

LOAN APPLICATION

Please read application guidelines carefully before completing the form.

The Credit Union requires you to provide evidence of all your income and expenditure before your loan application can be assessed. Please tick relevant boxes confirming documentation you are providing with your application.

- Last 2 months bank statements for both you and your partner/spouse or most recent post office statement and/or any documents which support your income**
- 2 years certified accounts if self employed**
- Proof of private let payments if your residence is less than 6 months**

You must provide this information when returning your loan form, either in person or by post. Incomplete applications will not be assessed and will subsequently be turned down.

The loan officer may require further documents when assessing your application.

If your loan application is successful, you will be asked to attend in person to sign the Promissory Note, which is your legal agreement with the Credit Union. Pollok Credit Union will deposit funds to your personal bank or to your prepaid cu card. You must provide photographic identification when collecting your loan.

If you need any further information, or if you require assistance in completing the loan form, please do not hesitate to contact us on the number below.

POLLOK CREDIT UNION TEL.: 0141 881 8731

LOAN APPLICATION FORM

Name.....	Member number.....
Current address and postcode	Previous address and post code (if less than 2 years)
How long at this address.....	
Accommodation status: Owner / Private rental / Council Housing Association / Living with parents (please circle)	
Marital status: Married / Single / Separated / Divorced / Living with Partner / widower (please circle)	
Number of dependants.....	Date of Birth.....
Age of dependants.....	National Insurance No.....
Home phone.....	Mobile.....
Email address	

Employment / Benefit details:

Employment status: Employed / Self employed / Retired / Unemployed / Sick leave	(please circle)
Name of employer.....	
Address.....	
Work phone number.....	Can you be contacted here
How many years employed.....	Yes/No (please circle)

Other details needed

Have you been bankrupt in the last 3 years?	Yes/No (please circle)
Are you currently in a Debt Management Scheme/Trust Deed/Bankrupt/None	(please circle)

Income & Expenditure details

Income Item	£ per month	Expenditure Item	£ per month
Salary / Wages		Rent / Mortgage	
Partner's Salary		Secured Loans	
Income Support		Council Tax	
JSA		Building Insurance	
Working Tax Credits		Contents Insurance	
Child Tax Credit		Life Insurance	
Child Benefit		Gas	
DLA		Electricity	
Carer Allowance		House Telephone	
Pension - State		Mobile Telephone	
Pension - Work		Groceries / Housekeeping	
Pension Credits		Travel / Car expenses	
Incapacity Benefit		TV License	
Employment Support Allowance		TV satellite / Broadband	
Non dependant Income		Childcare / School Costs	
Child Maintenance		Clothing / Footwear	
Housing Benefit		Social / Other (Social events)	
Universal Credit		Credit Union / Other Credit Union	
Any other income		Credit Cards / Store Cards	
		Hire Purchase / Bright House	
		Loans / Doorstep Loan	
		Catalogue	
		Car Loan	
Total Income (A)	£	Total Expenditure (B)	£
Surplus/Deficit (A – B)	£		

Other Details:

Alternative Contact Person

Telephone Number.....

Are they a member of Pollok Credit Union Yes/No **(please circle)**

Loan Details:

Purpose of the loan.....

Amount requested £.....

Loan repayment frequency - Weekly / Fortnightly / Monthly **(please circle)**

Loan repayment method – Benefit Direct / Salary / Standing Order / Direct Debit **(please circle)**

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

Partner's Name.....

Partner's Signature.....

Members should note that our insurers will not pay out on members' outstanding loan balance and share and savings deposits if death results from a pre-existing illness or injury for which medical advice, consultation or treatment was received 6 months prior to the date of each new loan, share or savings deposit. This pre-condition limitation lasts for a period of 6 months.

- 1. I declare that to the best of my knowledge and belief I am in good health and under no medical advice or treatment

BORROWER SIGNATURE: _____

OR

- 2. **I'M NOT IN GOOD HEALTH**

My medical condition is:	
My treatment is:	
My doctor's name is:	
Practice Address:	
BORROWER SIGNATURE:	

Formal Declaration

I submit this application for a Credit Union personal loan and declare that the information that I have supplied is true and accurate. I also authorise you to make any enquiries you feel necessary for confirmation of the information contained in this application and for the purpose of credit assessment. Any agreement to provide the loan to which this application relates will be constituted as a credit agreement being signed by me and the credit union in accordance with the consumer credit act 1974; and that you may disclose information about me for the purposes of this application to other credit unions and their employees and agents for debt recovery purposes. I also authorise the release of information to the CUNA Mutual group for credit union insurance purposes. In some circumstances the credit union may carry out a credit reference search with a licensed credit reference agency.

Applicant's signature **Date**