

**Section 1: to be completed by the FAIRshare member applying for the loan**

Member Name

Membership No.

**Section 2: to be completed by partner**

Your above partner, has included your income and expenditure in their loan application. If you agree to it being taken into account, please complete both sides of this form, sign, and return it to FAIRshare Credit Union, together with the following relevant supporting documents. **3 months bank statements, up to todays date. 3 months credit card statements. Proof of the balance of any outstanding loans, hire purchase, arrears or other debts.**

Surname

First Names

Address

  
  


☎ Mobile

☎ Landline

E-mail

Postcode

National Insurance No.

Length of time living at this address:

Years

Months

Date of Birth

If less than 3 years , please provide your address and postcode for the last 3 years

Tick (✓)the appropriate boxes, or if other please specify.

Marital Status:

Single

Married

Separated

Divorced

Other

Are you:

Unemployed

Employed

Self Employed

Other

Employers Name

Employers Address

Employers Postcode

Number of years with Employer

**Partner Declaration -**

**I confirm I agree to my income and expenditure being taken into consideration, in my partners loan. I give FAIRshare Credit Union permission to carry out checks into my credit history.**

Partner's Signature

Date

**Section 3: Income and Expenditure**

**All boxes must be completed, if not applicable enter N/A**

Tick (✓) the appropriate box.

\* Proof of all other debts, loans and arrears must be provided

My income and expenditure are shown as

Weekly

4 Weekly

Monthly

Income		Expenditure	Arrears *
Average take home pay after all deductions	£ <input type="text"/>	Rent, Mortgage, Board	£ <input type="text"/>
Child Benefit	£ <input type="text"/>	Council Tax	£ <input type="text"/>
Working Tax Credit	£ <input type="text"/>	Water	£ <input type="text"/>
Child Tax Credit	£ <input type="text"/>	Gas & Electricity	£ <input type="text"/>
Income Support / ESA /JSA	£ <input type="text"/>	Other Heating Fuel Eg. Heating oil, coal, wood	£ <input type="text"/>
Universal Credit	£ <input type="text"/>	Travel; bus; petrol; taxi	£ <input type="text"/>
Other (please specify)	£ <input type="text"/>	Food; Housekeeping Eg. Food, toiletries, nappies, cleaning	£ <input type="text"/>
Other (please specify)	£ <input type="text"/>	Landline; Internet	£ <input type="text"/>
<b>Total</b>	<b>£</b> <input type="text"/>	Mobile	£ <input type="text"/>
		Car insurance; Tax; MOT	£ <input type="text"/>
		Insurance: Home & Contents	£ <input type="text"/>
Income	£ <input type="text"/>	Insurance: Life, Other	£ <input type="text"/>
Less Expenditure	£ <input type="text"/>	Childcare	£ <input type="text"/>
<b>Surplus</b>	<b>£</b> <input type="text"/>	Family activities Eg. Clubs, activities, treats	£ <input type="text"/>
		TV: Cable; Sky & TV licence	£ <input type="text"/>
		Clothing	£ <input type="text"/>
		Personal spending Eg. Alcohol, cigarettes, hobbies	£ <input type="text"/>
		Credit cards & store cards	£ <input type="text"/>
		Catalogues & saving plans Eg. Catalogues, hampers, clubs	£ <input type="text"/>
		HMRC repayments over payment of tax credits	£ <input type="text"/>
		Debt Plan, IVA, CCJ payments	£ <input type="text"/>
		HP or Lease Agreements Eg. Car, furniture, weekly payment store	£ <input type="text"/>
		Debt Collection Agency	£ <input type="text"/>
		Any other loans Eg. Credit union, payday, doorstep loan	£ <input type="text"/>
		Other Expenses / Debts *	£ <input type="text"/>
		<b>Total Expenditure</b>	<b>£</b> <input type="text"/>

Tick (✓) the appropriate box.

Have you ever had any County Court Judgements? Yes  No

(Full details are required even if satisfied)

Have you ever been declared bankrupt? Yes  No

(Proof of discharge required)

Are you in a Debt Plan? Yes  No

(Supply details in the 'Any other information' box)

Have you been or are you subject to an Individual Voluntary Arrangement (IVA)? Yes  No

(Supply details in the 'Any other information' box)

Have you been or are you subject to a Debt Relief Order (DRO)? Yes  No

(Supply details in the 'Any other information' box)