



Loan Application

Loan Requirement Details

Purpose of Loan						
Requested amount	£	to be repaid	Weekly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>	Monthly <input type="checkbox"/>	4-Weekly <input type="checkbox"/>
Repayment Method	Standing Order <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Collection Point <input type="checkbox"/> Office <input type="checkbox"/> Benefit Payment <input type="checkbox"/>					

Applicant Details

Member No*		Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Miss <input type="checkbox"/>	Other (specify)
* If member							
First name		Middle Name(s)		Surname			
Home Address							
Town/City		Post Code		Time at Address*			
	<i>*If less than 3 yrs, fill in Previous Address below</i>						
Household Status	Owner <input type="checkbox"/> Privately Rented <input type="checkbox"/> Council/HA Rented <input type="checkbox"/> Living With Parents <input type="checkbox"/> Other (specify)						
Previous Address							
Town/City		Post Code		Time at Address			
NI No			Date of Birth				
Required for Credit Checking and Benefits Payments							
Telephone			Mobile				
Email							
Relationship	Single <input type="checkbox"/> Cohabiting <input type="checkbox"/> Married/Civil Partnership <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>						

Employment Details

Employment Status	Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/>					
Employer		Works Telephone				
Works Address						
Town/City				Post Code		
Occupation			Employment Start Date			



Partner Details

<i>Title</i>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other (specify) <input type="text"/>				
<i>First name</i>	<input type="text"/>	<i>Middle Name(s)</i>	<input type="text"/>	<i>Surname</i>	<input type="text"/>
<i>Home Address</i>	<input type="text"/>				
<i>Town/City</i>	<input type="text"/>	<i>Post Code</i>	<input type="text"/>	<i>Time at Address*</i>	<input type="text"/>
	<i>*If less than 3 yrs, fill in Previous Address below</i>				
<i>Previous Address</i>	<input type="text"/>				
	<input type="text"/>				
<i>Town/City</i>	<input type="text"/>	<i>Post Code</i>	<input type="text"/>	<i>Time at Address</i>	<input type="text"/>
<i>NI No</i>	<input type="text"/>		<i>Date of Birth</i>	<input type="text"/>	
Required for Credit Checking and Benefits Payments					
<i>Telephone</i>	<input type="text"/>		<i>Mobile</i>	<input type="text"/>	
<i>Email</i>	<input type="text"/>				

Partner Employment Details

<i>Employment Status</i>	Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/>					
<i>Employer</i>	<input type="text"/>		<i>Works Telephone</i>	<input type="text"/>		
<i>Works Address</i>	<input type="text"/>					
	<input type="text"/>					
<i>Town/City</i>	<input type="text"/>			<i>Post Code</i>	<input type="text"/>	
<i>Occupation</i>	<input type="text"/>			<i>Employment Start Date</i>	<input type="text"/>	

Dependent Children

<i>Full Name</i>	<input type="text"/>	<i>Date of Birth</i>	<input type="text"/>
<i>Full Name</i>	<input type="text"/>	<i>Date of Birth</i>	<input type="text"/>
<i>Full Name</i>	<input type="text"/>	<i>Date of Birth</i>	<input type="text"/>
<i>Full Name</i>	<input type="text"/>	<i>Date of Birth</i>	<input type="text"/>
<i>Child Benefit Number*</i>	<input type="text"/>		

* Required if repayments are to be made from Child Benefit payments

Income and Expenditure (including Credit Commitments on next page)

Examples of Income: Your Wages, Partner Wages, Company Pension, Private Pension, State Pension, Pension Credits, Widow(er) Pension, Universal Credit, Working Tax Credits, Child Tax Credits, Child Benefit, Maintenance, Jobseekers Allowance, Income Support, Employment Support, Disability Allowance, PIP, Carer's Allowance

Type of Income	How Often	Amount
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£

Examples of Expenditure: Rent, Mortgage, Council Tax, Electricity, Gas, Water, TV Licence, Satellite, Cable, Broadband, Landline, Mobile, Groceries, Cigarettes, Clothing, Catalogues, Credit Cards, Hire Purchase, Car Loans, Other Loans, Court Orders, maintenance, Car Insurance, Car Tax, Petrol/Diesel, Bus Fares, Taxi Fares, Home Insurance, Life Insurance, Entertainment, General Spending

Type of Expenditure	How Often	Amount
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£



Current Credit Commitments (Loans, Credit Cards, Catalogues, Hire Purchase, etc)

Creditor Name	<input type="text"/>	Amt Outstanding	£ <input type="text"/>
Creditor Name	<input type="text"/>	Amt Outstanding	£ <input type="text"/>
Creditor Name	<input type="text"/>	Amt Outstanding	£ <input type="text"/>
Creditor Name	<input type="text"/>	Amt Outstanding	£ <input type="text"/>

Other Types of Finance

Have you ever had finance from these sources Doorstep Lender Loan Social Fund Loan Pay Day Lender

We will only use this information for preparing numerical statistics for our Partners - your name will not be included

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 Judgement	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"/>

Documentation

Please use the following list to ensure you provide all documents required to support your application.

Payslips covering last 3 months <input type="checkbox"/>	Benefit Entitlement Letters <input type="checkbox"/>	Bank Statements covering last 3 months <input type="checkbox"/>
Credit Card statements last 3 months <input type="checkbox"/>	Other loan statements last 3 months <input type="checkbox"/>	Rent/Mortgage Statements last 3 months <input type="checkbox"/>
Proof of ID (e.g., driving licence) <input type="checkbox"/>	Proof of address (e.g., utility bill within last 3 months) <input type="checkbox"/>	

You may be asked for other documents NOT listed here

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

Payment Method

Please pay my loan advance by Cheque Prepaid Debit Card Bank Transfer Cash

Ethnic Origin

Ethnic Origin White Mixed Asian Black Chinese Prefer not to say Other (specify)

We will only use this information for preparing numerical statistics for our Partners - your name will not be included

Acceptance

- I have read and understood the Terms and Conditions for Adult Membership and the Terms and Conditions for Loans overleaf. I understand that, under PRA and FCA Financial Regulatory Rules, I will need to provide proof of Identity and Current Address.*
- I understand that my data will be stored and processed according to the principles of the European General Data Protection Regulations as detailed in the City of Plymouth Credit Union Data Privacy booklet (Copy available on request).*
- I have read and understood the attached Credit Reference Agency information.*
- Please use the information I have provided to keep me informed of services supplied by the credit union.*

Declaration

I declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and complete. I understand that, if I knowingly provide false or misleading information, the credit union may take any appropriate action. I understand that the information I have supplied in this application will be used by the City of Plymouth Credit Union Ltd. to carry out a credit check on myself using an authorised Credit Reference Agency*.

**Note that an unfavourable CRA result may not necessarily affect your Loan Application*

Signature

Date

Signature of Partner

Date

Newsletter

Would you like to subscribe to our Newsletter?

 Email me a copy of the Newsletter (approximately every quarter)

Official Use Only

Name of Collector

Identity Checked

Loan Type

Income Checked

% Interest Rate

Credit Check

% of Shares Secured

Loan Approved

Loan No

Terms and Conditions for Membership

1. To become an adult member of City of Plymouth Credit Union, a person must live or work in Devon, Cornwall or the Isles of Scilly at the time of application, be 18 years of age or over and have permanent UK Residency.
2. Membership shall commence on provision of proof of identity and current address, and on payment of the membership fee of £2, plus a minimum of £1 in savings.
3. If the total of all savings accounts falls below £25 and no transaction is performed for 12 months, we reserve the right to charge an administration fee of £5 and declare the account dormant.
4. If the total of all of a member's savings accounts falls below £5 and no transaction is performed for 12 months, we reserve the right to charge an administration fee of up to £5 and close the account.
5. The credit union has the right to suspend an account if fraudulent activity is suspected.
6. Your account is for personal use only.
7. Any change of name or address, change of e-mail address or change of telephone or mobile number must be notified to us immediately. Proof of change of name or address may be required.
8. An annual dividend may be paid, gross of tax, on all sums deposited, subject to surplus. City of Plymouth Credit Union is not responsible for tax declarations and does not give advice on tax due on dividends. Please contact HMRC for advice.
9. The dividend will be recommended by the Board of Directors and authorised by the members at the Annual General Meeting. Any dividend due will be paid as soon as practicable after the Annual General Meeting. Any dividend payable may be freely withdrawn by the member.
10. Any dividend due is calculated for the credit union financial year which is 1st October to 30th September. Dividend can only be paid to active members' accounts. Accounts closed after the financial year end (30th September onwards) but before the dividend is credited, will forfeit the right to any dividend due. Members who close their account during the financial year also forfeit the right to any dividend due. Dividend is not paid to any member that has a current bad debt within the credit union.
11. A member may leave the credit union at any time without penalty providing no debts are outstanding. All savings accounts will terminate on closure of the membership.
12. Should a member die, the balance of all accounts, after addition of any Life Insurance due and after repaying any outstanding loans, will be paid to the Executor for the estate of the deceased, or to the Beneficiary as recorded on the Beneficiary Form if available.

Terms and Conditions for Loans

1. Applicants must be at least 18 years old.
2. The credit union reserves the right to refuse any application and to refuse a loan for certain purposes.
3. As part of the approval process, we may require proof of income such as (but not limited to) bank statements for the previous 3 months.
4. You agree that we contact an approved Credit Reference Agency to check your credit worthiness as part of the loan application process.
5. In the event that you default on your loan, details of such default or defaults may be passed to credit reference agencies, debt recovery agencies, and the courts. In such circumstances we may disclose details of your account and any other matters relating to your account to any credit reference agency.
6. You agree that should you fail to make any repayments due under this agreement or become insolvent, the total amount outstanding may immediately become repayable (unless agreement on payment mechanisms can be agreed between us).
7. You also agree that we will pass on to you any costs incurred in collection of overdue payments including the costs associated with any legal action we may take.
8. In signing the Loan Agreement you agree that, should repayments on the loan fall into arrears, all current and future savings in all share accounts deposited with the credit union up to the value of the outstanding loan may be used to offset the debt.
9. I agree that, if I default on repayments, information about my loan may be passed onto the Department for Work and Pensions for their consideration of deductions from the benefits that I am or will be entitled to.
10. We may terminate the Loan Agreement and demand immediate repayment of all sums due if:-
 - You fail to keep any part of the Loan Agreement
 - You have given us false or inaccurate information in connection with the Loan Agreement.
11. Statements are available on request. We will provide statements either by post, in an office or at a service point. You must inform us immediately of any incorrect item on your statement.
12. The interest rate for loans which are partially secured by shares is 1% flat per month or 12% flat per annum (12.68% APR) calculated daily for loans of £2,000 or over whilst for loans under £2,000, the interest rate is 2% flat per month or 24% flat per annum (26.82% APR) calculated daily. For unsecured loans, the interest rate is 3% flat per month or 36% flat per annum calculated daily (42.58% APR) calculated daily.

Above all, bear in mind that the credit union is here to help. If you experience any financial difficulties, please get in touch with us as soon as possible and we will do our very best to help.

Credit Reference Agency Information

When we process your application, we'll perform standard credit and identity checks on you with one or more credit reference agencies.

In doing this we'll supply your personal information to the credit reference agencies and they will give us information about you. This will include information from your credit application, information about your financial circumstances, and your financial history. The credit reference agencies will supply to us information that is in the public domain (including the electoral register), and shared credit, financial, and fraud prevention information.

We'll use this information to:

- assess your creditworthiness, and whether you can afford to manage the financial product in question;
- verify the accuracy of the data you've provided to us;
- prevent criminal activity, fraud and money laundering;
- manage your account(s);
- trace and recover debts; and
- ensure any offers provided to you are appropriate to your circumstances.

We'll continue to exchange information about you with the credit reference agency while you have a relationship with us. We'll also inform the credit reference agency about your settled accounts. If you borrow and do not repay in full and on time, the credit reference agency will record the outstanding debt. This information may be supplied to other organisations via the credit reference agencies.

When the credit reference agency receives a search from us, it will place a search footprint on your credit file that may be seen by other lenders.

If you tell us that you have a spouse or financial associate, we'll link your records together – so you should make sure you discuss the application with them in advance and share this information with them before making the application. The credit reference agency will also link your records together, and these links will remain on your and their files until such time as you or your partner successfully file for a 'disassociation' with the credit reference agencies to break that link.

For more information about the credit reference agency that we use and how it will process your personal data please contact:

Experian
PO Box 9000
Nottingham
NG80 7WF

Phone: 0344 481 0800 or 0800 013 8888

Website: <https://www.experian.co.uk/crain>