

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 FAIRshare 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 purpose we hold a Category F Consumer Credit Licence.

Credit Reference and Fraud Prevention Agencies: We may make searches about you at Credit Reference Agencies who will supply us with credit information as well as information from the Electoral Register. The agencies will record details of any search whether or not this application proceeds. We may use credit scoring methods to assist application and to verify your identity. 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 or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as 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.

To prevent or detect fraud or to assist in verifying your identity we may make searches of group records and at Fraud Prevention Agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information, details will be passed to fraud protection agencies.

Information held about you by the credit reference agencies may already be linked to records relating to anyone with whom you have a financial relationship, such as a joint account and this information may be used in our assessment for any credit.

Debt Recovery: For the purposes of debt recovery, your details may be passed to a debt collection agency, the Department of Work and Pensions for consideration of deductions through the Eligible Loan Deduction Scheme and or recovery through the court.

We will not sell or pass on any of your details to third parties however from time to time we may wish to contact the account holder about other FAIRshare Credit Union accounts or services that we think may be of particular interest to you.

If you do not want to receive any information please tick (✓) this box.

Section 5 : Declaration and Signature

- I declare that the information I have given on this form is true and complete.
- I understand that providing false information and or documentation is fraud, which may result in FAIRshare Credit Union taking criminal proceedings against me.
- I understand that I am required to retain a minimum of 15% of the loan value in savings with FAIRshare Credit Union, which will be held as security against my loan. This cannot be withdrawn until the loan is repaid in full. If I do not already have the required savings, I will build them up at an agreed regular amount.
- I give FAIRshare Credit Union permission to carry out checks into my credit history.

Applicants Signature

Date



Unit 3 Southwater Square
Southwater Way
Telford TF3 4JG
☎: 01952 200200

Loan Application Form

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

Section 1 : Personal Details

Membership Number

Title

First Names

Middle Names

Surname

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 previous addresses and postcodes. All addresses for the last 3 years are required. Please list additional addresses if applicable in the 'Any other information' box overleaf or on a separate sheet of paper.

Address

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

Residential Status:

Council

Homeowner

Homeowner

Hostel or Assisted

Tenant

with Mortgage

without Mortgage

Housing Tenant

Housing Association

Living with

Private

Tenant

parents

Landlord

Marital Status:

Single

Married

Separated

Divorced

Other

How many dependant adults & children live in your household?

Please provide ages of all children 18 years & under

Are you a UK citizen?

Yes

No

If no, are you an EU citizen?

Yes

No

If not a UK or EU citizen, what nationality are you?

A copy of your Residence Permit valid for more than 12 months will be required

Are you:

Employed

Self Employed

Unemployed

Other

Employers Details: Name

Address

Postcode

☎ Work no.

Number of years with Employer:

What do you do?

Type of work contract?

Permanent

Fixed Period

Ongoing / Agency

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 FROM EMPLOYMENT after all deductions	£	Rent, Mortgage, Board	£	£
Child Benefit	£	Council Tax	£	£
Working Tax Credit	£	Water	£	£
Child Tax Credit	£	Gas & Electricity	£	£
Income Support / ESA /JSA	£	Other Heating Fuel Eg. Heating oil, coal, wood	£	£
Universal Credit	£	Travel; bus; petrol; taxi	£	£
Other (please specify)	£	Food; Housekeeping Eg. Food, toiletries, nappies, cleaning	£	£
Other (please specify)	£	Landline; Internet	£	£
Total	£	Mobile	£	£
Partners income Please specify source below (eg wages)	£	Car insurance; Tax; MOT	£	£
<input style="width: 100%;" type="text"/>		Insurance: Home & Contents	£	£
Income	£	Insurance: Life, Other	£	£
Less Expenditure	£	Childcare	£	£
Surplus	£	Family activities Eg. Clubs, activities, treats	£	£
		TV: Cable; Sky & TV licence	£	£
		Clothing	£	£
		Personal spending Eg. Alcohol, cigarettes, hobbies	£	£
		Credit cards & store cards	£	£
		Catalogues & saving plans Eg. Catalogues, hampers, clubs	£	£
		HMRC repayments over payment of tax credits	£	£
		Debt Plan, IVA, CCJ payments	£	£
		HP or Lease Agreements Eg. Car, furniture, weekly payment store	£	£
		Debt Collection Agency	£	£
		Any other loans Eg. Credit union, payday, doorstep loan	£	£
		Other Expenses / Debts * Continue in section 4 if req'd	£	£
		Total Expenditure	£	

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)

Section 3 : Loan Details

Which loan are you applying for?	Please Tick	Amount of Loan	Repayment frequency (Please tick)				Repayment Period
			Weekly	Monthly	2 Weekly	4 Weekly	
Starter Loan Loan Amount £50 - £500 Maximum Term 24 months (104 weeks)	<input type="checkbox"/>	£					
Saver Loan Loan Amount £501 - £1500 Maximum Term 42 months (182 weeks)	<input type="checkbox"/>	£					
Saver Plus Loan Loan Amount £1501 - £3000 Maximum Term 48 months (208 weeks)	<input type="checkbox"/>	£					
Consolidation Loan Loan Amount £1501 - £7500 Maximum Term 60 months (260 weeks)	<input type="checkbox"/>	£					
Premier Loan Loan Amount £3000 - £5000 Maximum Term 60 months (260 weeks)	<input type="checkbox"/>	£					
Premier Plus Loan Loan Amount £5001 - £7500 Maximum Term 60 months (260 weeks)	<input type="checkbox"/>	£					
Secured Saver Loan Loan Amount £2000 + to value of savings Maximum Term 60 months (260 weeks)	<input type="checkbox"/>	£					

Purpose of loan

Date required

Payment of Loan : Funds to be paid to - My bank account My Engage Card
(please tick)

Bank details -

Bank Account Holder

Sort Code Account Number

Section 4 : Any other information Provide any other relevant details

PLEASE TURN OVER
Don't forget to sign & date your application