

Loan Application

Applicant Details

<i>Purpose of Loan</i>	<input type="text"/>	<i>Requested Amount</i>	<input type="text"/>	£	
<i>Member No*</i>	<input type="text"/>	<i>Title</i>	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other (specify)		
* If member					
<i>First Name</i>	<input type="text"/>	<i>Middle Name(s)</i>	<input type="text"/>	<i>Surname</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 No</i>	<input type="text"/>	<i>Mobile</i>	<input type="text"/>		
<i>Email Address</i>	<input type="text"/>				
<i>Relationship</i>	<input type="checkbox"/> 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"/>				
<i>Household Status</i>	<input type="checkbox"/> Owner <input type="checkbox"/> Privately Rented <input type="checkbox"/> Council/HA Rented <input type="checkbox"/> Living With Parents <input type="checkbox"/> Other (specify)				
<i>Home 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"/>
	* If less than 3 years, fill in Previous Address below				
<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"/>

Employment Details

<i>Employment status</i>	<input type="checkbox"/> 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>Occupation</i>	<input type="text"/>	<i>Employment Start Date</i>	<input type="text"/>		
<i>Employer</i>	<input type="text"/>	<i>Works Telephone</i>	<input type="text"/>		



City of Plymouth Credit Union Ltd

Payment Method

Please pay my loan advance by

Bank Transfer Sort Code Account No

Transfer to CPCU Savings Account Account No

Loan to be repaid

Weekly Fortnightly Monthly 4-Weekly

Repayment Method

Standing Order From Savings Account Payroll Deduction

Child Benefit Number*

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

Dependent Children (If none, please write "None")

Full Name Date of Birth

Full Name Date of Birth

Full Name Date of Birth

Full Name Date of Birth

Partner Details

Member No* Title Mr Mrs Ms Miss Other (specify)

* If member

First Name Middle Name(s) Surname

NI No* Date of Birth

* Required for Credit Checking and Benefits Payments

Telephone No Mobile

Home Address

Town/City Post Code Time at Address

Partner Employment Details

Employment status Employed Self Employed Retired Unemployed Student Homemaker

Occupation Employment Start Date

Employer Works Telephone



Income

Type of Income	How Often	Amount
<i>Your Wages</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Partner Wages</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Universal Credit</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Child Benefit</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Tax Credits</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Maintenance</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>PIP/Disability</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Employment Support</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Carers Allowance</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Jobseekers Allowance</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Income Support</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>State Pension</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Pension Credits</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Private Pension</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Other Pensions</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Other Income</i>	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)

<i>Creditor Name</i>		<i>Amt Outstanding</i>	£
<i>Creditor Name</i>		<i>Amt Outstanding</i>	£
<i>Creditor Name</i>		<i>Amt Outstanding</i>	£
<i>Creditor Name</i>		<i>Amt Outstanding</i>	£

Expenditure

Type of Expenditure	How Often	Amount
<i>Rent/Mortgage</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Council Tax</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Utility Bills</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>TV/Broadband</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Home Telephone</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Mobile Phone</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Food</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Cigarettes</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Clothing</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Entertainment</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Travel Costs</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Car Tax</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Petrol</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Car Insurance</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Home Insurance</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Life Insurance</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Other Insurance</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Catalogues</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Credit Cards</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Hire Purchase</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Car Loans</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Court Orders</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>Maintenance</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£
<i>General Spending</i>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> 4-Weekly <input type="checkbox"/>	£

Credit History

Have you or your partner ever been in a Debt Management Plan	Yes <input type="checkbox"/> No <input type="checkbox"/>	Date it Ended* <input type="text"/>
		<i>* If current, we cannot grant a loan</i>
Have you or your partner ever been in an IVA*	Yes <input type="checkbox"/> No <input type="checkbox"/>	Date it Ended* <input type="text"/>
<i>*Individual Voluntary Agreement</i>		<i>* If current, we cannot grant a loan</i>
Have you or your partner ever been in a Debt Relief Order	Yes <input type="checkbox"/> No <input type="checkbox"/>	Date it Ended* <input type="text"/>
		<i>* If current, we cannot grant a loan</i>
Have you or your partner ever been bankrupt	Yes <input type="checkbox"/> No <input type="checkbox"/>	Date it Ended* <input type="text"/>
		<i>* If current, we cannot grant a loan</i>
Have you or your partner had a CCJ (County Court Judgement) in the last 5 years	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Have you or your partner defaulted on a payment in the last 5 years	Yes <input type="checkbox"/> No <input type="checkbox"/>	

Acceptance

- I have read and understood the Terms and Conditions for Loans overleaf.***
- 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 or online at cpcu.co.uk/data-privacy).***
- I have read and understood the Credit Reference Agency information overleaf.***
- Please use the information I have provided to keep me informed of services supplied by the credit union.***

Health Declaration

- I declare that to the best of my knowledge and belief that I am in good health and currently under no medical treatment nor about to seek medical advice.***
- I am not in good health and.....***

My medical condition is:

My current treatment is:

My Doctor's practice address is:



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)

Documents Required (Please tick those supplied)

- Proof of income** - 3 months' payslips and/or benefit letters for yourself and your partner.
- If you are receiving Universal Credit** – a full statement for the last 3 months showing the payment breakdown. We cannot accept screenshots.
- If you are self-employed** – a Self-Employment Declaration.
- Identification** – a form of photo id is preferred, but we can accept a letter with your National Insurance number on it or a Birth Certificate.
- Proof of address** – Tenancy Agreement, rent or mortgage statement is preferred but we will also accept a utility bill or benefit letter dated in the last 3 months.
- Proof of expenditure** – 3 months' bank statements for all accounts for yourself and your partner.
- Other expenditure** – we may ask for credit card statements, loan statements, proof of rent/mortgage payments, or utility bill payments (if not shown on bank statements).
- Settlement of debts** – we may require proof of settlement of debts that have been cleared recently.

Note that we cannot accept supporting documentation in the form of spreadsheets, they must be in either paper or .pdf document form. This applies especially to Bank Statements.

Any documentation you supply to support your Loan Application will become part of the Loan Application paperwork and is not returnable. We can make copies of any original documentation you want to retain if requested on submission. Documentation supplied by post will not be returned unless you specifically ask us to do so.

As we need original signatures, we cannot accept Loan Applications or supporting documentation as attachments to emails, they must be in paper form



Please supply any further relevant information in the box below.

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>



City of Plymouth Credit Union Ltd

Collector Check List (Official Use Only)

Existing Member	Yes <input type="checkbox"/> No <input type="checkbox"/>	Any Loan arrears*	Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable <input type="checkbox"/>
Existing Loan	Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable <input type="checkbox"/>	<i>* Loan arrears must be cleared before a loan can be considered</i>	
		Repaid halfway*	Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable <input type="checkbox"/>
		<i>* If no, cannot grant a loan</i>	

Is Applicant	Living with parents <input type="checkbox"/> Single <input type="checkbox"/> Couple <input type="checkbox"/> Parent <input type="checkbox"/>	Monthly Income	£
Loan Amount Requested	£	For Debt Consolidation*	Yes <input type="checkbox"/> No <input type="checkbox"/>
		<i>* If yes, obtain details so debtors can be paid directly</i>	
Does applicant have a bank account/Has paid into their CPCU account for at least 3 months*	Yes <input type="checkbox"/> No <input type="checkbox"/>		
	<i>* If No, cannot grant a loan</i>		
Can applicant provide proof of address for the last 3 years*	Yes <input type="checkbox"/> No <input type="checkbox"/>		
	<i>* If No, cannot grant a loan</i>		
Can applicant provide proof of all income for the last 3 months*	Yes <input type="checkbox"/> No <input type="checkbox"/>		
	<i>* If No, cannot grant a loan</i>		
Can applicant provide proof of expenditure for the last 3 months*	Yes <input type="checkbox"/> No <input type="checkbox"/>		
	<i>* If No, cannot grant a loan</i>		

Please note we CANNOT offer loans to Path Accounts, Christmas Club Accounts, Corporate Accounts, Torbay Bond Accounts or 2nd Accounts. Also, we CANNOT issue Top Up Loans to Housing Accounts.

Name of Collector		Date	
-------------------	--	------	--

Loan Officer Check List (Official Use Only)

Loan No		Notes	
Loan Type			
Interest Rate	%		
Amount of Shares Secured	£		
Name of Loan Officer		Date	

Terms and Conditions for Loans

1. Applicants must be at least 18 years old.
2. All loan applications must be made in writing on the appropriate Loan Application form and passed to a Service Point or sent to the main office (14 Cumberland Street, Devonport, Plymouth, PL1 4DX). Alternatively, applications can be made using our smartphone Nivo app.
3. You must supply a contact telephone number on the Loan Application form.
4. A Loan Agreement must be completed and signed both by the applicant and the credit union before any loan advances are paid.
5. The credit union reserves the right to refuse any application and to refuse a loan for certain purposes.
6. As part of the approval process, we may require proof of income and expenditure such as (but not limited to) bank statements for the previous 3 months. We may ask for further proof if considered necessary. Please note that we cannot accept Bank Statements supplied as spreadsheets, they must be on paper or as .pdf files. If sending documents containing sensitive attachments by email, please bear in mind that this is an insecure communication medium and you do so at your own risk. As an alternative, documents can be sent using our smartphone Nivo app.
7. We may require you to attend an interview as part of the loan application process.
8. You agree that we contact a Credit Checking agency to check your credit worthiness as part of the loan application process.
9. 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.
10. 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).
11. 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.
12. 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.
13. I agree that if I default on repayments, information about my loan may be passed on to the Department for Work and Pensions for their consideration of deductions from the benefits that I am or will become entitled to.
14. 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.
15. Statements are available on request. We will provide statements either by post or using our smartphone Nivo app. You must inform us immediately of any incorrect item on your statement.
16. For each type of loan, interest rates are as follows:
 - Starter Loan – 3% per month flat, 36% per annum flat, 42.58% APR calculated daily
 - Regular Savers Loan – 2.5% per month flat, 30% per annum flat, 34.49% APR calculated daily
 - Partially Secured Loan below £2,000 – 2% per month flat, 24% per annum flat, 26.82% APR calculated daily
 - Partially Secured Loan above £2,000 – 1% per month flat, 12% per annum flat, 12.68% APR calculated daily
17. Loans for members over 70 years of age are not covered by life insurance.
18. All members must declare any pre-existing medical conditions when applying for a loan.

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 best to help.