

## LOAN APPLICATION FORM

<b>Mid-Tyrone</b> Credit Union Limited <b>5 Holmview Terrace</b> <b>OMAGH   BT79 0AH</b>	<u>LOAN REF NUMBER</u> <div style="border: 1px solid black; width: 100px; height: 30px; margin: 5px auto;"></div>
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- \* Please answer **ALL** sections fully and accurately.
- \* This will help us assess your application quickly.
- \* Help with this form is available by phone or in person.
- \* All information will be treated in the strictest confidence and in accordance with the Data Protection Act.

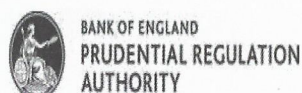
### Personal Details

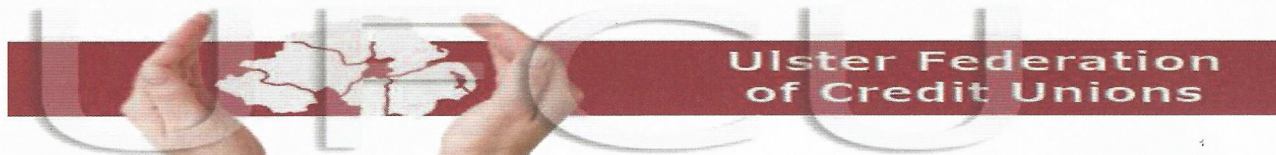
Date Application Received in Office : \_\_\_\_\_

Name :	Membership No.
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Your Address :	
Post Code :	
Is your property Owned, Rented or do you live with Parents? ( delete as appropriate )	
Telephone No : _____	Mobile No: _____
How long have you lived at this address : _____ Year(s) _____ Months	
If less than three years please give your previous address :	
Number of Dependants : _____ Their Age(s) _____	

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### Employment Details

<b>Occupation :</b>	<b>Job Title :</b>	
<b>Employers Name &amp; Address :</b>		
<b>How long have you worked for your employer :</b>	<b>Year(s)</b>	<b>Months</b>
<b>Previous Employer if less than three years :</b>		
<b>How Long did you work here :</b>		
<b>Reason for leaving your previous employer :</b>		
<b>Your National Insurance Number :</b>		

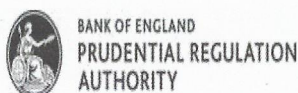
### Please tell us about the loan you need.

<b>Purpose of Loan :</b>	
<b>How much do you wish to borrow ?</b>	<b>£</b> _____
<b>On what date do you need the loan?</b>	___ / ___ / ___
<b>Term of loan?</b>	_____ <b>Months</b>
<b>Do you wish to make repayments of a weekly or monthly basis? ( delete as appropriate )</b>	

### Interest

Interest on loans is charged at a rate of 1% per month. Interest is calculated on a daily basis on the outstanding balance of the loan.

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It is very important that we are satisfied that you can afford to repay the loan you are now applying for. To help us do this please provide the following information as accurately as possible.

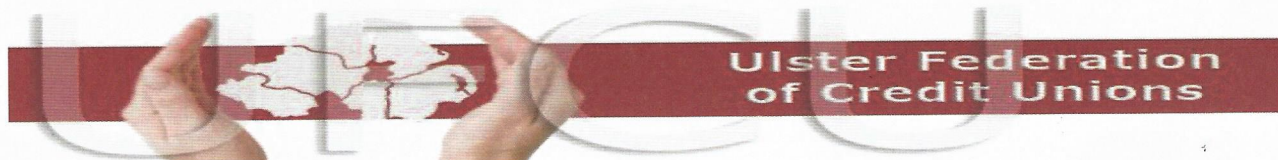
If you are worried about your finances, rather than apply for a loan that may make your situation worse please make an appointment to discuss your concerns with a member of our staff, who are trained to help you in any way we can.

### Your Income and Expenditure.

Monthly / Weekly Income		Monthly / Weekly Expenditure	
Net Salary / Wages		Rent / Mortgage	
Regular Overtime			
Regular work related expenses			
<b>Other Employment</b>		Rates	
1.		Home Insurance	
2.		Life Insurance	
3.		Car Insurance	
4.		Road Tax	
Child Benefit		Car Fuel	
Maintenance		Rail / Bus Fares	
<b>Benefits Received ( Please list )</b>		Maintenance Payments	
		Childcare	
		Clothing & Footwear	
		Groceries	
		Telephone(s)	
		Gas / Oil / Electric	
		Entertainment	
		Credit Cards *	
		Loans / HP *	
		Catalogues *	
		Other Loans *	
Other Regular Income		Savings	
<b>Total Income</b>		<b>Total Expenditure</b>	

Amount *currently* available to repay loan now sought : £ \_\_\_\_\_

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**Please give us details of all other loans and credit facilities you have.**

Please provide full details of those items marked by a \* in the expenditure section of your application.

### Credit Cards & Store Cards

Card Provider	Credit Limit	Outstanding Balance	Monthly Payment	Are Payments up to date Y / N

### Loans & Hire Purchase

Lender	Original Amount	Purpose	Monthly Repayment	Are payments up to date Y/N

### Catalogues

Company	Credit Limit	Outstanding Balance	Monthly Repayment	Are payments up to date Y/N

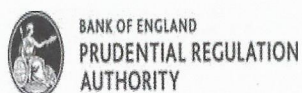
### Other Loans

Loan Type	Original Amount	Balance Outstanding	Monthly Repayment	Are payments up to date Y/N

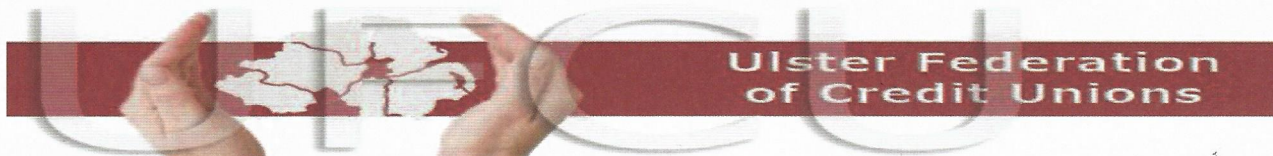
### Debt Summary (Excluding Mortgage)

	Original Amount	Total Balance O/S	Total of Monthly payments
	£	£	£

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## LOAN APPLICATION FORM

### Terms & Conditions

#### Credit Decisions & the Prevention of Fraud and Money Laundering

We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the leaflet called:

**"A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies".**

If you would like to read the full details of how your data may be used please ask a member of our staff.

By signing this section of your application you are confirming your agreement to proceed and you are accepting that we may each use your information in this way. **I consent to such a search**

Signed \_\_\_\_\_

Date \_\_\_\_\_

#### Formal Declaration

I declare that I **am / am not** \* in good health and that I **have / have not** \* been diagnosed with a life - threatening condition. \* **Please delete as appropriate.**

I have given due consideration to all my financial commitments and am confident that I will be able to make repayments on this loan. I further declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and fully complete. I understand the provision of false information is fraud and my credit union may take appropriate action if I am found to have deliberately provided false or misleading information.

**I understand that if a loan is approved for me, my shares will be held as security for my loan and access to those shares will be limited.**

I therefore hereby pledge that all my shares which I have now or hereafter may have as security for this loan together with interest, costs and expenses. I hereby authorise the Treasurer of my credit union to apply any or all of my shares against the said loan, interest costs and expenses and all costs and expenses incurred so as to effect recovery of any money due, to include but not limited to, legal and solicitors expenditure.

Signature of Borrower : \_\_\_\_\_

Date : \_\_\_\_\_

Witnessed By : \_\_\_\_\_

Date : \_\_\_\_\_

#### Repayment Details

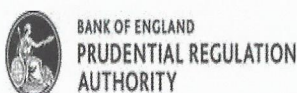
If my loan application is approved I promised to repay my loan of £\_\_\_\_\_ by way of \_\_\_\_\_ payments of £\_\_\_\_\_. The first instalment of which will be on \_\_\_\_\_ and will continue on a \_\_\_\_\_ basis until the full amount with interest has been paid.

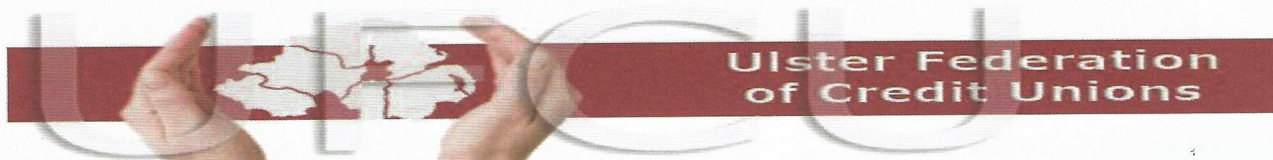
Signed : \_\_\_\_\_

Date : \_\_\_\_\_

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Please return this application , **ALONG WITH ALL REQUIRED SUPPORTING DOCUMENTATION**, to the address given at the top of the first page of this form or hand it in to a member of our staff.

### Checklist Supporting Documentation

Description	Enclosed √
Application form with all parts completed and signed	
Evidence of income – most recent payslip or benefit confirmation	
Bank Statements covering last three months ( where applicable)	
Credit Card Statements covering last three months ( where applicable )	
Any other relevant information	

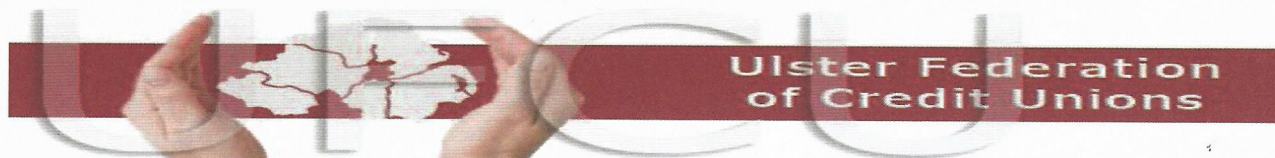
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BANK OF ENGLAND  
PRUDENTIAL REGULATION  
AUTHORITY







## LOAN APPLICATION FORM

### Office Use Only Decision

This loan application was approved / declined by Loans Officer on \_\_\_\_\_

Rationale : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Loans Officer Signature : \_\_\_\_\_

Decision Ratified by Credit Committee on \_\_\_\_\_

Signed on Behalf of Credit Committee : \_\_\_\_\_

### Release of Funds

Date of Funds Being released : \_\_\_\_\_

First Repayment Date : \_\_\_\_\_

#### Method of funds release

By Cheque Number : \_\_\_\_\_

Direct to members bank account Bank : \_\_\_\_\_

Branch : \_\_\_\_\_

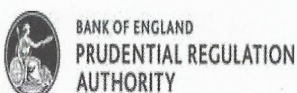
Sort Code : \_\_\_\_\_

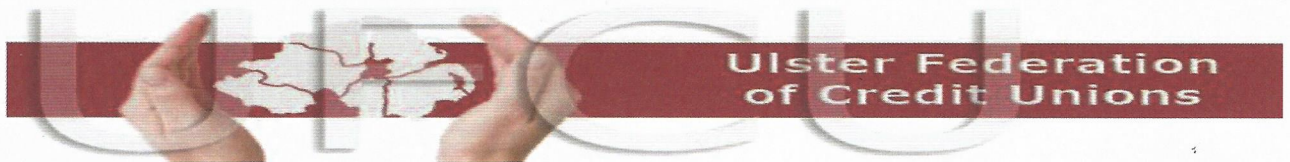
Account Number : \_\_\_\_\_

Account Title : \_\_\_\_\_

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### ADDITIONAL NOTES AS REQUIRED

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