** |  |
| **Time at Address:** |  | **Years and** |  | **Months.** |
| **Email Address:** |  |
| **Phone number:** |  |
| **Date of Birth:** |  | **National Insurance No:** |  |
| **Marital Status:** Single 🞏 Married 🞏 Separated 🞏 Divorced 🞏 Widowed 🞏 Co-habiting 🞏 |
| **How many people live in your home?** |  |
| **How many children / adults depend on your income?** |  |
| **What age are your children?** |  |
| **Employment Status**: Employed 🞏 Unemployed 🞏 Retired 🞏 Student 🞏 Self Employed 🞏 |
| **How long have you been in receipt of out of work Benefits?** |  | **Years and** |  | **Months.**  |
| **Name and Address of Employer:** |  |
|  | **Post Code:** |  |
| **Payroll No.:** |  | **Length of service:** |  | **Years and** |  | **Months.**  |
| **Hours per Week:** |  | **Job Title:** |  |
| **Are you currently on sick leave?** | Yes 🞏 No 🞏  |
| **Are you aware of any upcoming changes to employment?** | Yes 🞏 No 🞏  |
| **Are you happy for us to contact your employer?** | Yes 🞏 No 🞏  |
| **Loan Details - I am applying for a loan of:** | **£** | **Over** |  | **Months.** |
| **Reason for my loan:**  |  |
|  |
|  |  |  |

If you are not a current member of CNCU; you will need to pay £10 before we can consider your loan (£5 is taken as your one-off non-refundable membership fee, and £5 is deposited into your savings).

Make a payment by: **Bank transfer** (Sort Code: 08-92-50 Account number: 67000412, reference: Your National Insurance Number) Or **Pay Cash In** at Delamere House, Crewe, CW1 2JZ from 10am-12noon.

**Please return your completed application form, with 3 months Bank (or Post Office) Statements*.*** *If you’re not already a member we need two other forms of ID. Please send photocopies, we cannot return original documents.*

|  |  |  |  |
| --- | --- | --- | --- |
| 🞏 | Current Passport  | 🞏 | Recent Inland Revenue tax notice |
| 🞏 | Biometric Identity Card / Driving licence | 🞏 | Recent Utility or Council Tax Bill |
| 🞏 | Recent Benefit award notice | 🞏 | Recent Mortgage Statement /Tenancy Agreement |

Having a poor credit history does not mean that we will decline your application; each application is handled individually. If applicable, please *TELL US WHY* you got into difficulty in the past and how your financial situation is different now by sending a covering letter with your application. *Failure to disclose WILL result in your application being refused.* We will view the information held at Credit Reference Agencies when assessing your application.

* Do you have any County Court Judgements? Yes 🞏 No 🞏
* **Are you an un-discharged bankrupt, in a debt relief order or the subject of an IVA?** Yes 🞏 No 🞏
* **Do you have a Debt Management Plan in place?** Yes 🞏 No 🞏
* **Can you expect any changes to your personal circumstances within the term of the loan, or do you have any potential Bankruptcy, Debt Relief Orders, Debt Management Plans or CCJ’s imminent?** Yes 🞏 No 🞏
* **Do you have any arrears on bills / expenses? If yes please give us details below.** .Yes 🞏 No 🞏

*Please list below how much you are paying towards any debts and circle whether you are paying these bills weekly, fortnightly, monthly or 4-weekly or say if you’ve* ***not yet*** *entered into a repayment arrangement to pay the bill.*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Your Debts:** | **Name of Creditor:** |  | **Amount overdue / outstanding**: |  | **Repayments due:** |
| Rent / Mortgage arrears: |  |  | £ |  | £ Wk / F / M / 4-Wk |
| Unpaid Council Tax: |  |  | £ |  | £ Wk / F / M / 4-Wk |
| Credit Card debts: |  |  | £ |  | £ Wk / F / M / 4-Wk |
| Catalogue debts: |  |  | £ |  | £ Wk / F / M / 4-Wk |
| Overdue water or fuel debts: |  |  | £ |  | £ Wk / F / M / 4-Wk |
| Magistrates’ fines: |  |  | £ |  | £ Wk / F / M / 4-Wk |
| Payday/Doorstep lenders: |  |  | £ |  | £ Wk / F / M / 4-Wk |
| Other Debts - List below: |  |  | £ |  | £ Wk / F / M / 4-Wk |
|  |  |  | £ |  | £ Wk / F / M / 4-Wk |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **INCOME:** |  |  | **EXPENDITURE:** |  |
| *Your wages* | £ Wk / F / M / 4-Wk |  | *Rent or Mortgage* | £ Wk / F / M / 4-Wk |
| *Your partner’s wages* | £ Wk / F / M / 4-Wk |  | *Council Tax* | £ Wk / F / M / 4-Wk |
| *Company pension* | £ Wk / F / M / 4-Wk |  | *Water charges* | £ Wk / F / M / 4-Wk |
| *Universal Credit* | £ Wk / F / M / 4-Wk |  | *Electricity* | £ Wk / F / M / 4-Wk |
| *Child Benefit* | £ Wk / F / M / 4-Wk |  | *Gas / Heating Oil* | £ Wk / F / M / 4-Wk |
| *Working and Child Tax Credit* | £ Wk / F / M / 4-Wk |  | *Groceries* | £ Wk / F / M / 4-Wk |
| *Other state benefits* | £ Wk / F / M / 4-Wk |  | *TV licence*  | £ Wk / F / M / 4-Wk |
| *Other state benefits* | £ Wk / F / M / 4-Wk |  | *TV Subscription (E.g. Sky, Netflix)* | £ Wk / F / M / 4-Wk |
| *Maintenance* | £ Wk / F / M / 4-Wk |  | *Magistrates’ court fines* | £ Wk / F / M / 4-Wk |
| *Money from anyone who lives with you* | £ Wk / F / M / 4-Wk |  | *Child Maintenance payments* | £ Wk / F / M / 4-Wk |
| *Housing Benefit* | £ Wk / F / M / 4-Wk |  | *Travelling expenses* | £ Wk / F / M / 4-Wk |
| *Student loan/grant* | £ Wk / F / M / 4-Wk |  | *School meals and meals at work* | £ Wk / F / M / 4-Wk |
| *Bereavement Benefit* | £ Wk / F / M / 4-Wk |  | *Clothing and shoes* | £ Wk / F / M / 4-Wk |
| *Other:* | £ Wk / F / M / 4-Wk |  | *Mobile Phone, Landline and Internet* | £ Wk / F / M / 4-Wk |
| *Other:* | £ Wk / F / M / 4-Wk |  | *Prescriptions, dentist and glasses*  | £ Wk / F / M / 4-Wk |
|  |  |  | *Child minding / Nursery costs* | £ Wk / F / M / 4-Wk |
| **Name of Bank or Building Society accounts you use:** | **Account Balance:** |  | *Pension payments*  | £ Wk / F / M / 4-Wk |
|  | £ |  | *Other:* | £ Wk / F / M / 4-Wk |
|  | £ |  | *Other:* | £ Wk / F / M / 4-Wk |
|  | £ |  | *Other:* | £ Wk / F / M / 4-Wk |

*Please use a separate sheet if you need to tell us about someone else’s income / expenditure to support your loan application, or you have other income sources or debts that you need to tell us about.*

**Declaration:**

🞏 I have carefully considered my ability to repay this loan.

🞏 I declare that the information given on this form, to the best of my knowledge and belief, is full and accurate. I understand that providing false information is fraud and that CNCU may take action against me if I am found to have deliberately omitted or given false information.

🞏 I understand that if I default on the loan, CNCU will take all necessary legal action to recover the debt to protect the interest of its members including but not limited to passing my information to the Credit Reference Agencies and the Department of Work and Pensions. CNCU *will take action not limited to County Court Judgements, Attachment of Earnings Orders and Benefit Deductions and I will be liable for any reasonable associated costs. Late payments, defaults and bad debt will be reported to the Credit Reference Agencies and may affect your ability to obtain credit in the future.*

🞏 I understand that if I do not repay my loan, CNCU has the right to set-off my current savings and future shares in CNCU against my loan, interest and any other costs payable under my credit agreement.

**Before we can assess your loan, you must:**

* Fill in ALL sections of this form
* Provide last three months’ Bank statements
* Join CNCU by providing two forms of current ID and paying £10

If you are paid in cash, we also require: Last three months’ Payslips

**Print Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

*If successful; please tell us where you would like your loan deposited to:*

🞏 *Engage Visa Debit Card*

🞏 *BACS transfer to the following Sort Code and Account Number:*

*If you wish another person’s income and expenditure to be considered to prove your affordability to repay the loan, they need to provide authorisation below:*

I, (Please print name)

Of (Address) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

***Our Customer Service Officers will update you on your loan application as soon as we can.***