

Northern Oak Credit Union Limited

Loan Application Form

Member Details:

Name:.....Membership No.
 Address:
 PostcodeTelephone No:
 Time at Present Address:D.O.B.No. of Dependant Children
 (Give previous address if less than 3 yrs).....
 Name of EmployerTime with Employer
 Partners NamePartner's Employer
 (Only needed if partner's income is to be considered as part of overall income below)

Loan Details:

Amount requested £ Repayment period weeks/months
 Purpose of Loan
 Agreed Savings throughout term of loan £ per week/month

Income and Expenditure - please include all income and expenditure but exclude any loans etc to be repaid from this new loan and exclude the proposed new loan payment.

Expenditure	£ week/month	Income	£ week/month
Mortgage/rent.....		Wages/salary (self)	
Council Tax		Wages/salary (ptnr)	
Water Rates		<u>Benefits</u>	
Electricity		Job Seekers Allow	
Gas		Income Support	
Phone inc mobile		Working Tax Crd	
Insurances		Child Tax Crd	
T/V Lic/Sky/Cable		Child Benefit	
Travel/Petrol/Car tax		Incapacity Benefits.....	
Housekeeping		Disability Living Allowance	
Bank Loans/HP		Carers Allowance	
Catalogues.....		<u>Any Other Income</u>	
Credit/Store cards		Pensions (state)	
Doorstep loans.....		Pensions (occup)	
Childminding		Pension Credit	
School meals		Family Board	
Milk/Pocket money.....		Maintenance	
Maintenance		Other	
Social			
C/Union Savings			
TOTAL		TOTAL	

Monthly/weekly surplus
for new loan repayments

Total Income £.....
 Total Expenditure £.....
 Surplus Income £.....

P.T.O.

Declaration and Agreement

Data Protection Statement: in accordance with the principles of the Data Protection Act 1998, I understand that Northern Oak Credit Union Ltd (NOCU) will use my personal details for the purposes of managing my accounts with the credit union. My information will be treated as confidential and only disclosed a) at my request, b) to NOCU's agents in managing my accounts, c) in the public interest d) to prevent fraud or by order of the Courts. I also understand that I am entitled to a copy of the information held about me by applying in writing and that there is a fee for this.

Use and disclosure of information: NOCU may use credit scoring when considering this application and may search the files of credit reference agencies. They may keep a copy of the search. NOCU may also carry out identity and anti-fraud checks. This information will be used by lenders and others in making lending decisions about me and members of my household, for fraud prevention or tracing debtors. NOCU may give credit reference agencies details of non payment when they make demand but receive no satisfactory proposals for repayment. I understand that NOCU may at times use my details to keep me informed of services from the credit union and that if I do not wish my details to be used for these marketing purposes I should advise them in writing.

Statement of Insurability: I declare that to the best of my knowledge and belief, I do not have a life threatening condition. I understand that making a false declaration may affect any insurance claim.

Declaration: I declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full information. I understand that the provision of false information is fraud and that the credit union may take appropriate action if I am found to have deliberately provided false or misleading information. I authorise NOCU to make any credit reference and other enquiries in accordance with their normal procedures in connection with this application.

I agree that if I default on repayments, information about my loan may be passed on to the Department for Work and Pensions for their consideration of deductions from the benefits that I am or will become entitled to.

Applicant's signature..... Date

Interviewed by Surplus Income £.....per week/month

Proposed Loan £..... Re-payment by instalments of £.....per week/month

Loan Payment/Surplus Income%* VRS CRS

Income verified by (type of document)

New Loan/Top Up £..... Approved By:

Outstanding Loan £..... Name Sig.....

Total New Loan £..... Name Sig.....

Share Balance £..... Name Sig.....

Comments:

Cheque No. Amount £ Date of Issue

Cheque No. Amount £

Date of Last Instalment Loan Number

Computer Use Posted By..... Session