



LOAN APPLICATION

Thank you for applying for a loan from Brecon & District Credit Union. So that we can assess your application, you will need to complete this application. Please answer **every question in full** and be honest - this will help us to assess your application thoroughly and quickly - but if you are not then we may refuse your application.

If you need any help in completing this form, please let us know and one of our staff will do their best to assist you.

NOTE - ALL ITEMS MUST BE COMPLETED OTHERWISE THIS APPLICATION MAY BE REJECTED.

Your name _____

MEMBER NO.

LOAN NUMBER

Your current address _____

Your previous address _____

Postcode

Postcode

Telephone _____ Mobile phone _____

Telephone _____ Mobile phone _____

How long have you lived here? years months

How long did you live there? years months

If you have lived at the above address for less than four (4) years, please give all previous addresses during the past four (4) years. You may list these on a separate sheet and attach it to this application form.

At your current address are you the owner or a tenant? *Please tick the relevant box below.*

Owner	Private tenant	Local Authority tenant	Housing Association	With family or friends	Other	How many children under 16 other dependents live with you?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PERSONAL DETAILS

Date of birth

Your National Insurance number

EMPLOYMENT STATUS *please tick box*
 Employed Self employed Unemployed Retired Student

HOW OFTEN IS YOUR INCOME PAID? *please tick box*
 Weekly Fortnightly 4 weekly Monthly Other

If you are **currently employed** please give dates.
 FROM (starting month & year) _____ TO (ending month & year) _____

HOW IS YOUR INCOME PAID?
please tick box

Present employer's name or Business name _____

CASH
 Post Office account
 Credit Union account
 GIRO account
 Building society account
 Bank current account
 Other

Employers current address _____

Post code

Works telephone number (or mobile) _____

Is all your income paid into an account in your name? YES NO
 If **not** then is any part of your income paid into another person's account - for instance a partner or relative? YES NO

PLEASE NOTE
 If you are not registered to vote, we will need to see wage slips, Benefits book, bank statements, Post Office book, tenancy agreement or mortgage documents.

DETAILS OF YOUR FINANCES - INCOME & EXPENDITURE

PLEASE COMPLETE THE SECTION BELOW

either monthly or weekly ONLY

YOUR INCOME	<i>monthly</i>	<i>weekly</i>
Salary/wages (applicant)		
Salary/wages (partner)		
Income support		
Job Seeker's Allowance		
Working & child Tax Credits		
Disability Living Allowance		
Carer's Allowance		
Child Benefit		
Child Support Agency		
Maintenance		
State pension		
Occupational pension		
Any other income (<i>please give full details</i>)		
WHAT YOU OWE OTHERS	<i>applicant</i>	<i>partner</i>
Credit Cards		
Personal loans		
Credit Union Loan		
Doorstep lender		
Catalogue purchases		
Hire Purchase		
Council tax		
Utility bills		
Other		

Tell us about all your outstanding debts including any arrears with any creditor - such as mortgage company and utilities. Please bring evidence to confirm the amounts you show in the above table.

YOUR OUTGOINGS	<i>monthly</i>	<i>weekly</i>
Mortgage/rent		
Council Tax		
Service charges		
Water /Sewage		
Electricity		
Gas		
Telephone (house)		
Telephone (mobile)		
Oil & LPG		
House Insurance (Building)		
House Insurance (contents)		
House maintenance		
Endowment insurance		
Life assurance		
Secured loans		
Unsecured loans		
Credit cards		
Housekeeping (general)		
Housekeeping (food)		
Clothes		
Laundry/dry cleaning		
Child care		
School fees/uniforms		
Pets - Vet bills		
Pet food		
Car insurance		
Car road tax		
Petrol		
Maintenance /repairs/MOT		
Bus/train fares		
TV licence		
Broadband		
TV receiver rental		
Cable TV		
Satellite TV/Digibox		
Entertainment		
Take-away meals		
Holidays		
Leisure/outings		
Smoking		
Drinking		
Gambling/bookmaker & on-line		
DVD/video hire		

PREVIOUS CREDIT HISTORY

Have you missed any payments during the past 12 months?
(for example - credit cards, hire purchase etc.)

YES	NO
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Are you in arrears with any bills, rent, mortgage?

YES	NO
-----	----

Do have any CCJ's? (County Court Judgment)

YES	NO
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Have you been declared bankrupt during the past five years?

YES	NO
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Are you currently an undischarged bankrupt?

YES	NO
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If you have answered YES to any of the above questions, please give full details here.
We consider all your circumstances but you need to tell us about them.

ABOUT THE LOAN YOU HAVE REQUESTED

Please tell us what your loan will be used for and the separate amounts - if more than one expenditure.

item _____	£
item _____	£
item _____	£
item _____	£
item _____	£
item _____	£
item _____	£
Total loan requested	£

I wish to make loan repayments by-

Standing order Payroll deduction

<input type="checkbox"/>	<input type="checkbox"/>
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IF YOUR LOAN APPLICATION IS APPROVED, WHO WOULD YOU LIKE THE CHEQUE TO BE MADE PAYABLE TO?

My income including Benefit payments will be paid into my credit union account by -

bank credit standing order payroll deduction cash/ Paypoint

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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I wish my loan to be repayable over a period of -

months years

<input type="checkbox"/>	<input type="checkbox"/>
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I wish to make loan repayments as below -

weekly fortnightly 4-weekly monthly

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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DECLARATION

In signing this application form I declare that;

- The information I have given on this form is true and accurate and I will notify Brecon & District Credit Union if any of the information changes before my loan is assessed.
- I understand that I have a responsibility to make all my loan payments on time and in full and I promise to do so.
- I understand that my savings with Brecon & District Credit Union can be held as security against any loan if I miss any repayments.
- I confirm that Brecon & District Credit Union can use all the information on this form and information on the running of my credit union account(s) together with any other checks (including checking with licensed credit reference agencies) for assessing my application, to avoid fraud and to recover any outstanding debts.

- I know of no good reason why I would be unable to carry on with my usual work, or why my benefits or other income may change during the loan term.

signed by applicant

date

signed by partner

date

If you have included your partner's income in this application, they must sign above to confirm that they agree that their information can be used in considering this loan request, that they understand that checks may be made using the information on this form, including with licensed credit reference agencies and that they also agree to the Declaration above.

DATA PROTECTION

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 Brecon & District Credit Union. Your personal details will be treated confidentially and will be shared with other agencies only, for the purposes of credit referencing and debt recovery (for which purposes we hold the

appropriate Consumer Credit License), to prevent crime or fraud, or where legally required to do so. We may use information for reporting to funders or those for whom we provide services, but such information will be anonymised and will not personally identify you. You have the right to see the information about you we hold and for which we may charge a fee.

THIS SECTION FOR USE BY BRECON & DISTRICT CREDIT UNION ONLY

Date received

Bank statements seen

Wages slips checked

Tenancy/mortgage details checked

Benefits payments checked

Credit Reference check made

CURRENT SAVINGS BALANCE

Member joined BDCU date

TOTAL DISPOSABLE INCOME @ 35% max.

APPROVED

DECLINED

REFERRED

AMOUNT APPROVED

LOAN NUMBER

Name

Signature

Date

Name

Signature

Date

Name

Signature

Date

