



Money Box Credit Union Limited

Registered Office – The Fred Bulmer Centre, Wall Street, Hereford HR4 9HP

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FSA Ref. No. 213974

LOAN APPLICATION MB017 v6

Please answer every question in full and *sign and date the form* or this may delay your application

PERSONAL DETAILS :

Name : *Membership Number* :

Date of Birth :

Address :

..... **Post Code** :

Telephone **Mobile Phone**

How long have you lived here? If less than 5 years at present address list previous addresses (use another sheet if necessary) :

.....

Are You?	House Owner	Private Tenant	Council Tenant	Housing Association	With Family	(Please tick)
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

National Insurance Number

If you have included your partner's income in this application please list their name and National Insurance Number

EMPLOYMENT STATUS :

Are You?	Employed	Self Employed	Unemployed	Retired	Student	Other (Please tick)
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If Employed :

Business name and address :

.....

Works telephone : Can we contact you there? YES / NO

If less than 1 year with current employer, details of previous employment :

.....

CREDIT HISTORY

Have you any CCJs (County Court Judgements) ? YES / NO

Have you been declared bankrupt during the last 5 years ? YES / NO

Are you currently an undischarged bankrupt ? YES / NO

If you have answered YES to any of the above please give details on a separate sheet. This may not preclude you from having a loan but you must give full details.

USE OF CREDIT CHECKS

In order to verify the information on your application we may carry out checks with a Credit Reference Agency.

LOAN DETAILS :

Amount requested : £

How much can you repay ? £.....per week **OR** £per month

Purpose of Loan :

If your loan is approved, to whom would you like the cheque made payable? This can be to you or to cash or to a third party e.g. a shop or garage

Please note that once a loan has been granted you may normally only withdraw shares in excess of the outstanding loan and interest balance.

The loan can be repaid using the following methods (please tick one) :

Payroll Deduction Standing Order Collection Point Council Cash Office Paypoint

DETAILS OF YOUR FINANCES :

If you use your partner's income to support this application, your partner **must** sign this form at the end.

YOUR INCOME :

Enter Amounts monthly or weekly

YOUR EXPENDITURE :

Enter Amounts monthly or weekly

	Monthly	Weekly
	£	£
Your wages		
Your partner's wages		
Income Support		
Job Seeker's Allowance		
Tax Credits		
Disability Living Allowance		
Carer's Allowance		
Child Benefit		
Child Support Agency		
Maintenance		
State Pension		
Works Pension		
Private Pension		
Other		
TOTAL		

If you run into difficulties in repaying your loan, you **MUST** contact us and we will do all we can to help in rescheduling your repayments. Failure to contact us may result in the debt being referred to a debt collection agency.

PROOF OF INCOME

Your loan application **MUST** be accompanied by proof of income (your three most recent pay-slips, benefit statements, etc.), and, if you have a bank account, bank statements for the last three calendar months.

DATA PROTECTION STATEMENT.

In accordance with the principles of the Data Protection Act 1998 we will use your personal details for the managing of 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, to prevent crime or fraud, or where legally required to do so.

DIRECT MARKETING DIRECTIVE 2004

This is to notify you that you may cancel your loan within 14 days of receiving it. You must then pay back the amount borrowed, plus interest due to date of repayment, within 30 days of your letter of cancellation.

	Monthly	Weekly
	£	£
Rent/mortgage		
Telephone & Internet		
Mobile Phone		
Gas		
Electricity		
Water		
Council Tax		
Household/Food		
Clothing		
TV Licence		
Satellite TV / Sky		
Child Care		
Bus/Train Fares		
Car Ins./Road Tax / MOT		
Insurances		
Petrol/Diesel		
Entertainment		
Holidays/Outings		
Smoking / Drinking		
Credit Cards		
Credit Union Loan		
Credit Union Savings		
Catalogue		
Hire Purchase		
Doorstep Lender		
Other		
TOTAL		

DECLARATION :

I declare that all of the information given above is accurate to the best of my knowledge. To the best of my knowledge and belief I am / I am not in good health and fit / not fit to follow my normal occupation. (**Please delete as appropriate**). (Please give details separately of any health problems). I have given due consideration to all of my other financial commitments and feel confident that I shall be able to make payments in accordance with Credit Union rules. I understand that all loans are subject to the approval of the Loans Committee and the availability of funds.

Applicant's Signature Date

If you have included your partner's income in this application, they must sign below to confirm that they agree that their information may be used in considering this loan application and that they understand that checks may be made using the information on this form, including with licensed credit reference agencies, and that they also agree to the Declaration above.

Partner's Signature Date

OFFICIAL USE : Date received Decision approved / refused / referred

Bank Statements seen Wage Slips seen Interviewed

Mortgage details checked Benefit Payments checked

Date joined MBCU

Comments

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Committee members present

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