

Loan Application

Enniskillen Credit Union Limited

Please ensure that all relevant sections are completed and all requested signatures are completed. Incomplete forms will delay a decision on your application

Name:..... Date:.....
 Address:..... Member Number:.....
 Marital Status: single/married/separated/divorced
 **(Delete as appropriate)**
 Date of Birth:..... No. of Dependents:.....
 Mobile No:..... National Insurance No:.....

I hereby apply for a loan of £..... for a period ofMonths/Years **(Delete as appropriate)**

to be repaid in weekly }
 fortnightly } instalments of **Including interest**
 monthly }

for the following purpose.....

By applying for this loan you are agreeing that you are aware that all savings that are lower than the Loan balance are security against your loan and cannot be withdrawn, until such time as the shares are greater than the loan at which point the difference may be withdrawn. Once the loan is repaid in full the full share balance is available

Employment Details

Occupation:

Name and Address of Employer:

Tel. No:

Part time/Full time **(delete as appropriate)**

Length of Service:

Salary (week/month): £.....

Housing Details

Rent/Own/Mortgage/Living with parents
(delete as appropriate)

How long at current address:

Mortgage Provider:

Term of Mortgage:.....Years

Year of Issue:.....Balance: £.....

I am not indebted to any other credit union, bank or loan agency either as a borrower or guarantor, except as stated below. The statements herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief.

TO WHOM DO YOU OWE MONEY (Please list all your debts including credit cards and hire purchase agreements.)

No	Name	Current Balance	Proposed Payments
1			
2			
3			
4			
5			

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.

Signature *Date:*

MONTHLY INCOME/EXPENSES FORM

Please indicate **monthly** figures for any incomes or expenses you have.

Do not include any figures for partner or spouse.

For any joint expenses please give a figure for the amount you pay towards the total.

INCOME	£	EXPENSES	£
Employment (take home)		Mortgage	
Child Benefit		Rent	
Income Support		Mobile phone	
Child Tax Credits		Telephone & Broadband	
DLA		Sky	
Other Income: (please specify)		Rates	
		Childcare	
		TV Licence	
		Food	
		Electric	
		Heating	
		Petrol/Diesel	
		Car Insurance	
TOTAL		TOTAL	

I confirm that this is a true and accurate account of my income and expenses

Signature: _____

Credit Searches

The credit union is a member of Experian

1. When you apply for a loan, this organisation may check the following records about you:

- (a) Our own records;
- (b) Records at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
- (c) Those at fraud prevention agencies (FPAs).

The searches may assess this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

2. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.

3. If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.

4. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

5. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

How to find out more

This is a condensed version and if you would like to read the full details of how your data may be used please contact the credit union office.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- **CallCredit**, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414
- **Equifax** PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk
- **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to www.experian.co.uk.

Signed:

Date: