

# LOAN APPLICATION



Please complete in full using BLOCK CAPITALS. Forms can be returned to Stirling Credit Union Ltd., 10 Spittal Street, Stirling, FK8 1DU or info@stirlingcreditunion.co.uk. If you have any questions, please email or telephone 01786 437 090.

## PERSONAL DETAILS

Membership no:	Title (Mr, Mrs, Miss, Ms, Dr, etc.):		
Surname:	First name:		
Middle name(s):			
Address(es) for last 3 years. Address 1:			
Post code:	Address since (date):		
Address 2 (if applicable):			
Post code:	Address since (date):		
Address 3 (if applicable):			
Post code:	Address since (date):		
Home telephone:	Mobile:		
Email address (in BLOCK CAPITALS):			
N. I. no:	Date of birth:		
Tenure (✓): tenancy	mortgaged	owning outright	with family or friends

## WORK DETAILS (✓)

Apprentice	Carer	Disability	Employed FT	Employed PT
Homemaker	Retired	Self-employed	Sickness	Student
Unemployed	Are you on maternity / paternity / sick / other leave (please provide dates / details)?			

If employed or self-employed:

Workplace 1: \_\_\_\_\_

Workplace address 1: \_\_\_\_\_ Post code: \_\_\_\_\_

Workplace 2: \_\_\_\_\_

Workplace address 2: \_\_\_\_\_ Post code: \_\_\_\_\_

Workplace 3: \_\_\_\_\_

Workplace address 3: \_\_\_\_\_ Post code: \_\_\_\_\_

## BANK DETAILS FOR LOAN PAYMENT

Name of bank: \_\_\_\_\_

Sort code (6 digits): \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Account no. (8 digits): \_\_\_\_\_

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## LOAN DETAILS

Loans may require a pledge from shares (savings). Pledged shares are 'attached' to the loan as security and are unavailable for withdrawal while the loan balance exceeds the amount of the security. Shares that are 'unattached' are available for withdrawal.

Purpose of loan:				
Type of loan:				
Amount of loan: £		Income pay date for loan repayments:		
Preferred frequency (✓)	weekly	fortnightly	4-weekly	monthly
Preferred term of loan:		or preferred repayment amount: £		
If you would like to add any other information:				

## INCOME AND EXPENDITURE

Documentary evidence of ALL income declared should be submitted with the application. Electronic or hard copy payslips, bank statements, pension advice, income tax returns, government letters, etc. are all suitable. Partner's income is optional but may strengthen your application. If your partner's income is declared they should sign the declaration.

INCOMINGS	W	F	4	M
EARNINGS Take home salary or wages	£	£	£	£
Partner's take home salary or wages (optional)	£	£	£	£
Credit Union payroll deduction	£	£	£	£
Maintenance or child support	£	£	£	£
Boarders or lodgers	£	£	£	£
Non-dependant contributions	£	£	£	£
Student loans and grants	£	£	£	£
Other:	£	£	£	£
BENEFITS Carer's Allowance	£	£	£	£
Child Benefit	£	£	£	£
Child Tax Credit	£	£	£	£
Council Tax Reduction	£	£	£	£
Disability Living Allowance / Attendance Allowance	£	£	£	£
Employment & Support Allowance	£	£	£	£
Housing Benefit	£	£	£	£
Income Support	£	£	£	£
Jobseeker's Allowance	£	£	£	£
Personal Independence Payment	£	£	£	£
Statutory Sick Pay	£	£	£	£
Universal Credit	£	£	£	£
Working Tax Credit	£	£	£	£
Other benefits (e.g. Maternity Allowance, etc.):	£	£	£	£
PENSIONS Pension Credit	£	£	£	£
Private or work pension(s)	£	£	£	£
State pension(s)	£	£	£	£
Other pensions:	£	£	£	£
<b>TOTAL INCOME</b>	£	£	£	£

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If you are declaring just your own income, please provide figures for your personal essential expenditure and debts. If your partner's income is declared figures for household essential expenditure and debts should be provided.

OUTGOINGS	W	F	4	M
Rent or mortgage	£	£	£	£
Other secured loans	£	£	£	£
Building and contents insurance	£	£	£	£
Pension and life insurance	£	£	£	£
Council Tax	£	£	£	£
Gas	£	£	£	£
Electricity	£	£	£	£
Other utilities (coal, oil, calor gas, etc.)	£	£	£	£
TV licence	£	£	£	£
Court fines	£	£	£	£
Maintenance or child support	£	£	£	£
Hire purchase / conditional sale	£	£	£	£
Childcare costs	£	£	£	£
Adult care costs	£	£	£	£
Catalogues	£	£	£	£
Credit cards	£	£	£	£
Personal loans (other than Stirling Credit Union)	£	£	£	£
Store cards	£	£	£	£
Student loans	£	£	£	£
Other debts	£	£	£	£
<b>TOTAL EXPENDITURE</b>	£	£	£	£

HOUSEHOLD INFORMATION			
Property type (✓)	rented	mortgaged	owned outright
No. of adults in household:		No. of dependent adults:	
No. of children under 14:		No. of children 14 to 18:	
Age of partner (if their income is declared):		If you would like to add any other information:	

## DECLARATION (✓)

I confirm that I would like to apply for a loan from Stirling Credit Union Ltd. and declare that the information given by me on this form is correct to the best of my knowledge and belief. I authorise Stirling Credit Union Ltd. to obtain credit references and verify my identity and residence by checking the information given on this form against that on relevant databases (e.g. the electoral register, credit reference agencies and fraud prevention agencies).

I confirm that I am aware that a £5.00 loan fee will be deducted from my savings.

I 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 purposes of processing my loan and managing my loan account. 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

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be shared with third parties if it is necessary for the performance of the Credit Union's contract with you, to meet the Credit Union's legitimate interests, to comply with a legal obligation or if you provide your consent.

Signature of applicant: \_\_\_\_\_ Date: \_\_\_\_\_

## PARTNER'S DECLARATION (✓) (MUST be signed if partner's income is disclosed)

- I 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 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.

Name of partner: \_\_\_\_\_

Signature of partner: \_\_\_\_\_ Date: \_\_\_\_\_

A CONDENSED GUIDE TO THE USE OF YOUR PERSONAL INFORMATION BY STIRLING CREDIT UNION AND AT 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](http://www.experian.co.uk).
- Call Credit, 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](http://www.myequifax.co.uk).