

LOAN APPLICATION

MUST BE ACCOMPANIED BY A COMPLETED INCOME & EXPENDITURE SUMMARY UNLESS APPLYING FOR AN AMOUNT WITHIN CURRENT SHAREHOLDING

Loan Number

/

Name _____ Membership Number _____

Address _____

_____ Date of Birth _____

Telephone (Daytime) _____ (Evening) _____

Purpose of Loan _____

Amount Requested _____

Outstanding loan (if any) _____

Total loan _____

Current Share Balance _____

How would you like to repay?

Please enter an amount for any one of the following

Weekly _____

Fortnightly _____

Monthly _____

We ask that you continue to save at least a small amount while repaying your loan. All amounts stated on this form are minimum requirements; you are of course free to make increased payments at any time

Minimum amount to be saved alongside repayment _____ Total _____

Please select the method by which you would like payment to be made should your application be successful. Tick one option only.

Cheque made out to [insert name] _____

With a Letter of Guarantee to cash same at the Marlowes branch of Lloyds Bank.
Please note that this facility is only available at this branch, and that photographic ID is required.

Bank Transfer to Account Number _____ Sort Code _____

Name of account holder _____

Please note that payments cannot be issued until you have accepted and signed the Loan Agreement that will be produced if your application is successful. Although payment will be made as soon as possible, we cannot guarantee that this will be on the same day as the Loan Agreement is signed.

Please use this space to provide any additional information about your loan application. Continue on a separate sheet if necessary.

DECLARATION & CONSENT

Data Protection Statement: in accordance with the principles of the Data Protection Act 1998, I understand that Dacorum First Credit Union Ltd. (DFCU) 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 DFCU's agents in managing my accounts, c) in the public interest, d) to prevent fraud or by order of the Courts.

We cannot proceed with this application if you do not consent to these terms:

I confirm that the information which I have given in my application form is to the best of my knowledge true and accurate. I acknowledge and agree to DFCU and its partners carrying out searches to verify such information. I consent that such verification may involve DFCU and its partners:

1. Contacting a referee detailed in my application
2. Consulting and searching with credit referencing agencies including passing credit performance data to such agencies who may share this data with other organisations for credit referencing, crime prevention, and related purposes.

In connection with my application I acknowledge and consent that:

1. DFCU and its partners may keep a record of any search carried out to verify the information I have provided
2. DFCU may pass on any information I have supplied and the results of any linked checks
3. DFCU can use debt collection agencies or tracing agencies to trace my whereabouts and recover any monies I may owe
4. For the purpose of this application Dacorum First Credit Union Ltd is the data controller as defined in the Data Protection Act 1998.

Formal Declaration

- I confirm that I **am** in good health and do not require regular medical treatment.
- I confirm that I **am not** in good health and require regular medical treatment.
Please provide details in the box at the top of the page. Health issues may not have a bearing on your loan application, but failure to disclose a known condition may affect the Life Insurance on your account.
- I enclose my Paying In Book [for those who pay at a collection point]
- I enclose my last 3 payslips **AND** bank statements as proof of income [for those applying for a loan above their share balance]

I declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full. I understand that the provision of false information is fraud and that DFCU may take appropriate action if I am found to have deliberately provided false, or misleading information.

Signature _____ **Date** _____

FOR OFFICE USE – SECURED LOAN ONLY

Name	Signature	Interviewed on	Interviewed by
_____	_____	_____	_____
APPROVED / DECLINED AS NOT SECURED			
Payment terms agreed: £_____ W/M/F			
First payment due: _____			