



Thistle
Credit Union

Loan Application Form

Personal Information

Membership No:	
Payroll No:	
National Insurance No:	
MR/MRS/MISS/MS	First Name:
Surname:	
Date of birth:	No of Dependents:
Current Address:	
	Postcode:
Home Telephone No:	
Mobile No:	
Email:	
Previous Address:	
<small>(if at present address less than 3 years)</small>	

Living Arrangements

Homeowner	<input type="checkbox"/>	Private Let	<input type="checkbox"/>
Council Let	<input type="checkbox"/>	Living with Family	<input type="checkbox"/>

Your Employment Details

Company Name:	
Department:	
Work Address:	
	Postcode:
Time with Employer:	
Full-time/Part-time	Permanent Yes/No

All information in this section must be completed in full. Any omissions may delay your loan application.

Payroll number is used for those who are using Payroll Deduction as a form of saving and repayment.

Please provide your address. If you have lived at this address for less than 3 years, please provide your previous address.

We will require a telephone number, to contact you with any questions or update you on your loan application process.

Please tick the box that best describes your current living arrangements.

Please provide the details of your current employer. If you are unemployed, please leave this section blank.

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We will use this section to support your application. We may also use this section to gather information about employers for the purpose of providing them Credit Union services (Payroll Deduction).

We will keep your details confidential and never release them.

Your Loan

Loan Amount Required:

Date of Application:

Current Savings Balance:

Current Loan Balance:

Repayment Period:

Payment Frequency:

Loan Repayment:

Please provide your bank details (proof required i.e. bank statements)

Bank Name:

Account No:

Sort Code:

Address:

Postcode:

Please let us know how much you plan to borrow.

Let us know how much you have in your savings account and any current outstanding loan balance. If you're unsure, please ask a member of staff.

The repayment period is how long you want to take your loan out over i.e. 1 year.

If you're making payments to your loan via Standing Order or Payroll Deduction, please let us know how we should distribute your payment and what frequency you will be making repayments to the loan.

We need your bank details to make payment. Please supply us with a copy of your bank statements showing your sort code and account number.

We need to see your most recent statements to be able to make sure that the loan your applying for is affordable and suits your needs.

Income and Expenditure

Income	Value (£)	Expenditure	Value (£)	Outstanding (£)
Salary/Wages		Rent/Mortgage		
		Council Tax		
Partner's Income		Gas & Electricity		
Benefits		Telephone/Mobile		
Universal Income		Groceries		
Tax Credit		Credit Cards		
Child Benefits		Hire Purchase		
Disability Living Allowance		Other Loans		
Personal Independence Payment				
		Travel		
Pension Credit		Clothing		
		Pension		
Private Pension		Savings/Investments		
		Insurance		
Other Income (please specify)		Other (please specify)		
		Total (A)		

Data Protection

In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with the Credit Union. Your personal details will be treated confidentially. To process your application, we will supply your personal information to Credit Reference Agencies (CRAs) and they will give us information about you, such as your financial history. We do this to assess credit worthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. Thistle Credit Union do not use automatic lending decisions; therefore, credit checks are only part of our loan decision making process. We will continue to exchange information about you with CRAs on an ongoing basis, including information about your settled accounts and any debts not fully repaid on time. CRAs may share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applications, or other financial associates. You can find more information about the Credit Reference Agency Information Notice (CRAIN) or Privacy Notice via our website ayrshirecreditunion.co.uk or pick up a copy at one of our offices.

Declaration

Yes

No

Do you confirm that you are in good health?

Have you ever been declared bankrupt or the subject of an IVA?

Are you in any form of a Debt Arrangement Scheme, Trust Deed, or have entered one previously or entering one currently?

Have you received any Financial Management Assistance either previously or currently? i.e. Citizens Advice Bureau

Are you aware of any bankruptcy (or DRO) proceedings currently underway against you?

Do you have any County Court Judgements?

I declare, to the best of my knowledge and belief, that:

1. I am not indebted to any other Credit Union, Bank or Loan Agency either as a borrower or a Guarantor, except as stated on this application form.
2. I authorise the Credit Union to obtain any further information as required from my employer or credit reference agency.
3. All statements contained in this application are complete and accurate to the best of my knowledge and belief and I acknowledge that if any information given in this application proves incomplete or inaccurate, any loan to me as a result of this application may become immediately repayable to the Credit Union.
4. 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.
5. I understand that in the event of loss of my income/employment due to on accident, redundancy, or sickness, I will still be required to pay my agreed loan repayments.
6. I understand that if I have an existing direct debit arrangement with the Credit Union this will be increased to cover the loan repayment, savings and any payment due to the Credit Union. I also understand that if I have an existing Standing Order that I must increase the amount paid if the terms of my loan differ, to cover the loan repayment, savings, and any payment due to the Credit Union.
7. I have read and understood the attached condensed guide to the use of my personal information by the Thistle Credit Union.

Applicant's Signature:

Date:

Partner's Signature (if applicable):

Date: