

Partner's declaration:

If you have declared your partner's income details as part of your overall income in applying for this loan, your partner will need to sign below confirming agreement for their information to be used in considering the loan and its repayment.

Partner's name: _____ Partner's signature: _____ Date: / /

Partner's date of birth: / /

Formal declaration:

I declare that I am/am not * in good health and that I have/have not been diagnosed as having a life threatening condition (*delete as applicable). I further declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and fully complete. I understand the provision of false information is fraud and the credit union may take appropriate action if I am found to have deliberately provided false or misleading information. I acknowledge that Bedford Credit Union may verify any information given in relation to this loan application. All loans are subject to Credit Committee approval and availability of funds. I also agree to save the amount stated overleaf into my "Attached Shares account". I understand that I will not be able to withdraw from this account unless the loan balance is zero.

Signature: _____ Date: / /

(Upon receipt at head office please note that completed loan application will take a maximum of 7 days to return)

Office use only

Application completed and accepted by: _____ Branch _____ Date: / /

Additional information: _____

Search required Signed _____ Date: / /

Approved / Refused Signed _____ Date: / /

Approved / Refused Signed _____ Date: / /

Approved / Refused Signed _____ Date: / /

Pending / Reason _____

Informed tel / In person Signed _____ Date: / /

Comments: _____

Loan no. [] Loan amount [] Loan & interest []

Loan agreements prepared by: []

Debit card upload: [] [] [] [] [] [] [] [] DC processed by: []

Cheque no.: [] [] [] [] [] [] [] [] Cheque processed by: []

Bank transfer: [] [] [] [] [] [] [] [] Bank transfer processed by: []

Handed over by: [] Date: / /

Loan Application

Bedford Credit Union · 6 St. Paul's Square · Bedford · MK40 1SQ
Tel: 01234 346352 · Email: info@bcumail.org.uk · www.bedfordcreditunion.org.uk

Are you a member of Bedford Credit Union? Yes / No Membership No: []

Title: [] Surname: [] Forename(s): []

Address: _____

Postcode: _____ Landline tel: _____ Mobile tel: _____

Work tel: _____ Email: _____

Are you happy to receive information and statements by email instead of post? Yes No
(Please note we will not disclose your details to any third parties)

Date of birth: / / National insurance no: _____

Household Status:- How long have you lived at your present address? _____ Years _____ Months

If less than 3 years please list all previous addresses within the last 3 years with the length of time at each address:

2nd address: _____

Town / County: _____ Postcode: _____ How long? _____

3rd address: _____

Town / County: _____ Postcode: _____ How long? _____

Who else lives with you (please do not include yourself):- No. of children _____ No. of adults _____

Are you:- Tenant Private Housing association name: []

Or:- Home owner with mortgage Living with parents / friends Home owner without mortgage

Data Protection Statement: In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with Bedford Credit Union. Your personal details will be treated confidentially and will only be shared as outlined below, for which purposes we hold a Category H Consumer Credit Licence.

Credit Reference (CRA) and Fraud Prevention Agencies (FPA): We may make searches about you at CRA who will supply us with credit information as well as public information (including Electoral Register). The CRA will record details of the search whether or not this application proceeds. Credit searches and other information which is provided to us and/or the credit reference agencies about you and anyone with whom you are linked financially may be used by us if credit decision are made about you or anyone with whom you are linked to financially. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRA. This information may be supplied to other organisations by CRA and FPA to perform similar checks and to trace your whereabouts and recover debts that you owe. This information may also be used for the detection and prevention of crime and money laundering as well as the management of your account. In addition, we may ask you to provide physical forms of identification and/or we may telephone you to confirm your identity. We may also make periodic searches at CRA and FPA to manage your account with us.

To prevent or detect fraud, money laundering, or to assist in verifying your identity we may make searches of group records and at FPA who will supply us with information. If you give us false or inaccurate information, details may be passed to FPA and other organisation involved in crime and fraud prevention. 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 1998. Contact details of the Credit Reference Agencies are available upon request.

Outgoings

Household expenditure		
	Amount	How Often
Mortgage / rent	£	
Council tax	£	
Water rates	£	
Child care	£	
School bus / meals	£	
Food	£	
TV License	£	
Satellite / Internet	£	
Landline telephone	£	
Mobile	£	
Home insurance	£	
Health insurance	£	
Pets insurance	£	
Gas	£	
Electric	£	
Car tax	£	
Car insurance	£	
Fuel / fares	£	
Smoking	£	
Drinking	£	
Other	£	
Total	£	

Office Use Only		
Total expenditure	£	wk/month
Total credit payments	£	wk/month
Total overall expenditure	£	wk/month

Who else do you owe money to?

(Please list all loans, Credit Cards, mail order, Catalogues, payday loans, Debt management companies, etc.)

Lender	Purpose	Loan amount / limit	Outstanding balance	Payment amount	Payment frequency
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
	Total	£	£	£	

Your credit history

- | | | |
|---|--------------------------|--------------------------|
| | Yes | No |
| Have you ever had a DWP Social Fund Loan | <input type="checkbox"/> | <input type="checkbox"/> |
| Do you have any County Court Judgements | <input type="checkbox"/> | <input type="checkbox"/> |
| Do you have any default notices? (this includes non-payments, underpayments, and late payments) | <input type="checkbox"/> | <input type="checkbox"/> |
| Charging Orders against your property? | <input type="checkbox"/> | <input type="checkbox"/> |
| Are you an undischarged bankrupt? | <input type="checkbox"/> | <input type="checkbox"/> |
| Have you ever been bankrupt or are you in the process of bankruptcy? | <input type="checkbox"/> | <input type="checkbox"/> |
| Are you in the process of taking any money/debt relief orders including I.V.A.s? | <input type="checkbox"/> | <input type="checkbox"/> |
| Are you currently using the services of a debt management organization? | <input type="checkbox"/> | <input type="checkbox"/> |
- (If you answer yes, or are unsure, to any of the above please provide details or use this space for any further information)

Additional information

Income

Are you in employment?: Yes No
 If Yes, Permanent Temporary Contract

 For how long?: _____
 Employer’s name: _____
 Job title: _____

If your partner pays bills please complete this section
 Is your partner in employment?: Yes No
 If Yes, Permanent Temporary Contract
 For how long?: _____
 Employer’s name: _____
 Job title: _____

Income	Amount	How often
Net salary/wages	£	
Universal credit	£	
Child tax credits	£	
Working tax credits	£	
Pension credits	£	
Incapacity / ESA	£	
Child benefit	£	
Income support	£	
JSA	£	
PIP / DLA / AA	£	
Private pension	£	
State pension	£	
Carers allowance	£	
Contributions of children	£	
Other (specify)	£	
Total	£	

Income	Amount	How often
Net salary/wages	£	
Universal credit	£	
Child tax credits	£	
Working tax credits	£	
Pension credits	£	
Incapacity / ESA	£	
Child benefit	£	
Income support	£	
JSA	£	
PIP / DLA / AA	£	
Private pension	£	
State pension	£	
Carers allowance	£	
Contributions of children	£	
Other (specify)	£	
Total	£	

If your partner’s income is used to support this loan application he/she will have to sign the Partner’s Declaration on page 4

Office use only: Total amount of disposable income £ wk/mnth %

Loan requested

£ _____ amount in words _____

Purpose of loan _____

Repayments to be made: weekly / 2 weekly / 4 weekly / monthly Over: _____ yrs _____ mths

By: Cash (under £1000 only) Standing order Payroll Benefits (Please state) _____

I would like to pay in instalments of: £ _____ Starting on _____

I agree to mandatory savings of: £ _____ into an “Attached shares” account

I will save an additional £ _____ Total proposed Payment of savings and loan: £

How would you prefer your loan to be paid?

Cheque made payable to? _____

Bank transfer To your Bedford Credit Union pre-paid card

Would you like the paperwork posted to your address to be completed?

To complete this application please sign on next page