

Section 6: Declaration and Signature

- I declare that the information I have given on this form is true and complete.
- I understand that providing false information and or documentation is fraud, which may result in FAIRshare Credit Union taking criminal proceedings against me.
- I understand that I am required to have the equivalent of 3 months or 12 weeks loan repayments in savings with FAIRshare Credit Union, which will be held as security against my loan. This cannot be withdrawn until the balance of the loan is less than I hold in savings. If I do not already have the required savings, I will build them up at an agreed monthly or weekly amount.
- I give FAIRshare Credit Union permission to carry out checks into my credit history.

Applicants Signature

Date

Partner Declaration:

- If your partner's income details are included on the form, as part of the overall income being used to obtain this loan, they must sign below.

I confirm I agree to my income being taken into consideration.

Partners Signature

Date

In the event I cannot be contacted I authorise FAIRshare to contact:.

Name

Telephone

Address

Section 7: For Office Use Only

Share balance

£

Loan balance

£

Current loan repayment

£

New loan repayments

£

Revolving Credit repayment

£

New loan balance

£

Method of saving: S/O

Payroll

CHB

Other

Loan Approved

Declined

Comments and Terms

Loan Officer's Signature

Date

Loan Officer's Name



Unit 3 Southwater Square
Southwater Way
Telford TF3 4JG
☎: 01952 200200

Loan Application Form

All boxes must be completed, if not applicable enter N/A

Section 1. Personal Details

Membership Number

Surname

First Names

Address

Mobile

Landline

E-mail

Postcode

National Insurance No.

Length of time living at this address:

Years

Months

Date of Birth

If less than 3 years, please provide your previous address and postcode

Address

Tick (✓) the appropriate boxes, or if other please specify.

Marital Status:

Single

Married

Separated

Divorced

Other

Are you:

Unemployed

Employed

Self Employed

Other

Employers Details: Name

Address

Postcode

Work no.

Number of years with Employer:

Section 2. Loan Details

Amount of loan

£

Purpose of loan

Repayable over:

weeks

fortnights

months

(Maximum period 5 years)

Date required

Tick (✓) the appropriate box.

Payment: Funds to be paid to

My bank account

My CredEcard

Other**

Bank details if applicable.

**If other please discuss alternative options with the Loan Officer.

Bank

Account Holder

Sort Code

Account Number

Section 3: Income and Expenditure

All boxes must be completed, if not applicable enter N/A

Tick (✓) the appropriate box. * Proof of all other debts, loans and arrears must be provided

My income and expenditure are shown as Weekly 4 Weekly Monthly

	Income		Expenditure	Arrears *
Average take home pay after all deductions	£ <input type="text"/>	Rent, Mortgage, Board	£ <input type="text"/>	£ <input type="text"/>
Child Benefit	£ <input type="text"/>	Council Tax	£ <input type="text"/>	£ <input type="text"/>
Working Tax Credit	£ <input type="text"/>	Water	£ <input type="text"/>	£ <input type="text"/>
Child Tax Credit	£ <input type="text"/>	Gas & Electricity	£ <input type="text"/>	£ <input type="text"/>
Income Support / ESA /JSA	£ <input type="text"/>	Other Heating Fuel Eg. Heating oil, coal, wood	£ <input type="text"/>	£ <input type="text"/>
Universal Credit	£ <input type="text"/>	Travel; bus; petrol; taxi	£ <input type="text"/>	£ <input type="text"/>
Other (please specify)	£ <input type="text"/>	Food; Housekeeping Eg. Food, toiletries, nappies, cleaning	£ <input type="text"/>	£ <input type="text"/>
Other (please specify)	£ <input type="text"/>	Landline; Internet	£ <input type="text"/>	£ <input type="text"/>
Total	£ <input type="text"/>	Mobile	£ <input type="text"/>	£ <input type="text"/>
Partners income Please specify source below (eg wages)	£ <input type="text"/>	Car insurance; Tax; MOT	£ <input type="text"/>	£ <input type="text"/>
<input style="width: 100%;" type="text"/>		Insurance: Home & Contents	£ <input type="text"/>	£ <input type="text"/>
Income	£ <input type="text"/>	Insurance: Life, Other	£ <input type="text"/>	£ <input type="text"/>
Less Expenditure	£ <input type="text"/>	Childcare	£ <input type="text"/>	£ <input type="text"/>
Surplus	£ <input type="text"/>	Family activities Eg. Clubs, activities, treats	£ <input type="text"/>	£ <input type="text"/>
		TV: Cable; Sky & TV licence	£ <input type="text"/>	£ <input type="text"/>
		Clothing	£ <input type="text"/>	£ <input type="text"/>
		Personal spending Eg. Alcohol, cigarettes, hobbies	£ <input type="text"/>	£ <input type="text"/>
		Credit cards & store cards	£ <input type="text"/>	£ <input type="text"/>
		Catalogues & saving plans Eg. Catalogues, hampers, clubs	£ <input type="text"/>	£ <input type="text"/>
		HMRC repayments over payment of tax credits	£ <input type="text"/>	£ <input type="text"/>
		Debt Plan, IVA, CCJ payments	£ <input type="text"/>	£ <input type="text"/>
		HP or Lease Agreements Eg. Car, furniture, weekly payment store	£ <input type="text"/>	£ <input type="text"/>
		Debt Collection Agency	£ <input type="text"/>	£ <input type="text"/>
		Any other loans Eg. Credit union, payday, doorstep loan	£ <input type="text"/>	£ <input type="text"/>
		Other Expenses / Debts * Continue in section 4 if req'd	£ <input type="text"/>	£ <input type="text"/>
		Total Expenditure	£ <input type="text"/>	

Tick (✓) the appropriate box.

Have you ever had any County Court Judgements? Yes No
(Full details are required even if satisfied)

Have you ever been declared bankrupt? Yes No
(Proof of discharge required)

Are you in a Debt Plan? Yes No
(Supply details in the 'Any other information' box)

Have you been or are you subject to an Individual Voluntary Arrangement (IVA)? Yes No
(Supply details in the 'Any other information' box)

Have you been or are you subject to a Debt Relief Order (DRO)? Yes No
(Supply details in the 'Any other information' box)

Section 4: Any other information Provide any other relevant details

Section 5. Loan Protection Insurance

Loan Protection:
If under 70 years old when the loan is taken out, in the event of your death, this loan is covered by loan protection insurance, at no direct cost to yourself. Each new loan agreement you enter into is governed by a 6 month pre-existing medical condition rule.

If death results from a pre-existing illness or injury, which required medical advice, consultation or treatment prior to the date of the loan, the insurance company will not clear the debt. If you should die 6 months after the date of the loan this rule will not apply.

Important - Please read carefully

Data Protection Statement: In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with FAIRshare 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 purpose we hold a Category F Consumer Credit Licence.

Credit Reference and 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. We may use credit scoring methods to assist application and to verify your identity. 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. This information may also be used for debt tracing and the prevention of money laundering as well as management of your account. In addition we may ask you to provide physical forms of identification and or we may telephone you to confirm your identity.

To prevent or detect fraud or to assist in verifying your identity we may make searches of group records and at Fraud Prevention Agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information, details will be passed to fraud protection agencies.

Information held about you by the credit reference agencies may already be linked to records relating to anyone with whom you have a financial relationship, such as a joint account and this information may be used in our assessment for any credit.

Debt Recovery: For the purposes of debt recovery, your details may be passed to a debt collection agency, the Department of Work and Pensions for consideration of deductions through the Eligible Loan Deduction Scheme and or recovery through the court.

We will not sell or pass on any of your details to third parties however from time to time we may wish to contact the account holder about other FAIRshare Credit Union accounts or services that we think may be of particular interest to you.

If you do not want to receive any information please tick (✓) this box.