



## ABOUT THE LOAN YOU ARE REQUESTING

List the purposes of your loan request and how much you are requesting for each item

Item  Amount £

Item  Amount £

Requested repayment term Months  Years

Repayment frequency  Monthly  Weekly

Method of repayment

Payroll Deduction  Standing Order  Post Office/ PayPoint

**Please give details of your bank account where the funds will be paid into and your standing order will be collected**

Sort Code  Account no

Name of Account Holder

**How would you like to be notified of the loan decision?**

Text  Email  Phone  Post

**How would you like to sign the loan agreement?**

Sign at Cardiff Office  Sign at Barry Office

Have the loan agreement sent to you

## CREDIT HISTORY

Are you in arrears with any loans/bills/rent/mortgage/Council Tax or missed payments for any of these in the last 12 months?  Yes  No

Are you repaying a social fund loan?  Yes  No

Do you have any County Court Judgements (CCJs)?  Yes  No

Are you an undischarged bankrupt, or do you have an IVA, Debt Relief Order or debt management plan?  Yes  No

If you have answered yes to any of these questions, please give full details here. We consider most circumstances, but you need to tell us about them.


Continue on extra sheet if necessary

## ABOUT YOUR FINANCES

Please complete this section with your monthly income and expenditure:  Per month

### YOUR INCOME

Salary after deductions	£
Salary of partner - if applicable	£
Universal Credit	£
Pension	£
Income Support	£
Job Seekers Allowance/ESA	£
Tax Credits	£
Disability Living Allowance / PIP	£
Child Benefit	£
Maintenance/Child Support	£
Any other income please specify	£
<b>Total Income</b>	<b>£</b>

### OTHER CREDIT

How much your weekly or monthly payments are:

	Total Outstanding	Weekly/Monthly Repayment
Loans	£	£
Payday Loans	£	£
Doorstep Lenders	£	£
Social Fund Loan	£	£
Credit Cards	£	£
Store Cards	£	£
Hire Purchase	£	£
Car Finance	£	£
Catalogues	£	£
Court Orders	£	£
Debt Management	£	£
Debt Collection	£	£
<b>Total Owing</b>	<b>£</b>	<b>£</b>

### YOUR EXPENSES

Mortgage/Rent	£
Council Tax	£
Electricity	£
Gas	£
Water	£
Building/Contents Insurance	£
TV Licence	£
TV/Internet Package	£
House Phone	£
Mobile Phone	£
Food and Toiletries	£
Clothing/Footwear	£
Cigarettes/E-Cigarettes	£
Nappies/Baby Needs	£
Nursery/Childcare/School Fees	£
Child Maintenance	£
Car Insurance	£
Petrol	£
Road Tax	£
Bus/Train Fare	£
Pet Food/Vet Fees/ Insurance	£
Leisure/Activities	£
Regular Savings	£
Life Insurance/Private Pension	£
<b>Total Expenditure</b>	<b>£</b>

<b>Total Income</b>	<b>£</b>
<b>Total Owing PLUS Total Expenditure</b>	<b>£</b>
<b>INCOME LESS EXPENDITURE</b>	<b>£</b>

If you have included your partner's income in this section, they must sign the declaration below:

I agree to Cardiff & Vale Credit Union using my personal data to assess this loan application, and understand and consent to this data being stored by Cardiff & Vale Credit Union as part of the application process. I understand I can access details of the full privacy statement at [www.cardiffcu.com](http://www.cardiffcu.com) or in hard copy on request

Signed:  Dated:

Partner's name  Date of Birth

**BENEFICIARY DETAILS** \*The witness must not be beneficiary

In the event of my death, I nominate the person named below as my beneficiary to receive all my shares and any sums payable under the Life Insurance Scheme of the Credit Union.

Nominee Full Name  Relationship

Nominee Address

Member's signature  Date

Witness signature\*  Witness print name

**Important - Your Personal Information**

We may use credit reference and fraud prevention agencies to help us make decisions. What we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the section in the attached guidance notes called: **A Guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies**. By confirming your agreement to proceed you are accepting that we may each use your information in this way.

**DECLARATION**

**In signing this application form, I declare that:**

- I understand that my savings will be held as security against the loan and that I will not be able to withdraw my savings until my savings balance is higher than my loan balance.
- The information I have given on the form is true and accurate, and I agree to notify the credit union if any of the information changes before my loan is assessed.
- I am not aware of any reason why I will not be able to repay this loan in full.
- All information given is true and accurate to the best of my knowledge. I understand that any knowingly inaccurate or untrue information provided in this application may be treated as fraud.
- I am not intending to enter into any formal debt remedies (such as IVAs, bankruptcy or Debt Relief Orders) during the period of the loan I have applied for.
- I have read and understood the attached Financial Services Compensation Scheme Information Sheet and Exclusion List.
- I understand that I have a responsibility to make all my loan payments on time and in full, and I commit to do so.
- I authorise Cardiff & Vale Credit Union to use any information I have provided on this form to carry out any checking with licenced credit reference agencies, to prevent fraud and to recover any outstanding debts.
- I am not aware of any reasons why I would not be able to carry out my usual work or why my benefits or other income may change during the loan term.
- I understand that my application is subject to approval.
- By joining the credit union you agree that we can send you statements, new terms & conditions, information about changes to the way your account(s) operate and notification of our annual general meeting. You can access a full copy of our privacy statement on our website [www.cardiffcu.com](http://www.cardiffcu.com) or by email to [ccu@cardiffcu.com](mailto:ccu@cardiffcu.com) on request.

We would like our members to continue to receive our newsletters, which includes latest news of our services, performance and current promotions. You can choose to receive the newsletter in two ways:

- Yes please - I would like to receive newsletters by email
- Yes please - I would like newsletters to be posted to me
- No thanks - I don't want to receive your newsletter

We would like our members to continue to receive information regarding new or promotional savings and loans products. You can choose to receive the information in two ways:

- Yes please - I would like to receive savings and loans news and offers by email
- Yes please - I would like savings and loans news and offers posted to me
- No thanks - I don't want to savings and loans news and offers

We would like to contact members with a link to our annual online member feedback survey. The survey helps us to ensure we are offering the best services we can to our members:

- Yes please - I would like to an email with the link to the annual member survey
- No thanks - I don't want to be sent the link to the annual member survey

How did you hear about us? (this question is for new member loan app and membership applications only – not loans form)

- Leaflets  Word of mouth  TV/Press  Social media
- Another organisation  Hub/collection point

**I have read and understood the declaration above**

Signed:  Date:

Please return completed forms to Cardiff & Vale Credit Union, Central Library Hub, The Hayes, Cardiff CF10 1FL

**FOR OFFICE USE ONLY**

Approved  Declined  Offer

Loan Repayment	£
Savings	£
Share 2	£
Total Payment	£

Date agreement posted	
SBO / Payroll enclosed?	Yes / No

Amount Approved Over Loan No.

£	@	%APR
	Weeks/Months	
Signature		
Staff / Credit Comm / Management		

SBO / Payroll returned	Yes / No / n/a
Payment date	
Cheque No. / BACS	
BACS authorisation	1 2

Comments