

Loan Application



Tel: 0151 448 0565 | Email: info@riversidecreditunion.co.uk
Speke Boulevard/Woodend Ave, Speke, Liverpool L24 9HZ

A: Personal Details.

Please note, failure to complete may result in your loan application being rejected.

Name		Member Number	
Nationality		Date of Birth	/ /
Address			
	Postcode		
How long have you lived at this address?	Years	Months	
If less than 3 years, state previous address			
Home tel no		Work no	
Mobile no			
Email			
National Insurance Number		Marital status	
Number of dependent children		Ages	
Are you a	Home owner	Private tenant	Housing Association tenant
			Other, please state:

B: Employment Details.

Employed	Self employed	Unemployed	Retired	Student	Other
Name of Employer					
Address					
Postcode		Tel No			

ALL LOAN APPLICANTS REQUIRE A FULL BANK/POST OFFICE STATEMENT DATED WITHIN THE LAST THREE MONTHS

C: Loan Details.

Loan Type	Saver	Instant	Date of Application	
Date loan required		Value of loan requested	£	
Purpose of loan				
How would you like to make reypayments?				

D: Method of Payment.

If your loan application is successful, how would you like it to be paid? (please tick):			
Into CredEcard		Into Bank Account (BACS)	
Name of Bank			
Name on Bank Account			
Bank Account Number		Sort code	

Data Protection:

In accordance with the principles of the Data Protection Act 1998, we will use your personal data for the purposes of managing our accounts with the Credit Union. Your personal data will be treated with confidentiality and will only be shared with other agencies for the purpose of credit referencing and debt recovery (for which we hold the appropriate consumer credit license), to prevent crime or fraud, or where legally required to do so. We may use information for reporting to funders or those for whom we provide services, but such information will be anonymous and will not personally identify you.

I understand that I will be assigning my shares and future payments to share 1 as security for payment of my loan and I will not be able to withdraw savings from this account. I also confirm that the above account details are correct.

Name:	Signature:
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E: About your Finances.

Please be realistic with your estimates of income and expenditure. Also tell us about your outstanding debts and arrears with your bills. This section must be completed in detail for the Loan Officer to assess your Application.

A: Your Income	Monthly
Wages	£
Partner's Wages	£
Pension	£
Income Support	£
ES Allowance	£
Child Benefit	£
Working Tax Credit	£
Child Tax Credit	£
Incapacity Benefit	£
Pension Credit	£
DLA / PIP	£
Carers Allowance	£
Universal Credit	£
Child Maintenance / CSA	£
Industrial Injuries Benefit	£
Housing Benefit	£
Other: please specify	£
TOTAL INCOME	£

B: Other Creditors	Balance	Monthly
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
TOTAL	£	£

Declaration:

I do not expect my ability to repay to change during the repayment period. I understand that provision of false information is fraud and that the Credit Union may take appropriate action if I am found to have deliberately provided false or misleading information.

I understand that the Credit Union may run a credit search for the purposes of this loan application. The statements here are made for the purposes of obtaining this loan and the information I have given on this form is, to the best of my knowledge and belief, accurate and full information.

I agree that the information given is true and accurate and agree to the terms and conditions of this loan application. I hereby agree that I shall continue to contribute to my shares in the Credit Union whilst repaying my loan.

Member Number:	Signature:
Name:	Date:

C: Monthly Expenditure	Monthly
Mortgage	£
Rent	£
Secured Loans	£
Buildings/Contents Insurance	£
Pension/Life Insurance	£
Council Tax	£
Electricity	£
Water	£
Gas	£
Maintenance/Child Support	£
HP Repayments	£
Child/Adult Care Costs	£
TV Licence/Rental	£
Satellite/Cable/Internet	£
Home Phone	£
Mobile Phone	£
Public transport	£
Car Insurance	£
MOT/Car Service	£
Road Tax	£
Fuel	£
Breakdown/Recovery	£
Parking/Toll Charges	£
Food	£
Cleaning/Toiletries	£
Pets	£
Clothing/Footwear	£
Cigarettes/Tobacco	£
Alcohol	£
Health	£
Repairs/Home Maintenance	£
Laundry	£
Hairdressing	£
Hobbies/Leisure	£
Lottery	£
School/Work Meals	£
Nappies/Baby Items	£
TOTAL	£
Disposable Income (A-B-C)	Monthly
Total Income	£
What You Owe	£
Your Expenses	£
Balance	£