

I submit this application for a Credit Union personal loan and declare that the information that I have supplied is true and accurate. I also authorise you to make any enquiries you feel necessary for confirmation of the information contained in this application and for the purpose of credit assessment. Any agreement to provide the loan to which this application relates will be constituted as a credit agreement being signed by me and the Credit Union in accordance with the Consumer Credit Act 1974 and that you may disclose information about me for the purpose of this application to other credit unions and their employees and agents for debt recovery purposes. I also authorise the release of information to the CUNA Mutual Group for Credit Union Insurance purposes.

Applicant's Signature:

Signature:	Date:
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Declaration of consent:

To be completed by member's partner if his/her income is included in the budget calculation.	
I <input style="width: 80px;" type="text"/>	Confirm that I have given my consent
for <input style="width: 100px;" type="text"/>	Membership No: (if applicable) <input style="width: 100px;" type="text"/>
To include my income details for consideration in his/her loan application to Discovery Credit Union.	
Signature:	Date:

Data Protection Statement: 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 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, for which purpose we hold a Category F Consumer Credit Licence.

Credit Reference and Fraud Prevention Agencies: We may make searches about you at credit reference agencies who will supply us with credit information as well as information from the Electoral Register. The agencies will record details of any search whether or not this application proceeds. We may use credit scoring methods to assist this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies about you and anyone with whom you are linked to financially may be used by us if credit decisions are made about you or anyone with whom you are linked financially or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. In addition, we may ask you to provide physical forms of identification and/or we may telephone you to confirm your identity.

To prevent or detect fraud or to assist in verifying your identity we may make searches of group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information, details will be passed to fraud protection agencies. We may use this information if credit decisions are made about you or others at your address(es). This information may also be used for tracing and claims assessments and verifying identity.

Information held about you by the credit reference agencies may already be linked to records relating to anyone with whom you have a financial relationship, such as a joint account and this information may be used in our assessment for any credit.

Discovery Credit Union Limited is authorised and regulated by the Financial Services Authority - Firm reference number 218839.



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LOAN APPLICATION FORM



Membership Number: <input style="width: 150px;" type="text"/>	
Loan Type: <input style="width: 100%;" type="text"/>	For Office Use: <input style="width: 100%;" type="text"/>
Title: <input style="width: 100%;" type="text"/>	First Name: <input style="width: 100%;" type="text"/>
Surname: <input style="width: 100%;" type="text"/>	
Maiden/Previous name: <input style="width: 100%;" type="text"/>	Date of Birth: <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/>
Address: <input style="width: 100%;" type="text"/>	
Postcode: <input style="width: 100%;" type="text"/>	Tel No: (Home) <input style="width: 100%;" type="text"/>
Tel No: (Work) <input style="width: 100%;" type="text"/>	Mobile No: <input style="width: 100%;" type="text"/>
Time at present address: <input style="width: 20px;" type="text"/> Yrs <input style="width: 20px;" type="text"/> Mnths	Email: <input style="width: 100%;" type="text"/>
Please provide details of your last three years' addresses:	Time at address:
Homeowner: <input type="checkbox"/>	Living with parents: <input type="checkbox"/>
Tenant: <input type="checkbox"/>	Other: <input type="checkbox"/>
Married: <input type="checkbox"/>	Living with partner: <input type="checkbox"/>
Single: <input type="checkbox"/>	Separated/Divorced: <input type="checkbox"/>
Widowed: <input type="checkbox"/>	Number of dependants: <input style="width: 20px;" type="text"/>
Ages: <input style="width: 50px;" type="text"/>	
Employed: <input type="checkbox"/> If employed please complete the following:	
Occupation: <input style="width: 100%;" type="text"/>	
Name and Address of Employer: <input style="width: 100%;" type="text"/>	
Full-time: <input type="checkbox"/>	Part-time: <input type="checkbox"/>
Time with employer: <input style="width: 20px;" type="text"/> Yrs	<input style="width: 20px;" type="text"/> Mnths
Fixed term or permanent contract? <input style="width: 100%;" type="text"/>	
Will you be leaving this employment within the next 3 months? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Unemployed: <input type="checkbox"/>	Self-employed: <input type="checkbox"/>
Retired: <input type="checkbox"/>	
Do you have any serious medical conditions? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes please give details below:	
Are you currently on sick leave?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes does this affect the level of income quoted?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Have you ever been declared bankrupt or signed a trust deed within the last 5 years? If yes, please give details: Yes No

Loan requested	£ <input type="text"/>
Reason for loan	<input type="text"/>
Repayment amount	£ <input type="text"/>

Please choose one of the following:

I wish to repay my loan - Weekly Fortnightly Four weekly Monthly

I wish to repay my loan through - Benefit which one?

Counter Payments Standing Order

Are you currently repaying a loan to the Credit Union? Yes No

If yes have you repaid half the present loan - Yes No

If this is a top-up loan please complete the following:

Present loan balance	£ <input type="text"/>
Amount requested	£ <input type="text"/>
New total loan	£ <input type="text"/>

If the amount you are wishing to borrow is less than or equal to your shares this is a secured loan, you therefore do not need to complete the income and expenditure details.

So that the Credit Union can ensure that granting you this loan will not result in you over committing yourself to credit repayments please list all payments to other creditors, for example loans, catalogues, credit/store cards etc.

Type of credit	Length of time to clear	Repayment amount	W	F	4W	M

Income and expenditure details – in order to be a responsible lender the Credit Committee has to check that you can afford to repay the loan. Please include all household income and expenditure in the table opposite.

Important - The Credit Union asks that you provide proof of your income before your loan application is approved. Please provide this information when returning this loan form. You may also be asked by the Credit Committee to provide proof of items of expenditure. This proof can be provided in person or by post. All documents will be returned to you.

Income

Item	Amount	W	F	4W	M
Net Salary					
Child Benefit					
Child Tax Credit					
Working Tax Credit					
Income Support					
Jobseeker/Employment Support Allowance					
Incapacity Benefit					
Disability Living Allowance					
Maintenance					
Carer's Allowance					
Retirement Pension					
Pension Credit					
Occupation Pension					
Other					
TOTAL					

Expenditure

Item	Amount	W	F	4W	M
Mortgage					
Rent					
Council Tax					
Electricity					
Gas					
Groceries					
Telephone					
Digital TV					
Broadband					
TV Licence					
Mobile Phone					
Buildings Insurance					
Contents Insurance					
Life Insurance					
Credit					
Credit Union Payment					
Maintenance					
Travel					
Social (Alcohol / Tobacco / Treats)					
Clothing / Shoes					
Childcare					
School Meals / Pocket Money					
Pet Costs					
TOTAL					