

# Croydon Caribbean CU - Loan Application Form

## 1. About You

Member No		National Insurance No	
Title		Address: _____	
Surname		_____	
Middle Name		_____	
First Name		_____	
Date of Birth:		_____	
No of Dependent		Post Code: _____	
Mobile No		Time at this address: _____	Occupancy Type: _____
Phone No		If less than 3 years, please give previous address below	
Email		_____	
Gender		_____	
		Post Code: _____	

## 2. About Your Employment

Name of Employer <i>If applicable</i>	Address: _____
	_____
	Post code: _____

## 3. About Your Finances

Do You have an Individual Voluntary Arrangements (IVA'S)	
Do you have any County Court Judgments (CCJ's)	
D you Have any Debt Relief Orders (DRO's)	
Do you have any Debt Management Plans (DMP's)	
Are you Bankrupt	
If Yes please give details:	

### Your Monthly Income & Expenses Budget Planner

Income	£	Expenditure	£
Your Net Pay		Mortgage/Rent	
Pensions		Council Tax	
Housing Benefits		Electricity	
Child Benefits		Gas	
Working Tax Credit		Telephone	
Carers Allowance		Groceries	
		Catalogues/Mail Order	
Self Employed		Credit Cards	
		Hire Purchase/Lease	
Other Income ( <i>Give details below</i> )		Current Credit union Loan	
		Other Loans	
		Fares	
		Clothing	
		Private Pension Payments	
		Home Insurance	
		Car Insurance	
		Life Insurance	
		Entertainment	
		Other Expenditure	
		Savings	
<b>TOTAL INCOME</b>		<b>TOTAL EXPENDITURE</b>	

#### 4. About Your New Loan

Date of Application:		
Amount Applied for		
Period of Loan		
Reason for Loan		
	<b>First Month Payment</b>	<b>2nd and Subsequent month Payment</b>
Pinciple Repayment per Month		
Approximate monthly Interest due		
First month Interest adjustment		
Proposed Savings per Month		
<b>Monthly Payment for this loan</b>		

#### 5. Your Declaration

➤	I agree to make my payments to Croydon Caribbean Credit Union via one of the following methods: Direct to the Office/ Standing Order/ Such other method that CCCU specify
➤	I understand that I am unable to withdraw from my savings until such time that the balance exceeds one third of my outstanding loan balance, and my loan is not in arrears
➤	I declare that I am not indebted to any other Credit Union, Bank or Company either as a borrower or guarantor except as stated, and the statements herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief.
➤	I declare that to the best of my knowledge and belief I am in good health and I am fit to follow my normal occupation.
➤	I agree that if I default on repayments, information about my loan may be passed on to the Department of Work and Pensions for their consideration of deductions from the benefits that I am or will become entitled to.
➤	I have read and understand the terms and conditions of this loan agreement.

Applicants Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## 6. Data Protection Statement

In accordance with the principles of the Data Protection act 1998, we will use your personal data for the purposes of managing your accounts with the Credit Union. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing and debt recovery, for which we hold a category F Consumer Credit Licence.

## 7. Credit Reference & Fraud Prevention

We may make searches about you at credit reference agencies who will supply us with credit information as well as information from the Electoral Register. The agencies will record details of any search whether or not this application proceeds. We may use credit scoring methods to assist the application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies about you and anyone with whom you are linked financially or other members of your household. This information may also be used for debt tracing, and the prevention of money laundering, as well as the management of your account. In addition, we may ask you to provide physical forms of identification and/or we may telephone you to confirm your identity. To prevent or detect fraud or to assist in verifying your identity we may make searches of group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisation involved in fraud prevention to protect ourselves and our members from theft and fraud. If you give us false or inaccurate information, details will be passed to fraud protection agencies. Information held about you by the credit reference agencies may already be linked to records relating to anyone with whom you have a financial relationship such as a joint account.

## 8. Office Use Only

Loan Number	Name	Member No.
Current Loan Balance	Current Share Balance	
Loan Amount	Period	Interest Rate per Month
		APR
I Approve / Decline Loan	I Approve / Decline Loan	I Approve / Decline Loan
Signature	Signature	Signature
Name	Name	Name
Date	Date	Date
Position      Loan Officer	Position      Loan Officer	Position      Loan Officer
I Approve / Decline Loan	I Approve / Decline Loan	I Approve / Decline Loan
Signature	Signature	Signature
Name	Name	Name
Date	Date	Date
Position	Position	Position      Lending Manager
Comments / Notes / Reason if Loan is Declined		