



14 CUMBERLAND STREET, DEVONPORT, PLYMOUTH, PL1 4DX
 01752 310698 • OFFICE@CPCU.CO.UK • 01752 201329

TRADITIONAL LOAN APPLICATION

Loan details

Purpose of loan

Requested amount Repayment frequency monthly fortnightly weekly

I agree that the following amount of shares will be secured against my loan

Repayment method standing order giro payroll deduction collection point office

Applicant details

Title Mr Mrs Miss Ms Other (please specify)

Surname

Forename(s)

Relationship status single cohabiting married/civil partnership separated divorced

Date of birth National Insurance

Home telephone Mobile telephone

All correspondence will be sent to this address unless you inform us otherwise.

Home address

 Time at address

Household status owner occupied privately rented council/HA rented with parents other

Previous address

 (if less than three years ago) Time at address

Email address

Employment details

Employment status employed self employed retired unemployed

Employer Work telephone

Work address

 Postcode

Occupation Employment start date

Partner details

Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other (please specify) <input type="checkbox"/>		
Surname			
Forename(s)			
Date of birth		National Insurance	
Home telephone		Mobile telephone	
Home address			
		Postcode	
Previous address (if less than three years ago)			
		Postcode	
Email address			

Partner employment details

Employment status	employed <input type="checkbox"/> self employed <input type="checkbox"/> retired <input type="checkbox"/> unemployed <input type="checkbox"/>		
Employer		Work telephone	
Work address			
		Postcode	
Occupation		Employment start date	

Dependent children

Forename(s)		Date of birth	
Forename(s)		Date of birth	
Forename(s)		Date of birth	
Forename(s)		Date of birth	

Current loans, credit cards, catalogues and hire purchase agreements

Name		Amount outstanding	£
Name		Amount outstanding	£
Name		Amount outstanding	£
Name		Amount outstanding	£

Please ensure you include your repayments on the expenditure form (see next page).

Household income			Office Use
Your wages	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Partner wages	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Company pension	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Private pension	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
State pension	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Pension credits	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Widow(er) pension	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Working tax credits	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Child tax credits	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Child benefit	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Maintenance	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Jobseekers allowance	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Income support	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Incapacity benefit	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Employment support	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Disability allowance	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Severe disablement	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Carer's allowance	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	

Household expenditure (please complete as applicable)			Office Use
Rent/mortgage	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Council tax	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Electricity	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Gas	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Water	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
TV licence	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Satellite/cable	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Broadband	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Home telephone	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Mobile telephone	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Groceries	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Cigarettes	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	

Household expenditure (continued)			Office Use
Clothing	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Catalogues	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Credit cards	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Hire purchase	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Car loans	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Other loans	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Court orders	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Maintenance	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Car insurance	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Car tax	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Petrol	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Bus/taxi fares	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Home insurance	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Life insurance	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
Entertainment	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	
General spending	£	weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly <input type="checkbox"/>	

Credit history

Have **you or your partner** ever entered into or been subject to any of the following:

- | | |
|--------------------------------|----------------------------------------------------------|
| Default notice | yes <input type="checkbox"/> no <input type="checkbox"/> |
| Charging order | yes <input type="checkbox"/> no <input type="checkbox"/> |
| County court judgment | yes <input type="checkbox"/> no <input type="checkbox"/> |
| Debt management plan | yes <input type="checkbox"/> no <input type="checkbox"/> |
| Debt relief order | yes <input type="checkbox"/> no <input type="checkbox"/> |
| Individual voluntary agreement | yes <input type="checkbox"/> no <input type="checkbox"/> |
| Administration order | yes <input type="checkbox"/> no <input type="checkbox"/> |
| Bankruptcy | yes <input type="checkbox"/> no <input type="checkbox"/> |

Failure to disclose any of the above information will adversely affect your application.

Credit reference

In the course of processing this application, all persons named will be subject to a credit reference check.

A negative credit reference may not go against your application as long as all information has been fully disclosed upon application.

Other information

Have **you or your partner** ever used a doorstep lender? yes no

Have **you or your partner** ever had a Social Fund loan? yes no

What is your ethnic origin? white mixed asian black chinese other

Data protection statement

In accordance with the principles of the Data Protection Act 1998, we will use your 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, debt recovery and fraud prevention for which we hold a Category I consumer credit licence.

We may at times use your details to keep you informed of services available from the credit union. If you do not wish for your details to be used for these marketing purposes please tick the following box

Important – Your Personal Information

- a) You can decide to repay the loan faster than in your Loan Agreement if you wish (subject to the Credit Committee's discretion), but paying off a loan early may mean that you cannot count it when calculating the maximum you are eligible for when applying for another loan.
- b) If the Credit Committee considers that a member has been engaging in 'Share Loading' (depositing money purely to qualify for a larger loan) the deposits may be disregarded when calculating the maximum amount that the member is eligible to borrow. Where this happens, the Credit Committee will decide on the loan the member can borrow and any special circumstances it imposes on the member. On each occasion a report must be to the Board of Directors.
- c) All signatures to be made in the presence of a Credit Committee Duty Officer.
- d) Interest rate of 1 % per month on the outstanding balance of the loan (12.7% APR).
- e) In the event that the member defaults on a loan then their name will be passed on to other local Credit Unions.
- f) I understand that the Credit Committee may request income and expenditure details to assist them with processing this loan application.
- g) We may use credit reference and fraud prevention agencies to help us make decisions. What we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the leaflet called:

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

The fact a search had been made will be recorded by each credit reference agency used and the data supplied will be available to other lenders and others authorised to search the credit reference agency's files for purposes such as credit assessment of you and the members of your household and occasionally for debtor tracing and fraud prevention. If your application for finance is accepted, then details about you and the conduct of your account may be passed to credit reference agencies and these details will be used for similar purposes. Information may be passed within the City of Plymouth Credit Union. We may also disclose information about you and the conduct of your account to the credit industry fraud avoidance networks and to tracing and debt collection agencies and our solicitors.

By confirming your agreement to proceed you are accepting that we may each use your information in this way.

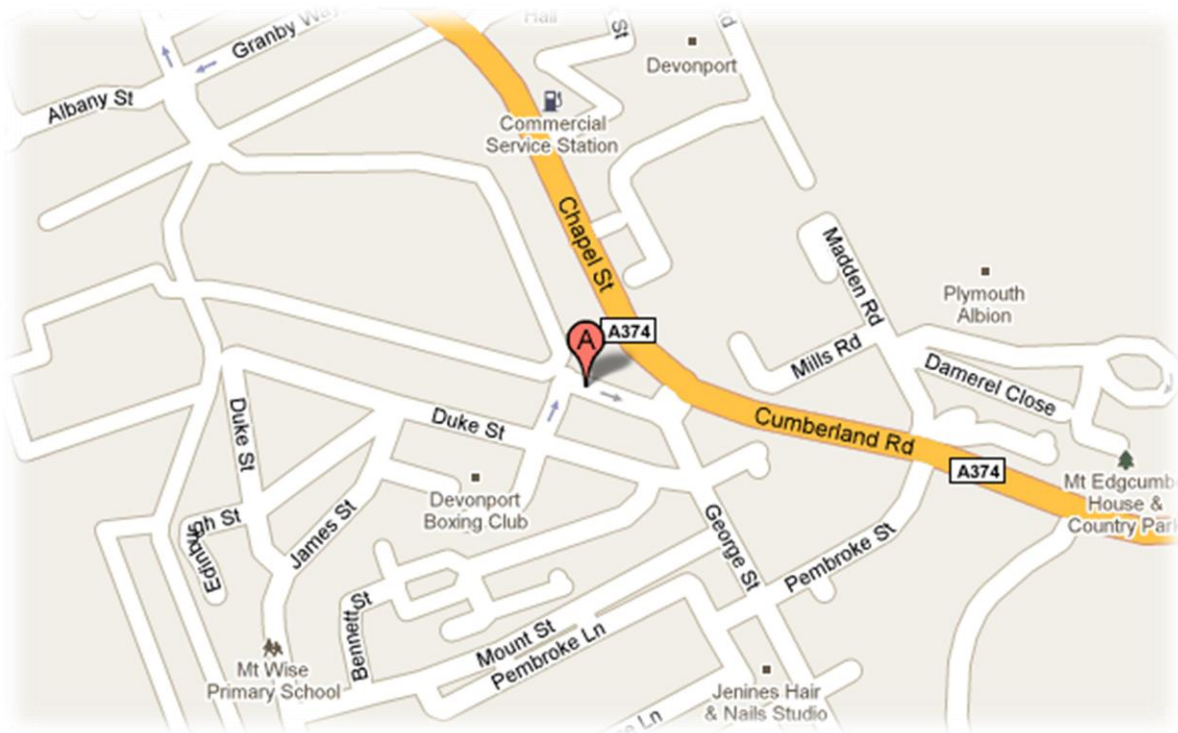
Applicant declaration

I declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full information. I understand that the provision of false information is fraud and that the credit union may take appropriate action if I am found to have deliberately provided false or misleading information. I understand that the City of Plymouth Credit Union may verify any information given in relation to this application and that all loans are subject to assessment and availability of funds.

Signed

Date

HOW TO FIND US



Member of the Association of British Credit Unions Ltd. (ABCUL)
Company No. IP00511C.
Authorised by the Prudential Regulation Authority and Regulated by
The Financial Conduct Authority and the Prudential Regulation Authority
Our firm Reference No. 213937. City of Plymouth Credit Union Ltd.
Registered Office: 14 Cumberland St, Devonport, Plymouth,
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