



**Loan Application**

Please answer every question in full and sign and date the form or this may delay your application and return it to us at Legion Way, Hereford HR1 1LN.

**Personal Details**

Name ..... Membership Number .....

Address  
.....  
.....

Post Code ..... Date of Birth ..... Mobile Phone No .....

How long have you lived here ..... If less than 3 years at present address, list previous addresses and the length of time you lived there (use another sheet if necessary).  
.....  
.....

Are you  House Owner  Private tenant  Council Tenant  Housing Association  With Family

If you rent from a Housing Association, who is your landlord  
.....

If you have included your partners income in this application please list their name and national insurance number

National Insurance Number .....

**Employment Status**

Are you  Employed  Self Employed  Unemployed  Retired  Student  Other

If employed please give the Business Name and Address: .....  
.....  
.....

Works Telephone No. .... Can we contact you there? YES/NO

If less than 1 year with current employer, details of pervious employment .....  
.....  
.....





Loan Details

Amount Requested £ .....Repayments to be made over ..... To be paid back weekly  monthly

Purpose of loan: .....

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

**Please note that once a loan has been granted you can 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  Council cash office  Paypoint

Details of your Finances

If you use your partners income to support this application, your partner must sign this form at the Declaration Part.

**Your Income** Enter amounts monthly or weekly

	Monthly £	Weekly £
Your Wages		
Your partners wages		
Income support		
Job seekers allowance		
Tax credits		
Disability living allowance		
Carers allowance		
Child benefit		
Child Support Agency		
Maintenance		
State pension		
Works pension		
Private pension		
Other (Give Details)		
<b>TOTAL</b>		

**Your Expenditure** Enter amounts monthly or weekly

	Monthly £	Weekly £
Rent/mortgage		
Telephone/internet		
Mobile Phone		
Gas		
Electricity		
Water		
Council Tax		
Household/food		
Clothing		
TV Licence		
Satellite TV/food		
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		
<b>TOTAL</b>		

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.





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.

Credit Decisions and Fraud Prevention

We may use credit reference and fraud prevention agencies to help us make decisions. What we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the leaflet called 'A guide to the use of your personal data'.

By confirming your agreement to proceed you are accepting that we may each use your information in this way.

Applicants signature ..... Date .....

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 and give details separately of any health problems)**. I have been 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.

Applicants signature ..... Date .....

**If you have included your partners 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.

Partners signature ..... Date .....

Official Use: Date reviewed by committee ..... Decision approved / refused / referred

Bank Statements seen  Wage slips seen  Mortgage details checked  Benefits payments checked

Interviewed Loan rate agreed: 0.99%  2%  3%

Date joined MBCU ..... Comments.....  
.....  
.....

Committee members present: .....  
.....

