

**WILTSHIRE CREDIT UNION LIMITED  
LOAN APPLICATION**

**Date of Application** \_\_\_\_\_

**Loan Number** \_\_\_\_\_

**PERSONAL DETAILS**

Are you an Officer/Volunteer/Employee of the Credit Union? Yes \_\_\_\_\_ No \_\_\_\_\_

First Name \_\_\_\_\_ Title \_\_\_\_\_ Member Number \_\_\_\_\_  
 Surname \_\_\_\_\_ Number of Dependant Children \_\_\_\_\_  
 Address \_\_\_\_\_ Date of Birth \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
 \_\_\_\_\_ National Insurance Number \_\_\_\_\_  
 Post Code \_\_\_\_\_ Telephone Number \_\_\_\_\_

**HOUSING DETAILS** (Please tick as appropriate)

Home Owner \_\_\_\_ Tenant \_\_\_\_ Living with parents \_\_\_\_ Other \_\_\_\_ How long at present address? \_\_\_\_\_

**INCOME & EXPENDITURE** (Please delete as appropriate)

Income (weekly/monthly)		Expenditure (weekly/monthly)	
Wages/Salary (Net)		Rent/Mortgage	
Pensions		Credit Cards	
Benefits		Bank Loans	
Other Income		Hire Purchase	
		Catalogues	
		Council Tax	
		Water Charge	
		Gas/Electric	
		Telephone	
		Insurances	
		Housekeeping	
		Other Expenses	
<b>Total Income</b>		<b>Total Expenditure</b>	

**EMPLOYMENT** (Please tick as appropriate)

Employed \_\_\_\_\_ Self Employed \_\_\_\_\_ Retired \_\_\_\_\_ Unemployed \_\_\_\_\_  
 Employer's Name \_\_\_\_\_ Time with Employer \_\_\_\_\_  
 Employer's Address \_\_\_\_\_

**LOAN REQUEST** (Please tick as appropriate)

**Some loans may require further information and an interview may be arranged.**

Are you a first time borrower? Yes \_\_\_\_\_ No \_\_\_\_\_ | Present Share Balance £ \_\_\_\_\_  
 Purpose of Loan \_\_\_\_\_ | Existing Loan Balance £ \_\_\_\_\_  
 Cheque Payable To \_\_\_\_\_ | New Loan Request £ \_\_\_\_\_  
 Do you require an encashment letter? Yes \_\_\_\_\_ No \_\_\_\_\_ | New Loan Total £ \_\_\_\_\_  
 I would like to collect my cheque at the following collection point | Plus Interest £ \_\_\_\_\_  
 \_\_\_\_\_ | Total Payable £ \_\_\_\_\_  
 | I would like to pay £ \_\_\_\_\_ for \_\_\_\_\_ W/F/M

**Signature** \_\_\_\_\_

**Date** \_\_\_\_\_

## OFFICE USE

Date Application Received \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_ Date Considered \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

Approved / Rejected. Authority \_\_\_\_\_ Cheque No \_\_\_\_\_ Cheque Date \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

## GUIDANCE FOR MEMBERS

Interest is charged at 1% per month (12.6% APR) on the reducing balance of the loan.

The Borrower is responsible for the full amount of the loan and any part of the loan outstanding at any time, until the full amount is paid. They should ask for a copy of this Loan Application Form and keep it in a safe place. They should check that the form is filled in correctly, particularly that the repayments are correct. If you wish to cancel the Loan Application or reduce the Loan amount, please let the Credit Union know.

Always keep to the repayment terms on this form. If repayments are missed, more interest will result in larger repayments. If you have difficulties keeping up repayments, please notify the Credit Union immediately. You have the right to seek independent legal advice regarding this agreement.

## LOAN REPAYMENT (Please delete as appropriate)

I agree to repay £\_\_\_\_\_ weekly / fortnightly / monthly for \_\_\_\_\_ Instalments (Last payment may differ)

I agree to save £\_\_\_\_\_ with every repayment. Date of First Payment \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

## BORROWER'S DECLARATION

I understand that these payments will continue until the loan, and any interest due to the Credit Union, has been paid in full. I assign to the Credit Union all paid shares and payments on account of shares which I now have or may have in the future in the Credit Union, as security for payment of the Loan and also as security of interest or expenses which may become due. I authorise the Credit Union to apply any or all such shares or payments on account of shares, towards payment of the Loan Interest or expenses arising, which I owe.

I confirm that the information given above is true and complete. I authorise any enquiries you may deem necessary in conjunction with this application. I agree to be legally bound by the loan conditions.

Is there any further information you think the Credit Union should know: Yes/No

Signature \_\_\_\_\_

Date \_\_\_\_\_

## RECEIPT OF LOAN

Signature \_\_\_\_\_

Amount £ \_\_\_\_\_ Date Received \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

**Data Protection** Please note that your details will be held on computer, this information will not be passed to any other person or organisation.