

ISLINGTON & CITY CREDIT UNION LTD
SAVER LOAN APPLICATION FORM -

Received Date.....

Please COMPLETE ALL SECTIONS of this form or write 'not applicable' (N/A).
Failure to complete the form fully may result in delays or rejection.

Member details:

Name.....Membership number.....

Previous Name (if any) Date changed?.....

Address.....

Post code..... Home Email.....

Time at current address..... *(if less than 2 years, please provide details of other addresses below)*

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Your date of birth..... N I number..... No of Dependents

Home telephone number..... Mobile number

Are you a:

Private tenant? [] Living with family/friend? []

Home owner / mortgage? [] Council tenant? [] Which Council?.....

Housing Assoc. []

Name of Housing Assoc.

Employment details

Employment status* permanent / temporary contract / not working *Circle appropriate category.

Occupation (or type of benefit received).....

Name of employer..... Job title

Address of employer.....

Work telephone number Work email.....

Can you be contacted there? Yes / No Time with current employer.....years

Loan Details (Please be specific about purpose of loan)

Purpose of loan.....I would like to borrow £.....

I wish to repay by standing order / payroll deduction / cash

I wish to repay the loan at £..... plus £..... savings per month / fortnight / week

(savings must be **at least** £25.00p p.c.m or £5.00p per week)

How Would You Like Your Payment Made? *Circle appropriate category.

Paid to my bank account by BACS Paid by cheque payable to

Paid as a cheque for 'cash' redeemable at PO (not more than £500 and is only possible in special circumstances)

Health Status

I have / have not (**delete as appropriate**) received treatment or medical advice/consultation for an illness or injury within the last six months.

If so give details:.....

Continued Overleaf

NB Failure to disclose information below may lead to your application being declined.

I already owe money to the following creditors. **Please list all** loans, credit cards or any other sums owed including council tax, mortgage or rent arrears. Continue on new sheet if necessary and ask if you need clarification.,

Creditor	Purpose	Original Amount	Balance Owing	Repaid at £/month

I have / have not any undischarged County Court Judgments against me. (delete one)

I have / have not an Individual Voluntary Arrangement (IVA) with creditors. (delete one)

Having a CCJ or IVA does not necessarily prevent us issuing a loan, however, failure to disclose this WILL lead to the application being rejected.

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 the credit union. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing, project monitoring, and/or debt recovery.

DECLARATION:

(Please read carefully before signing. Ask if any part is not clear.)

- 1/ I am not indebted to any other Credit Union, bank or loan agency, either as a borrower or guarantor, except as stated previously on this application form.
- 2/ I understand that if I fail to repay the loan (default) I will be liable for the costs of recovery including legal costs and a £100 administrative charge towards the Credit Unions costs.
- 3/ I agree to permit the credit union to share information about my application with credit reference agencies if they deem it necessary. (NB A negative report will not necessarily effect your application)
- 4/ I understand that I will be required to maintain the minimum savings level of £5.00p per week or £25.00p per month throughout the term of my loan.
- 5/ I understand that I may not withdraw savings until my loan is repaid.
- 6/ I have read and understood the data protection statement regarding data sharing and agree to information being shared for project monitoring purposes with credit union funders.
- 7/ The statements herein are made for the purpose of obtaining a loan and are true to the best of my knowledge.

Applicants signature: **Date:**

Has anyone helped you complete this form? If so could you give their name (and signature if possible)?

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The section below is for office use only - LOANS PANEL MEMBERS TO COMPLETE:

We approve / decline a loan for £..... **Approved date:**

To be paid back at £..... plus £..... savings per **month / fortnight / week**

(savings must be **at least** £25.00p p.c.m. or £5 pw)

Signed by Authorised Signatories

Print names

.....

Member notified of decision by (name& date)

Member notified by Cheque Ready for Collection (name& date).....