

LOAN APPLICATION



Thank you for considering a loan from Stirling Credit Union Limited.

For a faster decision, apply online at www.stirlingcreditunion.co.uk

Please complete in full **ON-SCREEN**, or **BY HAND** using **BLOCK CAPITALS** and return to Stirling Credit Union Ltd., 10 Spittal Street, Stirling, FK8 1DU or email to info@stirlingcreditunion.co.uk. It will speed up your application if it submitted along with the required **supporting documentations** (see section 10). If you have any questions, please telephone 01786 437 090.

1. ABOUT THE LOAN

NOTE: Credit Union loans may require a pledge from shares (savings). Pledged shares are 'attached' to the loan as security and are not available for withdrawal. Shares that are 'unattached' remain available for withdrawal.

I want to borrow	£	Over (no. of months)			
I want to repay <i>Please ✓ an option</i>	Weekly	Fortnightly	4-weekly	Monthly	
I'm applying for a <i>Existing members only. New members will be considered for a Standard loan</i>	Standard Loan	Secured Loan		Handy Loan	
	Loyalty Loan	Loyalty top-up Loan			
The purpose of the loan is <i>Please ✓ the main purpose</i>	Holiday	Refinance high-interest loan(s)	Christmas / Celebrations	Funeral Costs	
	Bills & Household Expenses	Debt Consolidation	Education	Medical, Dental, Vet	My business
	Household Goods	Home Improvements & Decorating	Buy vehicle	Car Expenses	
I want to repay by <i>Please ✓ an option</i>	Standing Order	Cash	Payroll Deduction	Direct Benefit Deposit	

2. ABOUT YOU

I live and/or work in <i>Please ✓ an option</i>	Clackmannanshire	Falkirk	North Lanarkshire	Stirling	
My membership no <i>(if a member)</i>	Title <i>(Mr, Mrs, Miss, Ms, Dr, etc.)</i>				
First name	Middle name(s)				
Last name	National Insurance No				
Date of birth <i>(dd/mm/yyyy)</i>	Number of Dependents				
Dependents' dates of birth <i>(continue on a separate sheet)</i>					
Residential status <i>Please ✓ one option</i>	Home Owner	In temporary accommodation	Private rented	HA / LA rented	Living with family
My home address(es) for last 3 years <i>(please attach a note if you need more space)</i>					
Address 1					
Postcode 1	Time at this address (years & months)				
Address 2 <i>(if applicable)</i>					
Postcode 2	Time at this address (years & months)				
Address 3 <i>(if applicable)</i>					
Postcode 3	Time at this address (years & months)				
Home telephone	Mobile				
My email address					

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How would you like to receive your loan documentation? <i>(Existing members only)</i>						Secure email	Post
I heard about the credit union through <i>Please ✓an option</i>	Colleague	Family	A friend	Press	School	Company Intranet	
	Stirling Council	Stirling University	Social Media	Web search	Other		

3. YOUR EMPLOYMENT

Occupation <i>Please ✓an option</i>	Full-time employed	Part-time employed	Self-employed	Home-maker	Retired	Benefits
IF EMPLOYED:						
Job Title						
Employer's name						
Employer's address						
Employer's Postcode			Employment start date <i>(dd/mm/yyyy)</i>			
Employer's telephone number			Payroll number			

4. YOUR FINANCES

INCOME	
Total monthly salary, after tax	£
Total monthly benefits	£
Total monthly pension	£
Other income, per month	£
Is your income likely to reduce over the period of the loan?	Yes No
If "Yes", please explain <i>(e.g. retirement, likelihood of redundancy, end of contracted work, etc)</i>	
OUTGOINGS	
The total outstanding balance on any credit or store cards	£
Your monthly mortgage / rent	£
Your monthly Council Tax	£
Your monthly travel costs	£
Any other monthly credit repayments such as loans, Hire Purchase, car PCP or other finance	£

5. IF YOU ARE JOINING STIRLING CREDIT UNION AS A NEW MEMBER

Your Bank account sort code <i>(6 digits)</i>	Bank Account number <i>(8 digits)</i>
Savings commitment (to paid-in along with your regular loan repayment) <i>You must make a minimum savings commitment of at least £10 per month.</i>	£

6. IF YOU PAY TAX OUTSIDE THE UK (OTHERWISE, MOVE TO SECTION 7)

In which country/territory outside the UK do you pay tax?	What is your Tax Identification Number (TIN)?
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7. DECLARATION (✓)

I confirm that I have read and understood Stirling Credit Union’s Terms of Membership and how they will use my information.

I confirm that I have read and understood Stirling Credit Union’s membership of the Financial Services Compensation Scheme (FSCS).

(Terms of Membership, Data Privacy Notice and details of our membership of the FSCS can be found on our website)

8. MARKETING PREFERENCES

Stirling Credit Union may contact me with newsletters, loan offers etc. using (✓ preference)

SMS Email Post Decline all

Signature of applicant: _____ Date: _____
(dd/mm/yyyy)

9. PARTNER’S DECLARATION

Complete this section ONLY if a partner’s income has been included in this loan application.

I (the applicant’s partner) confirm that I authorise the disclosure of documentation of my income to Stirling Credit Union Ltd. for the purposes of processing my partner’s loan and managing my partner’s loan account.

I (the applicant’s partner) confirm that I agree to Stirling Credit Union Ltd. (Data Controller in terms of the Data Protection Act 2018) recording any personal and sensitive personal data provided for the purpose of verifying my income. You are entitled to copies of any information the Credit Union holds about you. Any personal and sensitive personal data you provide will be treated confidentially and will only be shared with third parties if it is necessary for the performance of the Credit Union’s contract with your partner, to meet the Credit Union’s legitimate interests, to comply with a legal obligation or if you provide your consent.

Full name of partner (Block Capitals):

Signature of partner: _____ Date: _____
(dd/mm/yyyy)

10. SUPPORTING DOCUMENTS

You MUST provide Proof of Income to enable us to process your application.

In addition, if you are not already a member of the credit union, you MUST provide a copy of:

- Proof of address
- Proof of Identify

PROOF OF INCOME	<p>For ALL loan application, we will need any ONE of the following:</p> <ul style="list-style-type: none"> • 1 month’s recent payslip(s) – which may be covered by one or more payslips (e.g. if you are paid weekly or fortnightly), OR • DWP (benefit) letter, OR • Pension advice, OR • Bank statement <p>We don’t offer joint loans, but if you’ve included your partner’s income in your application (under “other” income), then we require evidence of your partner’s income too (as above).</p>
PROOF OF ADDRESS	<p>NOT required if you are an existing member. Otherwise, we will need any ONE of the following:</p> <ul style="list-style-type: none"> • Council Tax Bill dated within the last 3 months, OR • Utilities Bill dated within the last 3 months, OR • Bank or Building Society Statement dated within the last 3 months, OR • Pay Advice dated within the last 3 months (must show name and address) , OR • Rent Card dated within the last 3 months, OR • Medical Card, OR • Pension/Benefit Documentation, OR • Driving Licence
PROOF OF IDENTITY	<p>NOT required if you are an existing member. Otherwise, we will need any ONE of the following:</p> <ul style="list-style-type: none"> • Valid Passport, OR • Driving Licence photo card, OR • Employers ID with photograph, OR • Bus Pass, OR • A letter confirming your identity from: <ul style="list-style-type: none"> ○ a Local Community Worker, or ○ your Care Worker, or ○ a Health Worker, or ○ your local Priest or Minister of Religion.

LOAN APPLICATION



A CONDENSED GUIDE TO THE USE OF YOUR PERSONAL INFORMATION BY STIRLING CREDIT UNION AND CREDIT REFERENCE AND FRAUD PREVENTION AGENCIES

1. When you apply to us to open an account, Stirling Credit Union Ltd. will check the following records about you and others (see 2 below):

- i. Our own;
- ii. Those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information; and
- iii. Those at fraud prevention agencies (FPAs).

We will make checks such as: assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

2. If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

3. Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.

4. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.

5. If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.

6. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

7. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 2018.

HOW TO FIND OUT MORE

1. This is a condensed version and if you would like to read the full details of how your data may be used please download the Full Guide to the use of your personal data by Stirling Credit Union and Credit Reference and Fraud Prevention Agencies from the website.

2. You can contact the CRAs currently operating in the UK; the information they hold may not be the same, so it is worth contacting them all. A Statutory Credit Report is free.

- Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 481 8000 or log on to www.experian.co.uk.
- Call Credit (TransUnion), Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 060 1414.
- Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk.