

<b>Section 1 : Personal Details</b>	<b>Membership Number</b>	
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Title  First Name/  
Known Name

Middle Names /Other Names  Surname/  
Family Name

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 Tenant     Homeowner with Mortgage     Homeowner without Mortgage     Hostel or Assisted Housing Tenant   
    Housing Association Tenant     Living with parents     Private Landlord Tenant

Marital Status:    Single     Married     Separated     Divorced     Other

How many dependent adults & children live in your household?   
Please provide ages of all dependent 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     Retired     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*

**All income and expenditure MUST be shown 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/DLA/PIP	£	Other Heating Fuel <small>Eg. Heating oil, coal, wood</small>	£
Universal Credit	£	Travel; bus; petrol; taxi	£
Other (please specify)	£	Food; Housekeeping <small>Eg. Food including eating out, toiletries, nappies, cleaning materials</small>	£
Other (please specify)	£	Mobile, Landline, Internet	£
<b>Total</b>	<b>£</b>	Car insurance; Tax; MOT	£
		Insurance: Home & Contents	£
		Insurance: Life, Other	£
<b>Details of expenditure that your partner contributes to</b> <small>eg Partner pays all mortgage &amp; half Council Tax</small>		Childcare	£
		Family activities <small>Eg. Clubs, activities, treats</small>	£
		TV: Cable; Sky & TV licence	£
		Clothing	£
		Personal spending <small>Eg. Alcohol, cigarettes, hobbies</small>	£
<p>Tick (✓) the appropriate box.</p> <p>Have you ever had or do you have any outstanding County Court Judgements (CCJs)? <small>(Full details are required even if satisfied)</small></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Have you ever been declared bankrupt? <small>(Proof of discharge required)</small></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Are you currently in, or in the process of entering into, an Individual Voluntary Arrangement (IVA) or a Debt Relief Order DRO)? <small>(Full details required)</small></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Are you in a Debt Plan? <small>(Full details required)</small></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Supply further details in section 4 : Any other information' box</p>		Credit cards & store cards	£
		Catalogues & saving plans <small>Eg. Catalogues, hampers, clubs</small>	£
		HMRC repayments over payment of tax credits	£
		Debt Plan, IVA, CCJ payments	£
		HP or Lease Agreements <small>Eg. Car, furniture, weekly payment store</small>	£
		Debt Collection Agency	£
		Any other loans <small>Eg. Credit union, payday, doorstep loan</small>	£
		Other Expenses / Debts * <small>Continue in section 4 if req'd</small>	£
		<b>Total Expenditure</b>	<b>£</b>

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

### Section 3 : Loan Details

Which loan are you applying for?	Please Tick	Amount of Loan	Repayment frequency <small>(Please tick)</small>				Repayment Period
			Weekly	Monthly	2 Weekly	4 Weekly	
<b>FAIRshare Saver Loan</b> Loan Amount £50 - £7500 Maximum Term 60 months (260 weeks) 1.75% - 3% per month (APR 23.1% - 42.6%)*		£					
<b>Secured Saver Loan</b> Loan Amount £1501 + to value of savings Maximum Term 60 months (260 weeks) 0.4% per month (APR 4.9%)		£					

*FAIRshare Saver Loan	Monthly Interest Rate	APR
Borrow £50 - £1500	3%	42.6%
Borrow £1501 - £3000	2.5%	34.5%
Borrow £3001 - £5000	2%	26.8%
Borrow £5001 - £7500	1.75%	23.1%

**Topping Up your existing FAIRshare Loan**  
 If you wish to borrow more money, you can apply to Top Up your loan after 24 regular weekly (or 6 monthly) repayments, subject to any special conditions on your existing loan.  
 Enter the **EXTRA AMOUNT you wish to borrow** in the above chart.  
*Where top up loans are made, a composite interest rate will be calculated and applied to the loan in total. The composite interest rate takes into account both the rate applicable to the original loan and the rate applicable to the new loan.*

Purpose of loan

Date required

Payment of Loan : Funds to be paid to -  My bank account  My Engage Card

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*

## Important - Please read carefully

### Credit Rating Agencies

In order to process your application, we will perform credit and identity checks on you with one or more credit reference agencies ("CRAs"). Where you take banking services from us we may also make periodic searches at CRAs to manage your account with us.

To do this, we will supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us information about your public and shared credit (including the Electoral Roll), your current and historical financial situation, as well as information that will prevent fraud.

We will use information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at:

- Callcredit at [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)
- Equifax at [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)
- Experian at [www.experian.co.uk/crain](http://www.experian.co.uk/crain)

### 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.

### Privacy Statement

We are committed to protecting our members' privacy. We will only use your personal information to administer your account, to meet legal obligations or to enable us to perform our contract with you. To view our Privacy Notice & find out how will we use this information please visit [www.fairshare.uk.com/privacy-notice/](http://www.fairshare.uk.com/privacy-notice/).

All information given by you will be retained securely in accordance with the Data Protection Act 1998 and the EU General Data Protection Regulation (GDPR).

Here at FAIRshare we take your privacy seriously and will only use your personal information to administer your account, to meet legal obligations or to enable us to perform our contract with you.

From time to time we will send you our members' newsletter which includes product updates, news about FAIRshare, competitions, information about seasonal products, special offers and details of new products and services. You can opt out of receiving our newsletter at any time.

You can trust us - FAIRshare will never pass on our members' contact information without their permission. To read our full Privacy Statement visit [www.fairshare.uk.com/privacy-notice/](http://www.fairshare.uk.com/privacy-notice/)

I understand (please tick)

## 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 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