

Norfolk Credit Union Ltd
 South Norfolk House
 Swan Lane, Long Stratton
 Norwich NR15 2XE
 Tel: 01508 533842
 Email: info@norfolkcu.co.uk



Office Use Only:	
Branch:	Loan No:

LOAN APPLICATION

Please complete in **BLOCK CAPITALS**

PERSONAL DETAILS						MEMBER NUMBER							
Title	First Name(s)				Surname								
National Insurance No (if not already provided)						-		-		-		-	
Living with Partner?	YES/NO	Number of dependent children (please circle)				0	1	2	3	4 >			
Current Address:								If rented property, name of housing association or council					
Post Code:													
Time at Current Address		Years		Months									
Residential status (circle)		Owner occupier / Rented (see above) / Private rented / Living with parents											
If less than three year at current address, please give previous address details below:								Post Code		From		To	
Tel Nos:	Home:		Work:		Mobile:				Email:				
Preferred method of contact: Home / Work / Mobile / Email								Between:					
Occupation				Employer									
If not resident in Norfolk, please state address of employer and enclose P60/current payslip:													

CREDIT HISTORY

Have you had any County Court Judgements/Bankruptcy registered in your name? YES / NO		
If YES, please provide the judgement date, name of creditor(s) and the amount(s) involved:		
Date	Creditor	Amount

LOAN REQUIREMENTS

Amount of loan required	£	Repayments	£	Monthly / Weekly
Are repayments in addition to your current regular savings? YES / NO / Other Savings Amount £				
Purpose of Loan				
Cheque payable to				
Do you wish to repay your loan by Standing Order?	YES / NO	If YES, complete the enclosed mandate		

INCOME & EXPENDITURE

Please include all household income and expenditure (including savings), plus balances and monthly payments for all unsecured borrowings including credit cards and overdrafts. Put NIL in boxes where no income/expenditure etc.

Monthly Income		Office Use Only	Monthly Expenditure		Office Use Only
Wages/Salary (applicant)			Mortgage/Rent		
Wages/Salary (partner)			Council Tax		
Child Benefit			Water		
Working / Child Tax Credit			Electricity		
Housing Benefit			Gas / Oil Heating		
Incapacity Benefit			Telephone		
Income Support			Mobile Telephone		
Job Seekers Allowance			TV Licence		
Mobility Allowance DLA			TV Rental		
Carer's Allowance DLA			Life Assurance		
Care Allowance			Building & Contents Ins		
Child Support Payments			Car Ins / Road Tax		
Private Pension			Fuel / Car Maintenance		
State Retirement Pension			Other Travel Expenses		
Pension Credit			Food / Housekeeping		
Other Income (specify)			School Dinners		
			Clothing		
Total Income (A)	£		Entertainment		
Debts / Borrowings			Child Maintenance CSA		
Creditor	Amount Owed	Monthly Payment	Subscriptions		
			Prescriptions / Health		
			Savings (incl NCU)		
			Other (specify)		
Total Debt Payments (C)		£	Total Expenditure (B)	£	
Now deduct your Total Expenditure (B) and Total Debt Payments (C) from your Total Income (A) to give a figure for your disposable income.	Total Income		(A)	£	
	Minus Total Expenditure		(B)	£	
	Minus Total Debt Payments		(C)	£	
	Disposable Income		(A)-(B)-(C)	£	

DOCUMENTATION REQUIREMENTS *Please enclose with your application originals (which will be returned) of the following documents:*

Document	Tick if enclosed	Office Use Only
Most current bank statement (all accounts)		
The equivalent of two month's payslips & P60 if available		
Proof of income (ie JSA, Income Support, accountant's statement etc)		
Current statements for all outstanding debts/borrowings		
If loan is large purchase – proof of intended purchase		
If loan is for rent deposit – evidence from landlord		

PARTNER'S DECLARATION

If you have declared your partner's income and/or expenditure details as part of your overall income and expenditure (Part 2) in applying for this loan, your partner will need to sign below confirming agreement for their information to be used in considering the loan and its repayment.

Partner's name: Partner's signature:

HEALTH DECLARATION

I declare to the best of my knowledge and belief I am (not) in good health and am fit (not fit) to follow my normal occupation. I have (not) seen a medical practitioner during the last six months (delete as appropriate). Details:

DATA MONITORING *In addition to the information you may have already provided on your Membership Application form related to our commitment to Equal Opportunities, it would help us monitor our performance if you would kindly provide the following information. Please tick (✓) (or circle) whichever applies to you.*

Banking status	✓
Have bank/building society account	
Don't have bank/building society account	
Intend to open a bank/bs account or CU current account following my loan application	
Have you borrowed from the following?	
Provident Finance	
S & U	
Cattles	
Greenwoods	
Shop & Cheque	
Pawnbrokers	
Other doorstep lender	
Pay Day loan company	

APPLICANT'S DECLARATION & AUTHORISATION

I declare that the information given by me on this form is true and correct to the best of my knowledge. 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 you to share my details with any relevant individuals in accordance with your procedures in connection with this application.
 I give permission for a message from NCU to be left on my answerphone/voicemail: YES / NO
 I authorise you to make any credit reference enquiry and other enquiries to determine my credit history. I understand that the credit agency you use will keep a record of the search and may share this information with other businesses. I understand that NCU reserves the right to issue the loan cheque to a third party.

Applicant's Signature: Date:

Data Protection Act (DPA)

The Credit Union will process your data in accordance with your rights under the Data Protection Act 1988. We will use your information for the following purposes only.

- To consider any application you make.
- To deal with your account and provision of services.
- To undertake statistical analysis, financial risk assessment, money laundering checks, compliance and regulatory recording, fraud protection and debt tracing.
- To forward newsletters, statements, new terms and conditions or information on changes in the way the account is operated. If you do not wish to receive this information to address on your application form, please tick

Under the Category F Consumer Credit Licence, we will only disclose information outside the Credit Union:

- To agents or subcontractors for operational reasons.
- To any person, including insurers, who provides a service of benefit to you or for us in connection with your account.
- To licensed credit reference agencies with the DPA and the Consumer Credit Act.
- To fraud prevention and other agencies to help prevent crime where we suspect fraud.
- If compelled to do so by law.
- To an external funder to manage the statistical performance of an externally funded project.
- For the purposes of compliance and regulatory reporting to confirm your identity for money laundering purposes, which may include checking the electoral register.

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LOAN NUMBER	Date received	/ /	Date of LAS&RA	/ /
	Final Decision	Approved / Declined / Offered: £.....		
Date Applicant Informed of Decision	/ /	Authorised signatory		

Registered Office: South Norfolk House, Swan Lane, Long Stratton, Norwich NR15 2XE
 Registered under the Industrial and Provident Societies Act 1965 as a Credit Union – Registration No 680C
 Authorised and regulated by the Financial Services Authority – Registration No 214255
 Complaints we cannot handle may be referred to the Financial Ombudsman Service
 Member of the Association of British Credit Unions Limited