

Applying for a Loan

Purpose of Loan

Please indicate in the table below the amount you would like to borrow. The table shows your weekly repayments and the period of the loan. Other loan amounts up to £300 and repayments are available on request. All repayments are shown at 26.8% APR.

Amount of Loan	Total Including Interest	Weekly Repayments	Number of Weeks	✓
£50	£51.31	£5	11	<input type="checkbox"/>
£100	£104.30	£6	18	<input type="checkbox"/>
£200	£213.01	£8	27	<input type="checkbox"/>
£300	£323.66	£10	33	<input type="checkbox"/>

Yes No

Do you confirm you are in good health? Yes No

Have you ever been declared bankrupt or are you the subject of an IVA/DRO? Yes No

Are you aware of any bankruptcy (or DRO) proceedings currently underway against you? Yes No

Do you have any County Court Judgements? Yes No

Do you have a bank/post office account? Yes No

Are you in arrears with any of your bills? If yes, which ones? Yes No

Ways to pay your loan

You can make loan repayments in several ways. Please tick a box below.

Cash at an NYCU Savings Point Standing Order

Payroll Deduction Cheque/Postal Order

PayPoint

How will I receive my money?

Most loan payments are made by cheque/BACS.

Declaration

I declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full information. I understand that the giving of false information is fraud and that North Yorkshire Credit Union may take appropriate action if I am found to have deliberately provided false or misleading information.

Signed:

Date:

Please complete this form fully and sign to ensure that your loan application can be processed quickly.

Your Questions Answered

Who can apply for a Starter Loan?

Any member of North Yorkshire Credit Union aged over 18.

How much can I borrow?

You can borrow from £50 up to £300. We will look at your weekly income and expenditure to make sure you can afford the repayments. It is important therefore that you complete the form fully and accurately.

When can I apply for another loan?

You can apply for a further loan, or Top-up loan when you've repaid half (50%) of your Starter Loan.

How do I repay the loan?

You can pay directly from your bank by Standing Order. You can pay by cash at any of our Community Access Points. You can send cheques/postal orders by post. You can make repayments using the PayPoint card.

How much interest will I pay?

The interest on your Starter Loan is 2% per month (26.8% APR).

How often should I make repayments?

Starter Loans are based on a weekly repayment amount. If you want to consider other repayment periods, please talk to us.

What about saving?

All members of the credit union are encouraged to save while they are repaying their loan. This can be from as little as £1 per week.

What happens if I die before my Starter Loan is repaid?

Most borrowers benefit from our free Loan Protection Insurance. Terms and conditions apply.

Supported in partnership by:



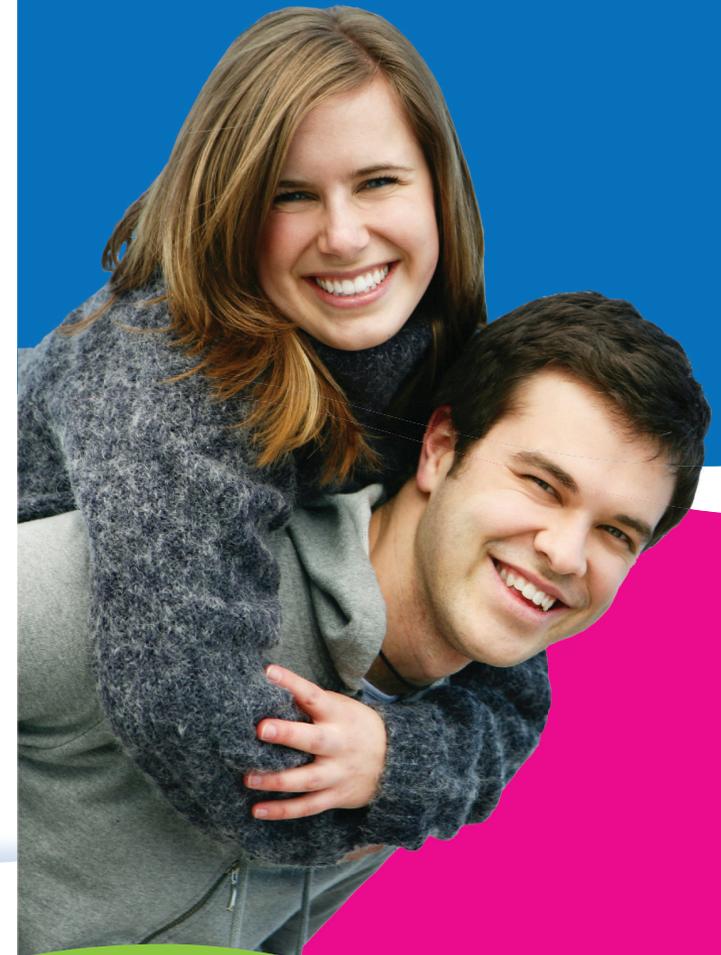
Holgate Villa
22 Holgate Road, York YO24 4AB
T: **01904 676633**
E: **office@nycu.org.uk**
W: **www.nycu.org.uk**
Typetalk: **18002-01904-676662**

Authorised & regulated by the Financial Services Authority. North Yorkshire Credit Union is the trading name for York Credit Union Ltd.



Starter Loan Account

Application Form



Starter Loan Application

About You

NYCU Member Number

Surname

Forename(s)

Date of birth NI No.

Current address

 Postcode

Time at this address Years Months

If less than three years, add previous address

Postcode

Time at this address Years Months

Do you rent or own your home?

If rented, do you rent privately or from the council?

Number in house Number of dependants

Telephone No.

Mobile No.

Current employer

Full-time Part-time Hours worked per week

Time with this employer (yrs)

Prev. employer (yrs)

Type of contract

Permanent Temporary Fixed Term

If you are in receipt of state benefits e.g. JSA/CTC/WTC

Please state which benefits you receive?

How long have you been claiming these benefits?

About your Finances

Income (please specify weekly amounts)

Average take-home pay/Occup. pension £

State retirement pension £

State benefit 1 specify £

State benefit 2 specify £

State benefit 3 specify £

Other income & additional benefits

specify £

specify £

Total Income £

General Expenditure (please specify weekly amounts)

Rent/board £

Council Tax £

Water Rates £

Gas & Electricity (added together) £

Telephone/mobile (added together) £

TV Licence £

TV Rental/Sky/Cable/Internet (added together) £

Travel Expenses (bus/train fares, etc.) £

Car Expenses petrol/Road tax/MOT/Service £

Car Insurance £

Childcare/Nursery Fees £

Maintenance/CSA £

Life Assurance/Endowment £

Home Insurance (Buildings/Contents) £

Weekly Shopping (Food & Toiletries) £

Clothing/Hair £

Other specify £

Other specify £

Other specify £

Total General Expenditure £

About your Finances (continued)

Other Loans	Weekly Repayments	Total Outstanding
Mortgage	£ <input type="text"/>	£ <input type="text"/>
Credit/Store Cards (all)	£ <input type="text"/>	£ <input type="text"/>
Hire purchase (all)	£ <input type="text"/>	£ <input type="text"/>
Catalogue/Mail Order (all)	£ <input type="text"/>	£ <input type="text"/>
Car/Bank Loan (all)	£ <input type="text"/>	£ <input type="text"/>
Social Fund	£ <input type="text"/>	£ <input type="text"/>
Overdraft	£ <input type="text"/>	£ <input type="text"/>
Pay Day Loan	£ <input type="text"/>	£ <input type="text"/>
Provident, etc.	£ <input type="text"/>	£ <input type="text"/>
Other Loan (s)	£ <input type="text"/>	£ <input type="text"/>
Totals of Other Loans	£ <input type="text"/>	£ <input type="text"/>

Assets	Value
Current Estimated Value of Home (if owned)	£ <input type="text"/>
Current Estimated Value of Vehicles (if owned)	£ <input type="text"/>
Current Estimated Value of Pension/ Life Assurance(s)	£ <input type="text"/>
Value of Your Savings (include any credit union savings)	£ <input type="text"/>
Other specify	£ <input type="text"/>
Total Assets	£ <input type="text"/>

If you require any assistance with this form please ask a member of the NYCU team or call 01904 676633

Data Protection Statement: In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purpose of managing your accounts with North Yorkshire Credit Union. Your personal details will be treated confidentially and will not be shared with other agencies for the purpose of credit referencing and debt recovery, for which purpose we hold the necessary Consumer Credit Licences.

Credit Reference & Fraud Prevention Agencies: 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. 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 may be used by us if credit decisions are made about you or anyone with whom you are linked financially, or other members of your household.

Please fill in the pink boxes.