



Loan Application

Please complete boxes on-screen. Print, sign, date & return.
If you make a mistake - click the reset button and start again.

For office use only:

Cheque number/Bill payer

Loan number

SECTION 1 - ABOUT YOU

Member No

Payroll No

National Insurance No

Date of birth

First name

Surname

Address

Postcode

Tel No (day)

Mobile

Tel No (eve)

Email

Length of time at this address:

Years

Months *(If less than 3 years provide previous)*

Previous address:

Postcode

Are you Employed?

Unemployed?

Self employed?

Full time student?

Retired?

Other? *Please specify*

If employed is your contract

Permanent?

Temporary?

If temporary please give your contract end date

If you are a student please state institution attended

Name of Employer

Address

Postcode

Number of years with employer:

Work Tel No

Are you currently off work due to ill health?

YES

NO

In the event I cannot be contacted I authorise FAIRshare to contact my next of kin:

Name

Address

Tel No.

SECTION 2 - ABOUT THE LOAN YOU REQUIRE

I wish to apply for a loan of £ Date required

I would like to repay my loan over months fortnights weeks (Maximum 5 years)

EITHER: Please make cheque payable to:

Open to cash YES NO (Normally subject to a maximum of £2,000.00)

OR: Paid direct into your bank account Sort Code:

Account Number:

Name of account holder:

Purpose of loan:

We need to check your income and expenditure in order to: 1. See that you can afford the loan repayments and 2. Ensure you are a reasonable risk for FAIRshare Credit Union Ltd.

Please note: You must provide all the evidence required at your loan interview. We regret that failure to do so will delay your application until the relevant documents have been produced. If you include your partner proof of their income and expenditure is also required together with their signature in Section 6.

SECTION 3 - YOUR INCOME

Please complete in full.

Are you paid Weekly? Monthly?

	MEMBER	PARTNER
Average take home pay	£ <input type="text"/>	£ <input type="text"/>
Child benefit	£ <input type="text"/>	£ <input type="text"/>
Working family tax	£ <input type="text"/>	£ <input type="text"/>
Child tax credit	£ <input type="text"/>	£ <input type="text"/>
Income support	£ <input type="text"/>	£ <input type="text"/>
Other benefit(s) <i>Please state type i.e. sickness/unemployment/disability</i>	£ <input type="text"/>	£ <input type="text"/>
TOTAL INCOME	£ <input type="text"/>	£ <input type="text"/>

SECTION 4 - YOUR EXPENDITURE

Please complete in full.

Is this per week? per month?

	MEMBER	PARTNER	BALANCE
<input type="checkbox"/> Rent/Mortgage/Board	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/> Council Tax	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/> Water	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/> Gas	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/> Electricity	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

	MEMBER	PARTNER	BALANCE
<input type="checkbox"/>	Food	£	£
<input type="checkbox"/>	Telephone	£	£
<input type="checkbox"/>	Mobile phone	£	£
<input type="checkbox"/>	Travel/Petrol	£	£
<input type="checkbox"/>	Home insurance	£	£
<input type="checkbox"/>	Life insurance	£	£
<input type="checkbox"/>	Catalogue(s)	£	£
<input type="checkbox"/>	Cable/Sky TV	£	£
<input type="checkbox"/>	TV licence	£	£
<input type="checkbox"/>	Car loan	£	£
<input type="checkbox"/>	Car insurance/Tax/MOT	£	£
<input type="checkbox"/>	Other loans	£	£
		£	£
		£	£
		£	£
<input type="checkbox"/>	Credit cards/Store cards	£	£
		£	£
		£	£
		£	£
<input type="checkbox"/>	Hire purchase	£	£
<input type="checkbox"/>	Clothing	£	£
<input type="checkbox"/>	Pension	£	£
<input type="checkbox"/>	Savings	£	£
<input type="checkbox"/>	Credit Union	£	£
<input type="checkbox"/>	Other (please specify)	£	£
		£	£
		£	£
TOTAL EXPENDITURE		£	£

Weekly/Monthly

Have you ever had any County Court Judgements? YES NO (Please delete)
 We will require details even when CCJs have been satisfied.

Have you ever been declared bankrupt? YES NO (Please delete)

SECTION 5 - DATA PROTECTION

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 and debt recovery for which we hold a Category F consumer credit licence.

SECTION 6 - SIGNATURE(S)**Member's Declaration**

To the best of my knowledge I am/am not* in good health. I do/do not* require medical treatment.

**(Please delete as appropriate).*

This loan is covered by loan protection at no direct cost to yourself in the event of your death. Each new loan agreement you enter into is governed by a six month pre-existing condition rule. If death results from a pre-existing illness or injury for which medical advice, consultation or treatment was received prior to the date of each new loan the insurance company will not clear your loan. If you should die six months after the date of the loan this rule will not apply.

I declare that the information I have given on this form is to the best of my knowledge and belief accurate and full. I understand that the provision of false information is fraud and that the Credit Union may take necessary action if I am found to have deliberately provided false or misleading information.

By signing this document you are agreeing to allow FAIRshare Credit Union to carry out checks on your past credit history.

Applicant's signature

Date:

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 to confirm agreement for their information to be used in considering the loan and its repayment.

Partner's name

Partner's signature

Date:

SECTION 7 - PAPERWORK

If your loan is approved where would you like to sign the paperwork?

For office use only:

Share balance:	£	Loan balance:	£
Current loan repayments	£	New loan repayments	£
Current savings (amt/freq)	£	New savings (amt/freq)	£
Date		Method of savings	

Loan approved

Referred

Declined

Reason

Comments:

Loan Officer's signature

Date: