

PERSONAL DETAILS

Mr/Mrs/Miss/Ms		Member Number	
Full Name			
Date of Birth		N.I. Number	
Telephone		Mobile	
Email			

Personal Status	Single <input type="checkbox"/> Couple (no children) <input type="checkbox"/> Couple (with Children) <input type="checkbox"/> Single Parent <input type="checkbox"/>	Number of Children	
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Address			
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Postcode		How long have you lived here?	
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Home Status	Home Owner <input type="checkbox"/> Housing Association <input type="checkbox"/> Council <input type="checkbox"/> Private Tenant <input type="checkbox"/> Lodger <input type="checkbox"/> Living with Family <input type="checkbox"/>
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Name of your: Housing Association/Council/Landlord	
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If you have lived here for less than 3 years, what was your previous address?

Address			
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Postcode		How long did you live here?	
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EMPLOYMENT DETAILS

Employment Status	Employed Full Time <input type="checkbox"/> Employed Part Time <input type="checkbox"/> Self Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Home Maker <input type="checkbox"/>
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Employer			
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Address			
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Job Title		Time with Employer	
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Is your job?	Permanent <input type="checkbox"/> Fixed Term <input type="checkbox"/> Temporary <input type="checkbox"/>
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Please tick which loan you are applying for	Freedom	Equity	Saver	Loyalty
<input type="checkbox"/> Required <input type="checkbox"/> May be required	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Member of LincUp (not already a member? Include a membership application)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
3 full months bank statements	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Most recent wage slip / benefits letter	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
At least half the value of the loan in shares		<input checked="" type="checkbox"/>		
At least the value of the loan in shares			<input checked="" type="checkbox"/>	
Regular saver for at least 12 weeks		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
A commitment to continue to save				<input checked="" type="checkbox"/>

Income and expenditure details

Please provide proof of any income that you wish to include in your loan application. If you include your partners income please remember to include 3 months wage slips and their bank statements if not a joint account.

Monthly Income	£ per month
Average take home pay	
Partner's income	
Job Seekers Allowance (JSA)	
Employment and Support Allowance (ESA)	
Income Support / Incapacity	
Universal Credit	
Child Benefit	
Maintenance / CSA	
Child Tax Credit	
Working Tax Credit	
Disability Living Allowance (DLA)	
Personal Independence Payment (PIP)	
Carers Allowance	
Other	
Pension State/Credit	
Pension Occupational	
Housing Benefit	
Total	A

We assess loans on your ability to make the repayments. We therefore ask you to provide evidence of your financial situation which enables us to make a detailed analysis of your income and expenditure.

Monthly Expenditure	£ per month
Rent / Mortgage	
Council Tax	
Water Rates	
Electricity	
Gas	
TV Licence	
Telephone / Internet / Sky / Cable	
Mobile Phone	
Road Tax / Car Insurance / MOT	
Petrol / Bus Fares / Taxi	
Childcare / School fees / Uniforms	
Maintenance / CSA	
Life / Health / Home Insurance	
Pension / Savings	
Shopping Food / Toiletries	
Clothing	
Social Activities / Going out / Lottery	
Tobacco / Alcohol	
Pet Food / Insurance / Vet Fees	
Total	B

Who do you owe money to?

Include loans, credit cards, catalogues, family/friends, rent/utility arrears, court fines etc.	Original Amount	Current Amount Owed	Monthly Payments	Arrears if any
	Totals		C	

Have you been bankrupt in the last 6 years?	Yes	No
Do you have any county court judgments (CCJ)?	Yes	No
Are you subject to an IVA or DRO?	Yes	No
Please give details		

If you do not pay your debts through your bank you will need to provide evidence in the form of receipts, plans, cards and statements to show payments of the above.

Total monthly income	A	
Total monthly expenditure	B + C	
Left after monthly payments	A - (B + C)	

Loan details

Purpose of the loan					
Amount you wish to borrow	£	Current share balance	£	Current loan balance	£
Repayment amount	£	Every	week / month / fortnight / 4 weeks		
Choose a payment day	Mon / Tue / Wed / Thu / Fri		Or date		

Do you want to save/continue to save while repaying the loan? Yes No

It is not a requirement of the loan to save (*unless applying for a loyalty loan*) but we try to encourage you to do this where possible.

I wish to save £		To my share account	I wish to save £		To my Christmas account
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Have you ever had a loan from a doorstep lender?	Yes	No	Do you have a bank account?	Yes	No
Have you had a payday loan in the last 12 months?	Yes	No	Do you have an overdraft facility?	Yes	No
Have you ever used illegal lenders?	Yes	No	Are you in good health?	Yes	No

If your application is approved we need to know how you wish to be paid

Receiving your payment	
Bank Account (<i>provide details</i>)	
Loaded on to your credit union prepaid card	
Into your credit union share account	

Bank Name	
Name on account	
Sort Code	
Account Number	

DECLARATION I declare, to the best of my knowledge and belief that all the information provided in this application is a complete and accurate statement of my current financial status. I understand that the provision of false information is fraud and that the credit union will take appropriate action if I am found to have deliberately provided false or misleading information. I am not indebted to any other credit union, bank or loan agency except as stated on this application form.

Important - Your Personal Information

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 section 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 visit our website at www.lincscreditunion.org.uk or phone 01522 845100 or ask one of our staff.

By confirming your agreement to proceed you are accepting that we may each use your information in this way.

Signature of applicant	Date
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If you have provided details of your partners income and outgoings your partner must sign here to confirm his/her agreement to use this information in support of your loan application.

PARTNERS DECLARATION

I authorise that Lincolnshire Credit Union Ltd can use any information on this form about me, together with any other information obtained from credit reference and fraud prevention agencies for assessing this application, and I understand and agree that this may include searching, linking and/or recording information about us both including creating a 'financial association' between us.

Name of partner

Signature of partner	Date
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Please ensure the form has been fully completed and that you have included the required supporting documents for the type of loan you are applying for (*see page 1*). Failure to comply with this will result in either a delay or rejection of your application.

We aim to process your application within five working days (*this may take longer if there are a large volume of loans waiting to be processed*).

You will receive notification by post once a decision has been made.

If applying for your first loan we may restrict the amount loaned.

If you are self employed you will need to provide proof of regular income. We may ask you for a copy of your most recent tax calculation (sa302).

Some of our loans are based on savings and if this is the case part of the savings balance will not be able to be withdrawn until such time as the loan balance allows.

This loan application must be fully completed and include with it all required documents. Failure to provide this may result in a delay in the approval process for your application.

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

- 1) When you apply to us to open an account, this organisation will check the following records about you and others (see 2 below)
 - a) Our own;
 - b) those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
 - c) those at fraud prevention agencies (FPAs).

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

- 2) If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
- 3) Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
- 4) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
- 5) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 6) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 7) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.



How to find out more

This is a condensed version and if you would like to read the full details of how your data may be used please visit our website at www.lincscreditunion.org.uk or phone 01522 845100 or ask one of our staff.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

❖ **Experian**, Consumer Help Service, PO box 8000, Nottingham, NG80 7WF ☎ 0844 481 8000 www.experian.co.uk

❖ **Callcredit**, Consumer Services Team, PO Box491, Leeds, LS3 1WZ ☎ 0870 060 1414

❖ **Equifax PLC**, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US ☎ 0870 010 0583 www.myequifax.co.uk