



COLCHESTER
CREDIT UNION

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Colchester Borough Homes Instant Loan application form

Allow up to 10 working days to process the loan application

All questions on these forms must be answered fully. Failure to do so will result in a delay in processing your loan application. You will need to supply your latest payslip or benefit notification with this 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 dependents	<input type="text"/>	Adults	<input type="text"/> Children
Address	<input type="text"/>		
Postcode	<input type="text"/>	How long have you lived at this address?	<input type="text"/> years <input type="text"/> months
Type of tenure	<input type="text"/>		
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
Loan amount required	<input type="text"/>		
Purpose of loan	<input type="text"/>		

Proposed term of the loan (months) 6 12 18 24

I agree that my loan payment will include £ towards my savings account

Signed

Dated

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"/>
Total	<input type="text"/>	Pet food/insurance/vet fees	<input type="text"/>
		Loans/credit cards/catalogue etc	<input type="text"/>
		Total	<input type="text"/>

DECLARATION I declare that to the best of my knowledge the information I have given is true and correct. I will inform the credit union immediately in writing of any changes in my circumstances that might affect my loan. I also declare that I am not indebted to any other credit union, Bank or Loan agency either as a borrower or a guarantor except as stated on this form. I understand that the credit union reserves the right to verify the information given by me and therefore I give permission for the credit union to contact my employer or other agency before or after the loan is granted.

Signed

Dated

APPLICATION FOR A COLCHESTER BOROUGH HOMES INSTANT LOAN

Name

Address

I certify the following

I certify the following:

I have enclosed my latest wage slip/benefits statement

I am not registered bankrupt or are subject to a Debt Relief Order nor have been in the last 3 years.

I am not subject to a current Individual Voluntary Agreement (IVA).

I have disclosed all my current **credit agreements, credit cards, store cards, catalogues, hire purchase contracts & doorstep agreements** in the application form.

I am not subject to recovery procedures by any of my creditors.

I understand my repayment will include a small amount (minimum £1.00 per installment) which will be credited to my savings account.

I understand that there is a single non-refundable membership fee of £3.00 to the credit union which can be deducted from my first 3 instalments if I so require.

I confirm that Colchester Borough Homes and Colchester Credit Union Ltd may exchange my personal information in so far as it is relevant to my application and the conduct of any subsequent loan.

I confirm I agree to a home visit by Appointment from a representative of Colchester Credit Union Ltd if necessary.

If you are unable to confirm any of the above please give the reason – it may not exclude you from a loan.

Independent personal financial advice is available through the Citizens advice Bureau if required.

Your signature

Date

After acceptance the loan agreement will be administered by Colchester Credit Union Ltd, Greenstead Resource Centre Colchester Essex CO4 3PX.

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 or call 0800 678 1100.