



Loan Application Form

Important: You must be aged 18 or over and a member of the credit union to apply for a loan. Please complete this form in capital letters. Failure to complete this form in full and/or supply all supporting documentation will delay consideration of your loan.

Section 1: About Yourself:

Full Name: Membership Number:

Address:

.....Postcode:

Time at current address: yearsmonths

If less than 2 years please provide details of all other address you have lived at within the past two years.

Continue on a separate sheet of paper if necessary

Landline No: Mobile No:

Date of Birth: National Insurance No:

Is your current home? Owned/Mortgaged Rented privately Rented from a social landlord

Living with Relatives Other please state _____

Household Make Up: Single Single person dependent children Couple dependent children

Couple Single person non dependent children Couple non dependent children Other

Please list the number and ages of all dependent children: _____

Section 2: About Your Employment:

Are you?

Employed >30 hrs per week Employed < 30 hours per week Self Employed Student

Volunteer Looking after home/family Retired Unemployed due to disability

Unemployed due to illness Unemployed and looking for work Other

Occupation:..... Address of Employer:.....

Time with current employer: years Months.

If less than one year please provide details of previous employment for the past year below. Continue on a

separate sheet if necessary

Section 3: About Your Loan:

Please tell us what you require the loan for?

..... Cost £

..... Cost £

..... Cost £

Is the loan to cover the whole cost Yes/No.

TOTAL REQUIRED £

If not amount of your money being used: £ _____

Please Now Turn to Page 2

Section 4: Your Money

Please fill in all sections. If a section does not apply to you please write n/a.

My Monthly Income:	Amount Per Month £
SALARY OR WAGES:	
PENSION:	
BENEFITS:	
Housing Benefit	
Council Tax Benefit	
Child Benefit	
Child Tax Credit	
Working Tax Credit	
Income Support	
Incapacity Benefit	
Disability Living Allowance (DLA)	
Pension Credit	
Carer's Allowance	
Other: _____	
OTHER INCOME:	
Child Maintenance:	
Boarders/Lodgers/Rental Income	
Other: _____	
Other: _____	
MY TOTAL MONTHLY INCOME:	(A)

My Loans	Amount Per Month £	Amount Outstanding
Secured Loans		
Car/Bike Loans		
Hire Purchase		
Catalogues		
Credit Cards		
Doorstep Loans		
Other Loans		
Credit Union		
Social Fund		
Other: _____		
TOTAL MONTHLY PAYMENTS	(B)	

Monthly Living Expenses:	Amount Per Month £	Amount Owing
RENT/MORTGAGE:		
Service Charge		
COUNCIL TAX:		
UTILITIES:		
Gas		
Electricity		
Water		
Oil/Wood		
COMMUNICATION:		
Telephone		
Mobile telephone		
TV Licence		
Sky/Other TV		
Internet		
GROCERIES:		
INSURANCE:		
Life Insurance		
Home Insurance		
TRANSPORT:		
Bus and Taxi Fares		
Car/Bike Tax		
Car/Bike Insurance		
MOT/Service		
Petrol/Diesel/Oil		
MISCELLANEOUS:		
Pension		
Pets (food/vet/insurance)		
Memberships		
Pocket Money		
School Dinners		
Alcohol/Cigarettes		
Regular Savings		
Child Maintenance		
Subscriptions		
Clothing		
Other: _____		
Other: _____		
MY MONTHLY LIVING EXPENSES	(C)	

Please Now Turn to Page 3

Fill in the amounts from the boxes on page 2 to work out the money you have left each month:

(A)	minus	(B)	Minus	(C)	=	
MY MONTHLY DISPOSABLE INCOME						£

Section 5: Previous Financial History:

- Have you ever been declared bankrupt? Yes/No
- Have you ever entered into an IVA, DRO or an arrangement with creditors? Yes/No
- Have you ever had any county court judgments against you? Yes/No

If you have answered yes to any of the above please write details here. Continue on a separate sheet of paper if necessary

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Section 6: Data Protection.

Please read the following statement:

Cornish Community Banking is the data controller for the information contained on this form. In accordance with the principles of the Data Protection Act we will use your personal data for the purpose of managing your accounts. Your personal details will be shared with other agencies for the purpose of statistical analysis and for credit referencing and debt recovery, for which we hold a Category F Consumer Credit Licence. We may make searches about you at credit references agencies who will supply us with credit information and information from the electoral register. The agencies will record details of any search whether or not your loan is successful. We may use credit scoring methods to assist this application and verify your identity. Credit searches and other information provided about you and anyone you are linked with may be used by us if credit decisions are made about you or anyone with whom you are associated. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. In addition we will ask you to provide physical evidence of your identity and residency.

To prevent or detect fraud we may make searches of group records and via fraud prevention agencies who will supply us with information. We will also share information to financial and other organisations involved in fraud prevention and credit information. If you provide us with false or inaccurate information details will be passed to fraud protection agencies.

Cornish Community Banking are members of the eligible loans deduction scheme. Under this scheme, should you default on your loan, information may be passed onto the Department of Work and Pensions for the consideration of deductions from the benefits that you receive or may receive in the future.

Other than as set out above, we will not sell/pass on any of your details to any third party.

- I have read and understood the above statement
- I consent to Cornish Community Banking undertaking a credit check against my name
- I consent to Cornish Community Banking using my data in accordance with this section 6

Section 7: Your Health

I am/am not in good health. (circle the appropriate answer)

If you have answered no to the above, please provide details on a separate piece of paper.

Section 8: References

Please give details below of two people whom we may contact if necessary regarding your loan.

Referee 1: Name: _____ Address: _____

Home Telephone No: _____ Mobile _____ Relationship to You: _____

Referee 2: Name: _____ Address: _____

Home Telephone No: _____ Mobile _____ Relationship to You: _____

Please Now Turn to Page 4

These questions are for statistical analysis only and will not have a bearing on the outcome of your loan application.

Have you ever had a loan from a door-step lender, high street credit shop or similar? Yes/No
 Have you ever had a social fund loan? Yes/No
 Are you registered as disabled or otherwise consider yourself to have a disability? Yes/No

What is your ethnic group?

- | | | | |
|---|--|---|--|
| <input type="checkbox"/> White British | <input type="checkbox"/> Black or Black British Caribbean | <input type="checkbox"/> Asian or Asian British Indian | <input type="checkbox"/> Mixed White and Black Caribbean |
| <input type="checkbox"/> White Irish | <input type="checkbox"/> Black or Black British African | <input type="checkbox"/> Asian or Asian British Pakistani | <input type="checkbox"/> Mixed White and Black African |
| <input type="checkbox"/> Other White Background | <input type="checkbox"/> Other Black Background | <input type="checkbox"/> Asian or Asian British Bangladeshi | <input type="checkbox"/> Mixed White and Asian |
| | | <input type="checkbox"/> Other Asian Background | <input type="checkbox"/> Other Mixed Background |
| <input type="checkbox"/> Chinese | <input type="checkbox"/> Other Ethnic Origin <input type="checkbox"/> _____ (please state) | | |

Section 10: Declaration

Declaration: I declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full information. 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 further declare that I have explored alternative sources of credit and the only available alternative option for me is via a home collected loan or alternative high interest cash based credit source.

Signed: _____	Dated: _____
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Section 10: Checklist

- I have included my most recent three months bank/post office account statements
- I have included up to date evidence of all benefits and/or my last three months pay slips
- I have included acceptable proof of identity
- I have included acceptable proof of residency
- I have filled out my CCB membership form (new members only)
- I have available £1 joining fee and a minimum of £1 for saving (new members only)

For Credit Union Use Only:

Date Interviewed : _____	Loan Log No: _____	Loan Type: <input type="checkbox"/> 1% <input type="checkbox"/> 2% <input type="checkbox"/> One Stop	First Loan: Yes/No
<p>Repayment Rate :</p> <p style="text-align: center;">_____ Weekly / fortnightly / four weekly / monthly payments of £ _____</p> <p style="text-align: center;">What day of the week: Monday Tuesday Wednesday Thursday Friday (please circle)</p> <p style="text-align: center;">or for monthly payments only which date _____ of each month.</p>			
Method of Repayment :			Loan Accepted: <input type="checkbox"/>
<input type="checkbox"/> Cash <input type="checkbox"/> Standing Order <input type="checkbox"/> Paypoint <input type="checkbox"/> CCB Current Account <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Wages or benefits into credit union share account.			Loan Rejected : <input type="checkbox"/>
Loan officer Signature : _____			Date : _____