

## LOAN APPLICATION FORM

### ABOUT YOU

Surname ..... Forename(s) .....

Date of Birth:

Address: .....  
..... Postcode:.....

National Insurance Number:

Telephone Number:..... Mobile Number: .....

EKCU Membership Number (if known):  Email: .....

### ABOUT WHERE YOU LIVE

How long have you lived at your current address? ..... Years ..... Months

If less than three years, please give details of previous address:.....  
.....

Who else, aged 16 or over, lives at your current address?

Names: .....  
Date of Birth: .....  
*If more than four, please supply details on a separate sheet.*

Number of dependants under 16: .....

At your current address, are you:

Owner	<input type="checkbox"/>	Council Tenant	<input type="checkbox"/>	Private Landlord	<input type="checkbox"/>
Housing Association	<input type="checkbox"/>	With family/friends	<input type="checkbox"/>	Other	<input type="checkbox"/>

Please give name and address of landlord if your home is not owned: .....

### ABOUT YOUR EMPLOYMENT STATUS

Are you:

Employed:	<input type="checkbox"/>	Full Time	<input type="checkbox"/>	Part Time	<input type="checkbox"/>	Self-employed	<input type="checkbox"/>		
Unemployed	<input type="checkbox"/>	Sick	<input type="checkbox"/>	Retired	<input type="checkbox"/>	Student	<input type="checkbox"/>	Other	<input type="checkbox"/>

How long has this been your employment status? ..... Years ..... Months

Employer's name and address:.....  
.....

Work's Telephone Number:..... Work's ID Number:.....

If the address above is a head office, please state where you are based most of the time:  
.....

If self employed, please state trading name:.....

## ABOUT YOUR TAKE HOME INCOME *(Please tick if these details are weekly or monthly)*

		Weekly	Monthly			Weekly	Monthly
Wages/Salary	£.....	<input type="checkbox"/>	<input type="checkbox"/>	Tax Credits	£.....	<input type="checkbox"/>	<input type="checkbox"/>
Wages/Salary (partner)	£.....	<input type="checkbox"/>	<input type="checkbox"/>	DLA/AA	£.....	<input type="checkbox"/>	<input type="checkbox"/>
Income Support	£.....	<input type="checkbox"/>	<input type="checkbox"/>	Carer's Allowance	£.....	<input type="checkbox"/>	<input type="checkbox"/>
Jobseeker's Allowance	£.....	<input type="checkbox"/>	<input type="checkbox"/>	Maintenance	£.....	<input type="checkbox"/>	<input type="checkbox"/>
Employment Support Allowance	£.....	<input type="checkbox"/>	<input type="checkbox"/>	Pensions	£.....	<input type="checkbox"/>	<input type="checkbox"/>
Child Benefit	£.....	<input type="checkbox"/>	<input type="checkbox"/>	Family Contribution	£.....	<input type="checkbox"/>	<input type="checkbox"/>
				Other	£.....	<input type="checkbox"/>	<input type="checkbox"/>

*If you have included your partner's income please get them to sign on page 4*

## ABOUT YOUR HOUSEHOLD EXPENDITURE *(Please tick if these details are weekly or monthly)*

		Weekly	Monthly			Weekly	Monthly
Rent/Mortgage	£.....	<input type="checkbox"/>	<input type="checkbox"/>	Credit Cards	£.....	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage Endowment	£.....	<input type="checkbox"/>	<input type="checkbox"/>	Hire Purchase	£.....	<input type="checkbox"/>	<input type="checkbox"/>
Other Loans	£.....	<input type="checkbox"/>	<input type="checkbox"/>	Car Loan	£.....	<input type="checkbox"/>	<input type="checkbox"/>
Council Tax	£.....	<input type="checkbox"/>	<input type="checkbox"/>	Car Insurance	£.....	<input type="checkbox"/>	<input type="checkbox"/>
Electricity	£.....	<input type="checkbox"/>	<input type="checkbox"/>	Fares/Petrol costs	£.....	<input type="checkbox"/>	<input type="checkbox"/>
Gas	£.....	<input type="checkbox"/>	<input type="checkbox"/>	Pension Contributions	£.....	<input type="checkbox"/>	<input type="checkbox"/>
Telephone (home)	£.....	<input type="checkbox"/>	<input type="checkbox"/>	Other Savings	£.....	<input type="checkbox"/>	<input type="checkbox"/>
Telephone (mobile)	£.....	<input type="checkbox"/>	<input type="checkbox"/>	Contents Insurance	£.....	<input type="checkbox"/>	<input type="checkbox"/>
TV/Internet (eg Sky, Virgin)	£.....	<input type="checkbox"/>	<input type="checkbox"/>	Building Insurance	£.....	<input type="checkbox"/>	<input type="checkbox"/>
TV Licence	£.....	<input type="checkbox"/>	<input type="checkbox"/>	Life Assurance	£.....	<input type="checkbox"/>	<input type="checkbox"/>
Food & other shopping	£.....	<input type="checkbox"/>	<input type="checkbox"/>	Childrens' Clubs	£.....	<input type="checkbox"/>	<input type="checkbox"/>
Catalogues	£.....	<input type="checkbox"/>	<input type="checkbox"/>	Credit Union Payments	£.....	<input type="checkbox"/>	<input type="checkbox"/>

**Please ensure you have included your partner's expenditure if you have included their income**

## OUTSTANDING BALANCES *(Credit Cards, Catalogues, Home Shopping, Store Cards etc)*

Company: ..... Balance £ ..... Instalment £ .....

Company: ..... Balance £ ..... Instalment £ .....

Company: ..... Balance £ ..... Instalment £ .....

Company: ..... Balance £ ..... Instalment £ .....

Company: ..... Balance £ ..... Instalment £ .....

Company: ..... Balance £ ..... Instalment £ .....

## CREDIT HISTORY

Do you currently have any court judgements against you? YES  NO

Have you been declared bankrupt at any time in the past 5 years? YES  NO

Are you currently an undischarged bankrupt? YES  NO

Have you signed a Trust Deed at any time in the past 5 years? YES  NO

Have you signed a Debt Arrangement Scheme (DAS) at any time in the past 5 years? YES  NO

Are you currently in the process of arranging a Trust Deed, DAS or bankruptcy? YES  NO

*If you have answered yes to any of the above questions, please give full details below. This will not necessarily prevent a loan being granted, but you will need to tell us your credit history.*

.....

.....

.....

.....

.....

## ABOUT THE LOAN YOU ARE APPLYING FOR

**Please tell us what the loan will be used for and the amounts required.**

Item(s) .....

Amount £ ..... £ .....

Total loan required £ ..... £ .....

**Over what period do you wish to repay the total outstanding loan?**

..... Years ..... Months

**About the frequency of your repayments**

Weekly  Monthly

**About the method of repayment**

Standing Order  Payroll Deduction  Cash/PayPoint

**If your loan is approved how would you like to be paid?**

BACS  Cheque  Other

## DECLARATION

By signing this application form, I declare that the information I have supplied is an accurate statement of my circumstances.

I understand that East Kilbride Credit Union Ltd will use the information to assess my application for a loan and may also use information supplied by licensed credit reference agencies to help them reach a decision. I also authorise you to make any enquiries you feel necessary to confirm the information contained in this application.

Any agreement to provide the loan to which this application relates gives East Kilbride Credit Union Ltd permission to disclose information about me to agents for debt recovery purposes.

I understand that my share balance will be held as security for any loans issued by East Kilbride Credit Union Ltd and that my share balance may be transferred in full or part should I fail to make repayments as agreed.

I am not indebted to any other Credit Union, bank or loan agency either as borrower or guarantor except as stated on the preceding pages.

### Data Protection Statement

In accordance with the principles of the Data Protection Act 1998, we will use your personal information for the purposes of managing your account with East Kilbride Credit Union Ltd. Your personal details will be treated confidentially and will only be shared with other organisations where we are legally obliged to or where we require to do so in order to assess applications for membership or loans for which we hold the appropriate Consumer Credit License. You have the right to see the information we hold on you for which we are entitled to charge an administration fee.

Signature..... Date.....

### Partner's Income Declaration

If you have included your partner's income as part of this application, they are required to sign below to acknowledge that their details have been included and form part of the assessment of your loan application.

Partner's Signature..... Date.....

### Supporting Evidence

You are required to supply evidence of your income, expenditure, identity and address in order for East Kilbride Credit Union Ltd to fully process your application. If your loan application is successful you will be asked to provide photographic identity such as a passport or driving license. If you do not supply the required evidence the decision on your application will be delayed.

### What you are required to enclose with this form

#### If you are employed full or part-time:

- Your last three wage slips
- Your last three months bank statements
- A utility bill that is not older than three months showing your current address

#### If you are self-employed:

- Your most recent summary of accounts
- Your last three months bank statements
- A utility bill that is not older than three months showing your current address

#### If you are not currently working:

- Your last three months bank statements
- The most recent award letters of all social security or other benefits you have included as part of your income statement including private or works pensions
- A utility bill that is not older than three months showing your current address

### What you are enclosing with this form

Please list below the items you are enclosing with this application.

1. .... 4. ....  
2. .... 5. ....  
3. .... 6. ....

### What happens next?

Your application will be considered by the Loan Officer(s) and you will be notified of the decision by email or telephone within 5 working days.

### Help with completing your application

Please do not hesitate to contact us on 01355 224771 or [info@ekcreditunion.co.uk](mailto:info@ekcreditunion.co.uk) if you require assistance with completing your application form. You can also call into our offices at 6 Hunter Street, East Kilbride during office hours to talk to a member of staff.