

LOAN APPLICATION

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12.7%	<input type="checkbox"/>

PERSONAL DETAILS	
Date: _____	Acc No.: _____
Name: _____	Address: _____
DOB: _____	No. of Years at Address: _____
Home Telephone No.: _____	If less than 2 yrs - give previous address
No. of Dependants: _____	_____
National Insurance No.: _____	Owner/Tenant/Living with Parents/Lodger

EMPLOYMENT DETAILS	
Employer: _____	
Address: _____	
Telephone No.: _____	How Long Employed There: _____

LOAN DETAILS	
Purpose of Loan: _____	
Loan Amount Requested: ¹ _____	Date Loan Required: _____
Share Balance: _____	Present Loan Balance: _____
Repayment terms: £ _____ x _____ weekly/fortnightly/4-weekly/monthly payments	
I agree to save _____ weekly/fortnightly/4-weekly/monthly	

GUARANTOR'S PERSONAL DETAILS	
Name: _____	Address: _____
DOB: _____	No. of Years at Address: _____
Home Telephone No.: _____	If less than 2 yrs - give previous address
National Insurance No.: _____	_____
Owner/Tenant/Living with Parents/Lodger	

Note to Applicants

1. **Proof of Income** must be provided, for loans of £2000, at time of application. Failure to provide **Proof of Income** will delay processing of your loan application.
2. Where **Proof of Income** is required, the applicant and guarantor's proof of income are **both** required.
3. The Credit Committee reserves the right to request any and all information/documentation deemed necessary to facilitate processing of loan applications. Failure to provide requested information/documentation may result in rejection of your application.

¹ If amount £2,000 or over proof of income required

FINANCIAL STATEMENT - WEEKLY/FORTNIGHTLY/4-WEEKLY/MONTHLY	
INCOME	EXPENDITURE
Salary:	Rent/Mortgage:
Pension:	Council Tax:
Working/Pension Tax Credit:	Gas/ Electricity/TV Licence:
Benefit:	TV Packages/Phone/Internet:
DLA:	General Housekeeping:
Carers/Attendance Allowance:	Insurances:
Family Allowance:	Other Creditors:
Child Tax Credit:	Credit Union Payment:
Student Loan/Bursary:	Car/Travelling Expenses:
Other Income:	Other Regular Outgoings:
TOTAL £	TOTAL £

LOAN APPLICATION - DECLARATION

1. I am not indebted to any other Credit Union, bank or loan agency, either as borrower or guarantor, except as stated overleaf.
2. I have not, during the last 3 years, been declared bankrupt in terms of the Bankruptcy (Scotland) Act 1985.
3. To the best of my knowledge and belief *I AM/AM NOT* in good health and *I AM/AM NOT* fit to follow my normal occupation.

If you have declared that you are not in good health and are unable to follow your normal occupation, are you receiving treatment at this time **YES/NO**? Please give brief details of your illness/condition and any treatment you are receiving.

I submit this application for a loan from Motherwell & District Credit Union Ltd and declare the information contained herein is true and correct.

I understand that I must continue to save with the Credit Union whilst repaying any loan.

Signed _____ Date _____

Interviewer _____

Data Protection Statement: In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with the credit union. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing and debt recovery, for which purpose we hold a Category F consumer credit licence