

Solway Credit Union

Authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority. Ref no. 213901

Loan Application Form

Please complete all sections in BLOCK CAPITALS. If you need any help in completing the form, please ask for assistance. *delete as applicable



Please note that if you wish us to consider a guarantor on the loan he/she should also complete an application form clearly marked "Guarantor Details"

Member Details

Title	Mr		Mrs		Ms		Miss		Other (please specify)	
Membership No.										
Surname										
Forename(s)										
Home Address										
Time at current address.	<i>If less than 3 years please provide details of other addresses in the past three years on a separate sheet.</i>									
Date of Birth					Nat Ins No.					
Home Tel:					Work Tel:					
E mail Address										
Number of Adult Dependant(s)					Number of Child Dependant(s)					

All correspondence will be sent to this address unless you inform us otherwise.

Employment Details

Employment Status		employed		Self employed		retired		unemployed	
Employer							Tel No:		
Occupation or Benefit Received									
Employer's Address									
Time with current employer									

Please supply the previous three months payslips or Notification of Benefits Letter

Loan Details

Purpose of Loan									
Amount of Loan £				Repayment period			months/weeks*		
Date Loan to commence			Repayments			Months/weeks* at £			
Share Balance as at :									
Loan repayments made by:	cash/cheque/payroll deduction/standing order								

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 purpose we hold a Category F consumer credit licence.

We may at times use your details to keep you informed of services available from the credit union. If you wish your details to be used for these marketing purposes, please tick this box

Income Item	£ per month	Expenditure	Expenditure Item	£ per month
Salary/Wages Applicant		Household	Rent/mortgage*	
Partner's Salary/Wages			Council Tax/Water Rates	
Guaranteed Overtime			Electricity	
Child Benefit			Gas/Other Fuel	
Child Tax Credit			Phone/Internet/Mobile	
Tax Credit			Home Insurance	
Income Support			TV Licence/Satellite	
DLA			Childcare	
Other Benefits			Child Maintenance	
Child Maintenance			Car	MOT
		Every Day Spending	Car Insurance	
			Road Fund Tax	
			Petrol/Diesel	
			Maintenance	
			Food etc	
			Clothing	
			Pets	
			Travel	
			Alcohol/Cigarettes	
				Leisure
TOTAL (A)			Other	
		Finance	Pensions	
			Life Assurance	
			Savings/Investment	
			Loans – See separate sheet	
Total (A)		Total(B)		

Partner's Declaration

If you have declared your partner's income details as part of your overall income for this loan, your partner will need to sign below confirming agreement of their information to be used in considering the loan and its repayment.

Signed	Print Name	Date
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Formal Declaration

Has your estate been sequestrated in the last 3 years? Yes/No (delete as appropriate)
 If Yes do you remain an un-discharged bankrupt? Yes/No (delete as appropriate)
 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.

Signed Applicant

Signed	Print Name	Date
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For Official Use only

Date received	Decision* approved/refused/referred
Comments	Date member informed
	Authorised by
	Print Name

