

## ABOUT YOUR LOAN REQUEST

How much do you want to borrow? £  Over how many months? 6 | 10 | 12 | 24 | 36

What do you intend to use the loan for? \_\_\_\_\_

Repay weekly | 4 weekly | monthly payment of £

I agree to save £  with every repayment (minimum £3 weekly or £12 monthly).

I agree that this loan is secured on my shares in ADVANCE Credit Union Ltd.

How would you like to repay your loan? Standing Order | Payroll Deduction | Benefits

**For more information please visit the 'borrow' pages of our website [www.advancecu.org.uk](http://www.advancecu.org.uk)**

## HEALTH DECLARATION

I am in good health YES | NO. If you are not in good health please complete the following:

My medical condition is: \_\_\_\_\_

My treatment is: \_\_\_\_\_

Name and Address of Doctor/Specialist: \_\_\_\_\_

## DECLARATION AND AGREEMENT

We may take up such references and make such enquiries about you as we consider necessary, and we may use credit scoring and may search the files of credit reference agencies. The fact a search has been made will be recorded by each credit reference agency used and the data supplied will be available to other lenders and others authorised to search the credit reference agencies files, for purpose such as the credit assessment of you and members of your household and occasionally for debtor tracing and fraud prevention. If your application for finance is accepted then details about you and the conduct of your account may be passed to credit reference agencies and these details will be used for similar purposes. Information may be passed within our Credit Union partners. We may also disclose information about you and the conduct of your account to credit industry fraud avoidance networks and to tracing and debt collection agencies and our solicitors.

Data Protection Act 1998: Your Personal Information will be treated as confidential and will only be disclosed a) at your request b) to our agents in managing your accounts c) in the public interest d) to prevent fraud or by the order of the courts or e) taking up references. The Data Protection Act gives you a right to a copy of your personal records held on our files on payment of a fee.

**I confirm that the information I have provided is to the best of my knowledge and belief, full and accurate. I hereby authorise ADVANCE CREDIT UNION Ltd to make any enquiries it deems necessary to third parties in connection with this application. I understand that providing false information is fraud and that ADVANCE CREDIT UNION Ltd may take appropriate action if I am found to have deliberately provided false or misleading information. I understand that if there is any change in my circumstances that I must advise you immediately. I confirm that you may disclose my name, residential details, purpose and amount of loan if required under the terms of sources of funding.**

Signed ..... Date: .....



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## Loan Application Form

You can apply for a loan online at [www.advancecu.org.uk](http://www.advancecu.org.uk), or please complete all sections of this loan application form.

We will be unable to process your loan application without a fully completed and signed application form along with the following required documents:

- **Bank statements for the last 3 months**
- **Proof of income/ benefits**
- **Proof of your National Insurance number**
- **Information on all existing loans, credit cards and other debts**

Original documents must be provided and we will take a copy. We may ask for further documentation to verify the information you have provided.

Loans can only be made to members of the credit union. If you are not currently a member of Advance Credit Union then you must also provide identification and proof of address. Suitable ID includes: passport, driving licence. Proof of address may include: recent utility bill, bank statement. Contact us for advice if you do not hold any of these documents.

By accepting the loan offer you are agreeing to join the credit union and abide by the rules. New members to Advance Credit Union are required to pay a £2 joining fee. There is also an annual £2 fee deducted every April. This helps to cover our administrative costs.

### FOR OFFICE USE ONLY

LAF0616

Top up? YES | NO

Share Balance:

Number of Top Up?

Existing Loan:

**Approved by:**

New Advance:

**Date:**

Loan Total:

FC | EP | S

# ADVANCE CREDIT UNION - LOAN APPLICATION FORM

PLEASE COMPLETE ALL SECTIONS OF THIS FORM

## ABOUT YOU

Membership No: \_\_\_\_\_ Title: \_\_\_\_ First Name: \_\_\_\_\_ Surname: \_\_\_\_\_

Date of Birth: \_\_\_/\_\_\_/\_\_\_ Number of dependent children: \_\_\_\_\_ Ages: \_\_\_\_\_

Status: Single | Married | Divorced | Living with Partner | Separated | Widowed (please circle)

Contact Numbers: Home: \_\_\_\_\_ Mobile: \_\_\_\_\_ Work: \_\_\_\_\_

Email: \_\_\_\_\_ Ethnic Origin: \_\_\_\_\_ (please state)

What is your NI Number? \_\_\_\_\_

Who recommended Advance Credit Union? \_\_\_\_\_

## ABOUT WHERE YOU LIVE

Current Address: \_\_\_\_\_

Post Code \_\_\_\_\_ How long have you lived at this address? \_\_\_\_\_

Are you: Owner | Tenant | Living with Family/Friends | Other \_\_\_\_\_ (please state)

If tenant who is your landlord? \_\_\_\_\_

If you have lived at the above address for less than 3 years please give your previous address

\_\_\_\_\_

## ABOUT WHAT YOU DO

Are you: Working Full Time | Part Time | Self Employed | Retired | Incapacitated | Unemployed ?

If working please state your occupation: \_\_\_\_\_

Time in current employment: \_\_\_\_\_

Name and address of employer: \_\_\_\_\_

\_\_\_\_\_

How often are you paid: \_\_\_\_\_ How do you receive your money: Cash | Cheque | into Bank

## ABOUT YOUR BANKING DETAILS

Name of Bank or Building Society \_\_\_\_\_

Sort Code: \_\_\_\_\_ Account Number: \_\_\_\_\_

How long have you had this account? \_\_\_\_\_ Do you have any other accounts? YES | NO

If yes please give details \_\_\_\_\_

**Please note that if your loan application is agreed your loan will be paid by BACS transfer into your bank account as stated on this application form unless otherwise arranged.**

## ABOUT YOUR FINANCES

Please give details of your income for yourself and your partner if applicable:

Your income including benefits received: \_\_\_\_\_ Please give details of your outgoings:

Salary £ \_\_\_\_\_ Living costs £ \_\_\_\_\_

Benefits £ \_\_\_\_\_ Rent / Mortgage £ \_\_\_\_\_

\_\_\_\_\_ Bills & Utilities £ \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Please tell us about all your creditors, loans, hire purchase catalogues and other borrowing outstanding

Loan Company	Date Loan Taken	Balance to Date	Repayment & Frequency

## OTHER IMPORTANT QUESTIONS WE HAVE TO ASK

Have you been declared bankrupt / DRO / IVAs in the last 6 years? YES | NO

Have you had any county court judgements? YES | NO

If Yes, When? \_\_\_\_\_ Why? \_\_\_\_\_

Have you had a criminal conviction? YES | NO

If yes please provide details: \_\_\_\_\_

Have you been known by any other names in the past? YES | NO

If yes, please provide details: \_\_\_\_\_

## YOUR BENEFICIARY FOR INSURANCE

In most cases, the Credit Union provides life insurance cover on both savings and loans at no direct cost to the member (terms and conditions do apply). For this reason we need you to nominate a beneficiary (to be named below) to receive the balance of Credit Union accounts in the event of your death.

**please complete in BLOCK CAPITAL**

Name of beneficiary: \_\_\_\_\_

Address of beneficiary: \_\_\_\_\_

\_\_\_\_\_

Beneficiary Tel. No: \_\_\_\_\_ Beneficiary Email: \_\_\_\_\_

Who is my (relationship): \_\_\_\_\_