



Loan Application Form

Please complete this form in BLOCK capitals using BLUE or BLACK ink. Assistance is available from a member of staff if necessary

To provide with your application

Please ensure all evidence is submitted with your application in order for us to be able to assess affordability.

- Last 2 months worth of bank statements for all accounts that you have *to evidence household income and expenditure*
- Proof of Housing benefit and/or council tax benefit
- Proof of all other creditors (repayments and outstanding balance).
- Proof of all deductions from Benefits
- Breakdown of award entitlement for Universal Credit

If you are unable to provide items from the above lists please discuss this with a member of staff

Personal Information		Membership Number.....	
Title .....	.....	Joint Account Information	
Given Names .....	.....	Title .....	.....
Surname .....	.....	Given Names .....	.....
Address .....	.....	Surname .....	.....
.....	.....	Address .....	.....
.....
Date of Birth .....	.....	Date of Birth .....	.....
N. I. No .....	.....	N. I. No .....	.....
Preferred Contact No.....	.....	Preferred Contact No.....	.....
Email .....	.....	Email .....	.....

Loan Request			
Amount .....	.....	Purpose of Loan .....	.....
Bank Details: Sort Code.....	.....	Account Number .....	.....
*I can afford to pay.....per wk/ft/4wkly/mth	.....	Day/Date of Repayment.....	.....
<small>*This is subject to the terms of the Credit Union's affordability checks.</small>			

General Information

Relationship Status..... Number of Dependant Children.....

Accommodation Status..... Ages of Dependant Children.....

Employment Status.....

I wish to be contacted regarding this loan and its application by the following method(s):

Text Email Phone Call

Section A - Income

Please complete all income using only **one** of either weekly, fortnightly, 4 weekly or monthly denominations.

Wage/Salary	JSA/IS/ESA/UC
Partners wage/Salary	Incapacity Benefit
Working Tax Credit	DLA/PIP
	SDA
Housing Benefit	IIB
Board from Child/Lodger	Carers Allowance
	Bereavement Benefit
Child Benefit	Attendance Allowance
Child Tax Credit	
Maintenance	Maternity Allowance
Guardian Allowance	Student Finance
	Other (<i>specify</i>)
State Pension	
Pension Credit	
Private Pension <i>please list</i>	
	Total of All Income

Office Use Only

Office Use Only

Section B - Other Creditors

	Regular Payment	Outstanding	Regular Payment	Outstanding
Doorstep Lenders (<i>list</i>) .....		..... Perfect Homes		
		..... Bright House		
		..... Buy as you View		
		..... Picture Perfect		
Catalogues				
Credit Card (<i>list</i>) .....		..... Family Loans		
		..... Log Book Loans		
		..... Payday/Internet Loans		
Lowell .....		..... Other (<i>Specify</i>)		
Moorcroft				
		Total of all creditors		

Section C - Arrears

	Regular Payment	Outstanding	Regular Payment	Outstanding
Rent/Mortgage .....		..... Other Arrears (<i>Specify</i>)		
Council Tax				
Electricity .....		..... Deductions from Benefits (<i>Specify</i>)		
Gas				
Water				

Section D—Expenditure

Failure to complete all sections of the expenditure will cause a delay in assessing the application.

Please provide any additional information that may help your application on an additional A4 sheet.

Please make sure all expenditure is completed using only **one** of either weekly, fortnightly, 4 weekly or monthly denominations

Rent	Office Use Only	Food Shopping/Toiletries	Office Use Only
Mortgage/2nd Mortgage		Nappies/Baby Items	
Board		Clothing and Footwear	
Bedroom Tax		Dinner Money	
Council Tax		Child Care Costs	
Gas/Other Alternative		Other Creditors (Section B)	
Electricity		Credit Union Loan	
Water		CCJs	
TV Licence		Debt Management	
Mobile		Magistrates Fines	
Landline/Internet		Bank Charges/Overdraft	
TV Provider (i.e. Sky)		Child Maintenance	
Streaming Provider (i.e. Netflix).....		Savings	
Vehicle Loan/Hire Purchase		Pet Expenses	
Vehicle Insurance		Hair and Beauty	
Road Tax		Entertainment	
Repairs/MOT/Service		Take Aways/Eating Out	
Breakdown Cover		Lottery/Betting	
Petrol/Diesel		Online Gaming	
Driving Lessons		Cigarettes/Alcohol	
Bus/Train/Taxi Fares	Pocket Money		
Home Insurance	Hobbies (Swimming, Gym)		
Life Insurance	Other (<i>Specify</i>)		
Phone/Product Insurance	Total Expenditure		

<p>Office Use Only For additional info and workings</p>	Disposable Income
	Debt Ratio
	Associated Member Member No
	Loan Balance
	Savings

Health Declaration

I declare that I **am/am not** in good health and that I **do/do not** require medical treatment. *If you aren't in good health please complete below section:*

For the purposes of this application I declare that I am not in good health due to the following conditions:

.....
.....
.....
.....

General Practitioner's Details

Name.....Contact Number.....

Surgery.....

Address

.....Postcode

Declaration

I declare that the information I have given on this form is to the best of my knowledge and belief, full and accurate. I understand that providing 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. I consent to a search being undertaken with a credit reference agency. I also understand that I must pay the cost of any necessary subsequent credit check before it is carried out. By applying for and accepting the loan you are committing yourself to save a minimum of £2 per week with the credit union and to leave the savings in the account for the duration of the loan and any subsequent loans.

Data Protection

In accordance with the principles of the Data Protection Act 2018 and GDPR, we will use your personal details for the purpose 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 purposes we hold a Category F credit licence. Account performance data will be shared with credit reference agencies for the duration of your loan.

Signature Date

Signature joint account holder..... Date

Office Use Only

Loan Type Old Loan Balance

Loan Decision..... Approved Amount

Notes Total Balance

.....

Interest Rate Assessed by:

First Payment Date..... Signature:

Payment Amount (and savings)..... Date:

Registered Office: Community First Credit Union Limited 1 Main Street, Mexborough, S64 9 LU

Community First Credit Union Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. P&S Registration No 675C PRA and FCA Ref No 213840