



Cambrian Credit Union Handy Loan Application Form Under £2000

To be completed in BLACK INK and BLOCK CAPITALS Loan Number _____ (Official Use Only)

Confirm with the Office / Loan Officer the requirement to produce:-	
<input type="checkbox"/>	Proof of all your income: - your last 3 Pay Slips, Benefit Letter, Savings Accounts
<input type="checkbox"/>	Proof of expenditure: - your last month's Bank Statements – all banks plus partners (if applicable)
<input type="checkbox"/>	Rent Book or Statement / Mortgage Statement / a Utility Bill (within the last 3 months)
<input type="checkbox"/>	Statement / Repayment Book for other debts/loans (if applicable)
FAILURE TO PRODUCE ANY OF THIS INFORMATION WILL DELAY YOUR APPLICATION	

Full Name				Member Number			
Address					Post Code		
Home Telephone			Mobile Phone				
Date of Birth			National Insurance No				
Marital Status	Single/Married/Cohabiting/Divorced/Widowed		No of children			Ages	
Residential Status	Owner / Housing Association / Renting / Living with Parents/ Other						
Are you buying your house?	Yes/No	If yes estimated value	£			Mortgage	£
How long have you lived at your present address?				Years		Months	
If less than 3 years previous address							
				Years		Months	
Employment Status	Employed/Self-Employed/Unemployed/Retired/Long Term Sick/Other						
Occupation			How long have you worked in your present job?				
Employer's Name							
Employer's Address							
Purpose of Loan							
Amount Requested	£	Outstanding CU Loan		£	Total Requested		£
Repayment Amount	£	per Week / Fortnight / Month over			Week / Fortnight / Month		
Repayment Method:	Standing Order / Payroll Deduction / Benefits (state which)						
How do you want your loan paid?	Transferred in to your bank account / Cheque / Paid in to your credit union savings account / Cash (please confirm with credit union)						
Who else do you owe money to? (Please list all loans, credit cards, catalogues, hire purchase etc) WE WILL BE CARRYING OUT A CREDIT REFERENCE AGENCY SEARCH TO CONFIRM THESE DETAILS. ANY FAILURE TO DIVULGE INFORMATION WILL AFFECT THE DECISION ON THE APPLICATION.							
Name of Creditor/Lender	Purpose of Loan	Limit	Original Amount	Balance Owing	Weekly/Monthly Repayments		
Total							

Expenditure	Weekly	Monthly	Income	Weekly	Monthly		
Mortgage/Rent			Your take home pay				
Home Insurance			Partner's take home pay				
Health Insurance			Child Benefit				
Gas/Oil/Coal			Tax Credits				
Electricity			Maintenance/Child Support				
Water			Other Benefits (please list)				
Telephone/Mobile Phone							
Council Tax							
TV Licence							
Satellite/Cable/Internet			Total Income				
Food/Toiletries/clothes etc			Total Income per Month				
Child Care			Monthly Expenditure				
Dinner Money/Pocket Money			Disposable Income				
Going Out			Additional Information				
Cigarettes/Alcohol							
Other Loans							
Credit Cards							
Hire Purchase							
Existing Credit Union Loan							
Catalogue						Are in arrears on your Utilities / Council Tax / Rent / Mortgage	Yes / No
Car Tax							
Car Insurance			Missed any payments to creditors in the last 12 months	Yes / No			
Petrol/Diesel							
Maintenance/MOT/Repairs			Do you have any CCJ's, Charging Orders or Default Notices registered against you?	Yes / No			
Court Orders/Fines							
IVA/Admin Order/Bankruptcy			Are you an undischarged bankrupt or have a Debt Relief Order?	Yes / No			
Other: please state			Do you have an IVA?	Yes / No			
Total Expenditure			Do you have a Debt Management Plan?	Yes / No			
Are you receiving any regular medical treatment?			Yes / No	If Yes please give details separately			
<p>In signing this application form I declare that:</p> <ul style="list-style-type: none"> It is important that you read and understand the section entitled Your Information, (including Credit reference and fraud prevention agencies) in your terms and conditions and at the end of this application form. By signing this application, you agree that we can use your information in this way. The information I have given is true and accurate, and I will notify Cambrian 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 repayments on time and in full. I understand that my savings in my share account and in my credit union current account can be held as security against my loan if I miss a repayment. I confirm that Cambrian Credit Union can use all the information in this application in 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 term of the loan. 							
Signed _____			Date _____				
If I have included my partner's income in this application they must sign here to confirm that they agree that their information is correct and can be used in considering the loan application, that they understand that checks may be used on this form including licensed credit reference agencies, and that they also agree to the declaration above.							
Signed _____			Date _____				
Partner's Full Name _____			Date of birth _____				

Cambrian Credit Union

Credit Reference Information

Data Protection Statement:

In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purpose 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 purpose of credit referencing and debt recovery, for which purpose we hold the appropriate consumer credit licence.

Your Information, (including Credit reference and fraud prevention agencies)

A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies

- 1) When you apply to us to open an account, the Credit Union will check the following records about you and others (see 2 below)
 - a) Our own;
 - b) those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information. c) those at fraud prevention agencies (FPAs).
We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.
- 2) If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
- 3) Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
- 4) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
- 5) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 6) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 7) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

How to find out more

This is a condensed version and if you would like to read the full details of how your data may be used please visit our website at www.cambriancu.com or phone 0333 2000 601 or ask one of our staff.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- CallCredit , Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414
- Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk
- Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to www.experian.co.uk.