

LOAN APPLICATION FORM



1. APPLICANT DETAILS

Membership Number

Date of Birth:

Surname

Mr / Mrs / Miss / Ms

First Name (s)

Address

Post Code

National Insurance Number:

If you feel you need help or assistance, or practical advice on how to complete this form then please call our membership office.

01244 399006 or 0151 355 7430

You must be a member of the West Cheshire Credit Union to apply for a loan, the following criteria applies:

**Membership held for four weeks with regular savings can apply for a maximum loan of £500.
Membership held for eight weeks or more with regular savings can apply for a maximum loan of four times savings held.**

IMPORTANT NOTICE

West Cheshire Credit Union takes no responsibility for items returned to our membership office. It is the members' responsibility to **ensure the correct postage payment** is placed on items sent via Royal Mail. Check with your local post office for details.

Application Received Date:

Credit Union Use Only

Your Income and Outgoings

Income less outgoings indicates the *Disposable Income* available to finance the loan repayments.

We suggest that you take some time in completing this section.

Write each amount in the relevant box depending if your Income or Outgoings are received or paid out, Weekly, Fortnightly or Monthly. All annual amounts should be divided by 12 and put in the relevant Monthly column.

INCOME	WEEKLY	FORTNIGHTLY	MONTHLY	OUTGOINGS	WEEKLY	FORTNIGHTLY	MONTHLY
	£	£	£		£	£	£
Net Wages/Salary				Rent			
Working Tax Credit				Council Tax			
Job Seekers Allowance				House Insurance			
Housing Benefit				Life Insurance			
Council Tax Benefit				Vehicle Insurance			
Income Support				Vehicle Tax			
Child Benefit				Travel Expenses			
Child Tax Credit				Water Rates			
Pension				Electricity			
Pension Credit				Gas			
Incapacity				Household / Food etc,			
Disability Living Allowance				Clothing			
Employment & Support Allowance				TV Rental			
				TV Licence			
Maintenance				Satellite / Cable			
Carers Allowance				Telephone - Landline			
Social Fund				Telephone - Mobile			
Other Specify				Maintenance Payments			
Other Specify				Child Care Costs			
Other Specify				Mortgage			
Other Specify				Catalogues / Mail Order / Store Cards			
Other Specify				Credit Cards			
Other Specify				Hire Purchase			
Other Specify				Social Fund loan			
Other Specify				Bank and Other Loans			
Other Specify				Other Specify			
Other Specify				Other Specify			
Weekly Totals £				Weekly Totals £			
Fortnightly Totals £				Fortnightly Totals £			
Monthly Totals £				Monthly Totals £			

Please ensure you enclose evidence of your income and supporting documents when submitting this application. Failure to do so will lead to a delay in your application being processed. Please look at the following checklist for guidance:

I have enclosed with this application:

1. My most recent four payslips (if weekly paid)
2. My most recent two payslips (if paid monthly)
3. If you are unemployed evidence from the benefits agency of benefits received
4. Two most recent Bank Statements / Post Office Account statements
5. If applicable details relating to Bankruptcy / IVA or County Court Judgements

6. Data Protection Statement:

In accordance with the principles of the Data Protection Act 1998, we only use your data for the purposes of managing your account with the West Cheshire Credit Union. Your personal details will be treated in strictest confidence and will only be shared with other agencies for the purposes of credit referencing and debt recovery, for which purpose we hold a category F consumer licence.

7. Failure to Repay Your Loan:

We have an obligation on behalf of all our members to recover any outstanding debts. We will take all appropriate action to recover unpaid loans including court action, and if necessary deduction of payments from benefits or attachment of earnings. Applicants may be liable to pay the cost of any debt recovery.

8. Interviews with Credit Committee

The West Cheshire Credit Union may ask applicants to attend a face-to-face interview to support their application and gather further information.

9. Medical Declaration

If you require any regular medical treatment. Please give details:

10. Paying out your Loan

If your application is successful how do you wish to receive your loan?

Direct to My Bank Account

Cheque made payable to me

Cheque to Cash
(Limit £800)

Credit my ALTO pre-paid debit card

11. IMPORTANT BEFORE YOU SUBMIT YOUR APPLICATION

This loan application **will not be processed** unless we receive the completed form, in full, plus supporting documentation.

Required Original Documentation

Income Wage Slips / Benefits:

If paid weekly, your **last four payslips**. **Last two if paid monthly**. Tax or benefits letters confirming benefits received.

Bank / Post Office Statements:

Latest statements for accounts that your salary or benefits / pension are paid into. **(This must be most recent two statements)**

Bankruptcy or IVA:

Relevant details relating to any County Court Judgements, Bankruptcy or IVA.

FAILURE TO PROVIDE THIS INFORMATION WILL RESULT IN A DELAY IN PROCESSING YOUR APPLICATION

12. Declaration:

I declare that the information I have provided on this form is true and accurate for the purposes of me obtaining a loan. To my knowledge all information is both accurate and true. I understand that providing false information constitutes fraud or misleading information. I understand the implications of not keeping up repayments of any loan granted and the actions, which may be taken against me to recover any outstanding debts. This includes court action, benefit deductions or attachment of earnings. I declare that the income and expenditure information I / we have provided is to the best of our knowledge consistent with our current situation. I agree to any appropriate credit checks being undertaken to assist the West Cheshire Credit Union reach an informed decision regarding this application. I declare I am in good health and need no other treatment other than stated in section 9.

Signature of Applicant:

Print:

Date:

If any element of your partner's income is declared within this application they must also sign this form in accordance with the above declaration.

Partner's signature:

Print:

Date: