



COLCHESTER  
CREDIT UNION

7 The Centre, Hawthorne Avenue, Colchester, CO4 3PX  
01206 798 823 info@colchestercreditunion.co.uk

# Loan application form

Title	<input type="text"/>	Member number	<input type="text"/>
Full name	<input type="text"/>		
Date of Birth	<input type="text"/>	N.I. Number	<input type="text"/>
Home phone	<input type="text"/>	Mobile	<input type="text"/>
Email	<input type="text"/>		
Personal status	<input type="checkbox"/> Single <input type="checkbox"/> Couple (no children) <input type="checkbox"/> Couple (with children) <input type="checkbox"/> Single parent		
Number of children	<input type="text"/>		
Address	<input type="text"/>		
Postcode	<input type="text"/>	How long have you lived at this address?	<input type="text"/> years <input type="text"/> months
Home status	<input type="checkbox"/> Homeowner <input type="checkbox"/> Housing association <input type="checkbox"/> Council <input type="checkbox"/> Private tenant <input type="checkbox"/> Lodger <input type="checkbox"/> Living with family		
If less than 3 years please provide previous address			
Address	<input type="text"/>		
Postcode	<input type="text"/>	How long did you live at this address?	<input type="text"/> years <input type="text"/> months
Employment status	<input type="checkbox"/> Employed full time <input type="checkbox"/> Employed part time <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired		
	<input type="checkbox"/> Student <input type="checkbox"/> Home maker		
Employer	<input type="text"/>		
Address	<input type="text"/>		
Job title	<input type="text"/>	Time with employer	<input type="text"/> years <input type="text"/> months
Is your job?	<input type="checkbox"/> Permanent <input type="checkbox"/> Fixed term <input type="checkbox"/> Temporary		

The interest rate charged on the loan will depend on the type of loan that you have been granted. The interest rate will be shown on the loan agreement.

When reviewing your application we may ask you for further documentation to support it.

If it is apparent that information has been withheld or appears to be false your application will not be considered.

If you are not already a member please remember to include your membership application.

## INCOME AND EXPENDITURE DETAILS

Monthly income	£ per month	Monthly Expenditure	£ per month
Average take home pay	<input type="text"/>	Rent/mortgage	<input type="text"/>
Partner's income	<input type="text"/>	Council tax	<input type="text"/>
Jobseekers allowance (JSA)	<input type="text"/>	Water rates	<input type="text"/>
Employment and Support Allowance (ESA)	<input type="text"/>	Electricity	<input type="text"/>
Income support/Incapacity	<input type="text"/>	Gas	<input type="text"/>
Universal credit	<input type="text"/>	TV licence	<input type="text"/>
Child benefit	<input type="text"/>	Telephone/internet/Sky/cable	<input type="text"/>
Maintenance/CSA	<input type="text"/>	Mobile phone	<input type="text"/>
Child tax credit	<input type="text"/>	Road tax/car insurance/MOT	<input type="text"/>
Working tax credit	<input type="text"/>	Petrol/bus fares/taxi	<input type="text"/>
Disability living allowance (DLA)	<input type="text"/>	Childcare/school fees/uniforms	<input type="text"/>
Personal independence payment (PIP)	<input type="text"/>	Maintenance/CSA	<input type="text"/>
Carer's allowance	<input type="text"/>	Life/health/home insurance	<input type="text"/>
Other	<input type="text"/>	Pension/savings	<input type="text"/>
Pension state/credit	<input type="text"/>	Shopping - food/toiletries	<input type="text"/>
Pension occupational	<input type="text"/>	Clothing	<input type="text"/>
Housing benefit	<input type="text"/>	Going out/lottery/tobacco/alcohol	<input type="text"/>
<b>Total A</b>	<input type="text"/>	Pet food/insurance/vet fees	<input type="text"/>
		Loans/credit cards/catalogue etc	<input type="text"/>
		<b>Total B</b>	<input type="text"/>

## WHO DO YOU OWE MONEY TO?

Include loans, credit cards, catalogues, family/friends, rent/utility arrears, court fines etc.	Original amount or card limit	Current amount owed	Monthly payments	Arrears if any
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Totals C</b>		<input type="text"/>	<b>C</b> <input type="text"/>	<input type="text"/>

<b>Total monthly income A</b>	<input type="text"/>	<b>Total monthly expenditure B+C</b>	<input type="text"/>
<b>Left after monthly income A-(B+C)</b>	<input type="text"/>		

Have you been bankrupt in the last 6 years?  Yes  No

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

Are you subject to an IVA or DRO?  Yes  No

Please give details

### LOAN DETAILS

Purpose of the loan

Amount you wish to borrow

If applying for a top-up to your existing loan include the current balance of this in the amount that you wish to borrow

Repayment amount

Every  week  Month  Fortnight  4 weeks

Choose a payment day

 Mon Tue Wed Thu Fri

or date of month

Members may apply for loans secured on their Credit Union savings at a preferential rate. Please call for information on secured loans

I wish to save £

to my share account

Have you ever had a loan from a doorstep lender?  Yes  No

Do you have a bank account?  Yes  No

Have you had a payday loan in the last 12 months?  Yes  No

An overdraft facility?  Yes  No

Have you ever used illegal lenders?  Yes  No

Are you in good health?  Yes  No

**If your application is approved, payment is usually made to your bank account. Please provide details (proof may be required)**

Name of bank

Sort code

Name on account

Account number

**DECLARATION** I declare, to the best of my knowledge and belief that all the information provided in this application is a complete and accurate statement of my current financial status. I understand that provision of false information is fraud and that the credit union will take appropriate action if I am found to have provided false or misleading information. I am not indebted to any other credit union, bank or loan agency except as stated on this form.

**IMPORTANT - YOUR PERSONAL INFORMATION.** We may use credit reference and fraud prevention agencies to help us make decisions. A condensed guide to the use of your personal information is at the end of this form. You can read the full details on our website at [www.colchestercreditunion.co.uk](http://www.colchestercreditunion.co.uk)

By signing below you are accepting that we may use your information in this way.

Your signature

Date

If you have provided details of your partner's income and outgoings your partner must sign here to confirm his/her agreement to use this information in support of your loan application.

**PARTNERS DECLARATION** I authorise that Colchester Credit Union Ltd can use any information on this form about me, together with any other information obtained from credit reference and fraud prevention agencies for assessing this application and I understand and agree that this may include searching, linking and /or recording information about us both creating a 'financial association' between us.

Partner's name & signature

Date

**Once completed return to us in one of the following ways:**

**Post** Colchester Credit Union Ltd, 7 The Centre, Hawthorne Avenue, Colchester CO4 3PX

**Email** Scan completed and signed form and send to [info@colchestercreditunion.co.uk](mailto:info@colchestercreditunion.co.uk)

**Your Local Collection Point** Take in to your local collection point. Check out our website for details or call 01206 798823

**A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies**

1. When you apply to us to open an account, this organisation will check the following records about you and others (see 2 below)

- Our own
- those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
- those at fraud prevention agencies (FPAs).

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

2. If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
3. Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
4. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
5. If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
6. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
7. 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.

**How to find out more**

This is a condensed version and if you would like to read the full details of how your data may be used please visit our website at [info@colchestercreditunion.co.uk](mailto:info@colchestercreditunion.co.uk) or phone 01206 798823 or ask one of our staff.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- **Experian**, Consumer Help Service, PO box 8000, Nottingham, NG80 7WF Tel. 0844 481 8000 [www.experian.co.uk](http://www.experian.co.uk)
- **Callcredit**, Consumer Services Team, PO Box 491, Leeds, LS31WZ Tel. 0870 060 1414
- **Equifax PLC**, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US Tel. 0870 010 0583 [www.myequifax.co.uk](http://www.myequifax.co.uk)

**IMPORTANT INFORMATION ABOUT COMPENSATION ARRANGEMENTS**

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a credit union is unable to meet its financial obligations. For further information about the scheme (including the amounts covered and eligibility to claim) please visit [www.fscs.org.uk](http://www.fscs.org.uk) or call 0800 678 1100.

The Colchester Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm No. 213763).

We are members of the Financial Services Compensation Scheme, the Financial Ombudsman Service and ABCUL.

Registered Office City Hall, Beaumont Fee, Lincoln, LN1 1 DD