



# Loan Application

APPLICANT DETAILS	
CU Account No.	
Surname	
Forenames	
Home Address	
Post Code	
Tel No	

EMPLOYMENT DETAILS		
Name of Employer		
Employers Address		
Work Tel No.		
Position in Employment		
Length of Service	years	months
Full time / Part Time		

YOUR NEW LOAN	
New Loan Requested:	£
Existing Loan Balance:	£
Total Borrowing:	£
Savings Balance:	£

REPAYMENTS		
Loan repayment	£	weekly/monthly
Savings Account	£	weekly/monthly
Xmas Account	£	weekly/monthly
Holiday Account	£	weekly/monthly
TOTAL	£	weekly/monthly

BANK DETAILS	
Bank Name:	
Bank Address:	
Sort Code:	Account Number:
Account Name:	

INCOME		
Salary	£	weekly/monthly
Partners Salary	£	weekly/monthly
Pensions	£	weekly/monthly
Benefits	£	weekly/monthly
	£	weekly/monthly
	£	weekly/monthly
Other Income	£	weekly/monthly
	£	weekly/monthly
Total Income	£	weekly/monthly

EXPENDITURE		
Mortgage/Rent	£	weekly/monthly
Utilities	£	weekly/monthly
Food	£	weekly/monthly
Telephone/Mobile/Internet	£	weekly/monthly
Council Tax	£	weekly/monthly
Travel/Fuel	£	weekly/monthly
Insurances (Home/Car)	£	weekly/monthly
Clothing	£	weekly/monthly
Total expenditure	£	weekly/monthly

## OUTSTANDING DEBT

Please list below any outstanding debt including credit and store cards, loans, hire purchase, overdrafts etc. Use a separate sheet if necessary.

Name of Creditor	Original Amount	Limit	Balance Owing	Repayments
	£	£	£	£ weekly/monthly
	£	£	£	£ weekly/monthly
	£	£	£	£ weekly/monthly
	£	£	£	£ weekly/monthly
	£	£	£	£ weekly/monthly

Do you own or are you buying your own home?

YES / NO

Do you have any CCJ's, Charging Orders or Default Notices registered against you?

YES / NO

## PURPOSE OF THE LOAN

Please give details of why you require this loan.

.....  
.....

**I am not indebted to any other credit union, bank or loan agency, either as a borrower or a guarantor, except as stated on 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. I declare that to the best of my knowledge and belief I am in good health and I am fit to follow my normal occupation.**

(Please note that all applications are subject to a credit check through Equifax and the final decision for approval or refusal of any loan will be made by the Directors of the Credit Union)

Signature of borrower ..... Date .....

N.B All officers of the Credit Union have signed a declaration of secrecy and your information will remain confidential.

**Please provide the following documents in support of your application;**

**Proof of expenditure – Your last three months bank statements (if applicable)**

**Proof of address – Rent book / Mortgage Statement / Utility Bill (within the last three months)**

## FOR OFFICIAL USE ONLY

Loan approval date / /

Approve the loan of £

For a period of Months / weeks

Was the applicant interviewed  yes  no

Approved by

Loan No

