

# Loan Application

Registered Office

6Towns Credit Union, Oldbury Municipal Buildings, Freeth Street, Oldbury, West Midlands. B69 2AB

Tel: 0121 553 3110 • E-mail: info@sixtowns.co.uk • www.sixtowns.co.uk



## ABOUT YOU

Membership No: .....

Title: ..... Surname: ..... Forename(s): .....

Address: .....

Postcode: ..... Landline Tel: ..... Mobile Tel: .....

Work Tel: ..... E Mail: .....

Date of Birth: ..... National Insurance No: .....

Are you: Married  Single  Living with partner  Other

How long have you lived at your current address? ..... Years ..... Months

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

Address 1: .....

Postcode: .....

Address 2: .....

Postcode: .....

How long? .....

Number of Dependents: ..... Children ..... Adults

## Credit Check

6Towns will make a charge of £14.50 to cover the costs of conducting a credit search, we will only charge you if we have conducted a search and your application is successful.

Deduct the fee from the loan amount I have been approved.

or

Add fee to the loan amount I have been approved.

## IMPORTANT, PLEASE READ CAREFULLY

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 6Towns Credit Union. Your personal details will be treated confidentially and will only be shared as outlined below. 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 the 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 decisions are made about you or anyone with whom you are linked 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 organisations 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. Your details may be passed onto DWP for the consideration of deductions through the Eligible Loan Deduction Scheme. All borrows are required to save a minimum of £1.00 per week, these deposits will be attached to your loan and will be held in a loan attachment account. All monies held by the Borrower in this account is held to secure repayment of the Loan and cannot be withdrawn until the loan is repaid in full. The outstanding balance of the Loan may become immediately repayable following a default event under the Loan Agreement, the Credit Union shall be entitled to apply any of the Borrower's or Guarantor(s) other deposits or savings with the Credit Union towards repayment of the amount due from the Borrower under the Loan Agreement.

### EMPLOYMENT STATUS

Employed  Self-Employed  Unemployed   
 Permanent  Retired  Student   
 Temporary

How long have you been in work?

Employers Name: .....

Employers Address: .....

Postcode: .....

Job Title: .....

### FINANCIAL HISTORY

Do you have or ever had a loan from Provident, Shopcheck, Greenworks etc?  Yes  No

Do you have any CCI'S? (Country Court Judgement)

Do you have any default notices?

Charging orders against your property?

Are you an undischarged bankrupt?

Have you ever been bankrupt or are you in the process bankruptcy?

Are you in the process of taking any money/debt relief orders including I.V.A's?

Are you currently using the services of debt management organisation?

(If you have answer yes, or are unsure, to any of the above please provide details or use the space for any further information)

### MONTHLY INCOME AND EXPENDITURE

Income	Monthly	Expenditure	Monthly
Net. Salary/Wages	£	Food, clothes, etc.	£
Carers Allowance	£	Car-Insurance/Tax/Fuel	£
Child Benefit	£	Council Tax	£
Child Maintenance	£	Court Fines	£
DLA/AA/PIP	£	Fares to work and school	£
Incapacity/ESA	£	Insurance - Property (Building & Contents)	£
Income Support	£	Maintenance/Child Support	£
JSA	£	Mortgage/Rent/Board	£
Pensions	£	Telephone (Landline and Mobile)	£
Tax Credits	£	Total Housekeeping	£
Other Income	£	TV Licence/Cable/Satellite	£
Universal Credit	£	Utilities-Gas/Electric/Water	£
<b>Total A</b>	£	Other General Expenditure	£
		<b>Total B</b>	£
<b>Total A - Total B</b>	£		

### LOAN DISBURSEMENT

#### How would you like your loan funds paid to you

I Prefer: (\*fees apply)

Payment into my 6Towns account - Prepaid card

Cheque

Bank transfer to my bank account

Bank/building society name	
Name of account holder	
Sort code	
Account number	

This is my Bank Account

We can only make transfers to an account that is your name.

### LOAN REQUESTED

£ ..... Amount in words .....

Purpose of loan .....

Co-Op Electrical Product Description & Code(s) *if applicable* .....

Repayments to be made: weekly / 2 weeks / 4 weeks /monthly - over ..... months (Max 24 months)

**Apply for an additional £47.00 to cover 6Towns prepaid card fee for 12 months**  (tick box)

*If you apply for the extra £47.00 your prepaid card fee will be covered for 12 months.*

I can afford to make repayments £  every week/month

### DECLARATION

I declare that I am in good health and that I have not been diagnosed as having a life threatening condition. Yes  No

I further declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full 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 6Towns 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.

**Signature** ..... **Date** .....

**Guarantor** ..... **Date** .....

OFFICE USE ONLY	LOAN DECISION	DD	MM	YYYY
Approved / Declined (Circle)	Comments	Date		
	Signed			
Curt Processing	Signed - Data Processor	Date		
	Q.C.	Date		