



LOAN APPLICATION FORM

Failure to fully complete the form may result in rejection of the application.

Section A: Personal Details

1. Name.(Mr/Mrs/Ms).....Membership No.....
 2. Address.....
 3. Post Code.....
 4. E-mail Address.....
 5. Time at current address.....(if less than 3 years please provide details of other addresses below)

 6. N.I. Number..... 7. No. of Dependents.....8. Are you a UK citizen? Y or N
 9. Home Tel. No 10. Mobile Tel. no 11. D.O.B.....
 12. Are you a: Tick one box
 Private Tenant? [] Please provide copy of Tenancy Agreement
 Home Owner [] Mortgage Provider
 Council Tenant [] Which Council
 Housing Assoc [] Which Housing Assoc?.....
 Other [] Please state.....
 13. How much is your *monthly* rent/mortgage £.....

Section B: Employment Details (We require copies of last 3 months payslips for verification if applicable)

14. Employment status* Permanent/ Temporary/ Self Employed/ Not working *Circle one category
 15. Occupation (or type of benefit received)
 16. Name of Employer
 17. Time with current Employer years
 18. Address of Employer.....
 Employer Tel. No.

Section C: Loan and Savings Details

19. Purpose of this loan(be as specific as possible to avoid delays)
 20. I would like to borrow £..... 21. My total individual **net** income is £.....pcm
 22. I wish to repay by: Standing Order / Salary deduction / Benefit Transfer / Cash
 23. I wish to repay the loan weekly / monthly at the rate of £.....per week/month
 Please note that you are encouraged to continue making some payment into your savings account to enable us to look at larger loans in the future which often attract lower interest rates.
 24. I would like to pay into my Savings account at the rate of £.....per month/week

Section D: Paying your loan sum to you

25. If approved, how would you like your payment made?
 Paid to my bank account : Sort code Account No.
 or Paid by cheque payable to

BUDGET SHEET

Please complete the Budget Sheet and submit with your Application.

This will help both you and the Credit Union to check that you can afford to take out and repay your loan. If you have any difficulty understanding the Budget Sheet form then please speak to a member of staff who will be happy to explain.

Income and expenditure shown on the Budget Sheet must be for the sole applicant. Should a spouse/partner's income details be included then they must also share responsibility for the loan by means of a separate guarantor agreement with the Credit Union. Details of this requirement will be provided on request.

Please list on the Budget Sheet all loans, credit cards, overdrafts, catalogue accounts or any other debts that you owe, including Council Tax, Mortgage or Rent arrears and any guarantor arrangements you have.

If you are subject to any of the following, please tick the box and provide further information below:
County Court Judgement [] Undischarged Bankrupt [] Individual Voluntary Arrangement []
Currently on Sick/Maternity Leave [] Redundancy Notice [] Mortgage/Loan Arrears []

DECLARATION

1) The information that I have given is to the best of my knowledge a true reflection of my financial circumstances and I understand that withholding or failing to disclose material facts could invalidate the loan and may constitute a criminal offence.

2) I understand that if I fail to repay this loan as agreed (default) I will be liable for the costs of recovery including legal costs, together with outstanding interest until the debt is cleared.

3) I understand that my savings may not begin to be withdrawn until such time as the amount of loan outstanding is less than the value of my savings.

4) I understand Rugby Credit Union will conduct checks to verify my personal information with relevant authorities and with credit reference and fraud prevention agencies and I agree they can share my personal information with these agencies within the terms of Rugby Credit Union's Privacy Policy which is explained in the Privacy Notice available from the office or on their website.

Applicants signature: Date:

Please read the above declaration carefully before signing. Ask if anything is not clear to you.

Members Checklist

- [] Have you completed all pages of the loan application form including the Budget Sheet
- [] Have you read, understood and signed the Declaration
- [] Have you included 3 months most recent Payslips and Bank Statements