

ENNISKILLEN CREDIT UNION

— LOAN APPLICATION



Member
Number

APPLICANT INFORMATION

Full Name :

Date Of Birth :
D D M M Y Y

Full Address :

County : Number of Dependants :

Post Code : Ages of Dependants :

Phone/Mobile :

E-Mail :

Marital Status : Married Civil Partnership Single Separated Widowed

LOAN INFORMATION

Requested Amount : £ Or Repayment Period : (Months / Years)

Repayment Frequency : W M F Repayment Amount : £

Loan Purpose :

Proposed Collateral : £ How much of your savings you are willing to have held as security. A minimum of £50 is required. A larger collateral will reduce the risk to the credit union and may increase the chance of approval

EMPLOYMENT INFORMATION

Employment Status :

Working Retired Student Homemaker Unemployed

Occupation : Length of Service :

Employer : Full time : Part time :

Employer Address : Employer Phone No :



HOUSING INFORMATION

Home Status :

Own Rent Mortgage Family Home

Length at Current Address :

Mortgage provider : Year Of Issue :

Mortgage Term : Outstanding Balance :

Fixed Variable Remaining term of current Mortgage Deal :

INCOME / EXPENSE INFORMATION

Please indicate figures and payment frequency for any income you receive or expenses you pay

Income

Payment Frequency
(Weekly Monthly
Fortnightly)

Employment (Take Home) : £

Child Benefit : £

Child Tax Credit : £

Income Support : £

PIP/DLA : £

Other Income

£

£

£

£

£

Expenses

Payment Frequency
(Weekly Monthly
Fortnightly)

Mortgage : £

Rent : £

Household Bills : £
(Food/electricity/
mobile/Sky
/broadband etc..)

Total Other Expenses : £
(Rates/Childcare
/fuel/car tax &
Insurance etc..)



CREDITOR INFORMATION

Please provide details of any other creditors
i.e. Credit Cards / Other loans /Buy now pay later

Creditor Name	Outstanding Balance	Agreed Repayment	Payment Frequency (Weekly Monthly Fortnightly)
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>

MEMBER CONSENTS / TERMS & CONDITIONS

Loan Security

By applying for this loan, you are agreeing that you are aware that savings pledged at the time of application are held as security against your loan and cannot be withdrawn, until such time as the loan is less than the held shares at which point the difference may be withdrawn. Once the loan is repaid in full the full share balance is available. Any savings not pledged or lodged after loan issue are not held.

Data Protection

Consent to use and disclosure/Data Protection Act 1998 and Rule 163 of the Standard Rules for Credit Unions (Northern Ireland) (2013) I understand that under the Data Protection Act 1998 (the "DPA"), my consent may be required for the credit union to process personal data that it may have in its possession concerning me (including disclosure to third parties).I note that this personal data may include sensitive personal data, such as data about my health, within the meaning of the DPA, the processing of which requires my explicit consent. I also understand that under rule 163 of the Standard Rules for Credit Unions (Northern Ireland), the credit union, subject to exceptions listed in the rule, shall not disclose or permit to be disclosed, without my consent, any information that concerns an account or transaction of mine with the credit union.

Giving your consent

For the purpose of assessing my application for a loan and generally for administering and monitoring any accounts I have with the credit union:

I consent:

(i) to you seeking information concerning applications for loans and my credit history from the date of my original consent from any other credit union and for that purpose you may disclose any relevant information in this loan application to any such other credit union;

(ii) to any other credit union disclosing information to this credit union concerning applications for loans and my credit history from the date of my original consent with any such other credit union;

(iii) to you disclosing any information in my application or in respect of any account or transaction of mine with the credit union from the date of my original consent to authorised officers or employees of the Irish League of Credit Unions for the purpose of fulfilling requirements under the Savings Protection Scheme if such a scheme is operated on behalf of the credit union by the Irish League of Credit Unions; and

(iv) to the processing of any information relating to me, either contained in this form or any other form or application, for the purpose of assessing this application and administering any accounts I maintain with the credit union.

Please note that you have the right to access personal data held about you by the credit union and to correct any inaccuracies in such data.

Further terms and conditions including required documentation can be found on our website :

www.enniskillencu.com/loans

Read and Understood

Member Signature



Credit Searches

In order to process credit applications you make we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates. This may affect your ability to get credit.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at:

- Transunion at transunion.co.uk/crain
- Equifax at equifax.co.uk/crain
- Experian at experian.co.uk/crain
-

They may retain information for up to 6 years after any credit agreement between us has ended. When we share this information all parties conform to industry standards.

Credit Reference Agencies also share information about people with many financial organisations.

Their records can tell us:

- whether you have kept up with paying your bills, rent or mortgage, and other debts such as loans, phone and internet contracts;
- your previous addresses;
- information on any businesses you may own or have owned or directed;
- whether you are financially linked to another person, for example by having a joint account or shared credit;
- whether you have changed your name;
- whether you have been a victim of fraud.

Where you are financially linked to another person their records can provide us with details about that person's credit agreements and financial circumstances.

They also use publicly available information to record information about people, including information from:

- The Royal Mail Postcode Finder and Address Finder;
- The Electoral Register;
- Companies House;
- The Accountant in Bankruptcy and other UK equivalents;
- The Insolvency Service and other UK equivalents;
- County Court Records.

This tells us, among other things:

- Your age, address and whereabouts;
- whether you are on the Electoral Register;
- whether you have been declared bankrupt;
- whether you are insolvent; and
- whether there are any County Court Judgements against you.

Credit Reference Agencies may also be Fraud Prevention Agencies.

We use this information to help us make sure we are lending our money responsibly and to help us decide whether a loan is appropriate for you. We cannot do this without:

- confirming your identity;
- verifying where you live;
- making sure what you have told us is accurate and true;
- checking whether you have overdue debts or other financial commitments; and
- confirming the number of your credit agreements and the balances outstanding together with your payment history.

We also have a duty to protect the Credit Union and the wider society against loss and crime, so we use and share Credit Reference Agency information:

- to identify, prevent and track fraud;
- to combat money laundering and other financial crime; and
- to help recover payment of unpaid debts.

We use information in this way to fulfil our contract to you, to meet our legal and regulatory responsibilities relating to responsible lending and financial crime, to protect the Credit Union from loss, to pursue our legitimate interests and to prevent crime.

Agreed and Understood

Member Signature



MEMBER DECLARATION

Please ensure that you have fully completed all relevant sections, incomplete application forms may cause a delay in your decision

By signing this application you are agreeing that:

- I have completed this form to the best of my ability with accurate information
- I am not indebted to any other creditor other than those indicated on page 4
- I understand that details of this loan and repayment history will be shared with credit reference agencies as indicated on page 5
- I am aware that loans with Enniskillen Credit Union are financed by member shares and I am aware of my legal and moral responsibility to repay the debt
- I am further aware that I have a responsibility to contact the credit union as soon as practically possible if I experience any difficulty in repaying this loan

Member Signature :

Date :
D D M M Y Y

LOAN INSURANCE CHECK

Please complete this section to allow us to confirm if an insurance form is required with your application

Occupation or duties

Working

Retired

Student

Homemaker

None of the above

Are you fit to follow your normal occupation/ able to complete your duties as indicated?

Yes No

Are you receiving an illness or injury related benefit for more than 3 months?

Yes No

