

5. Present Banking Details

Name and address of bank / building society:

Name on the Account:

Sort Code:

Account No:

Time with bank :Years

Can you have standing orders? Yes / No

6. Savings *(eg Credit Union, Building Society / Bank)*

TOTAL: £

7. Existing Liabilities Loans / HP

	Balance Owed	Monthly Payment	Weekly Payment	Credit Limit
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
Totals	£	£	£	£

Have you applied for credit in the last 12 months (eg mobiles, catalogues, loans)? Yes / No

Have you borrowed or had credit from Provident, Shopacheck, Brighthouse or similar companies? Yes / No

Do you have a social fund loan? Yes / No

Have you been referred to a Debt Collection Agency in the last 12 months? Yes / No

Have you any County Court Judgements registered in your name? Yes / No

If 'YES' please provide the judgement date, name of creditor and the sum involved:

Have you been bankrupt? Yes / No

If yes please provide details of dates including discharge

Key **A**=annual, **Q**=Quarterly, **M**=Monthly, **4W**=4 weekly, **2W**=2 weekly, **W**=weekly

	Amount	Details	How often?
Your main income			
Benefit 1			
Benefit 2			
Benefit 3			
Partner's income			
Other income			

Confirmation of income is required. Please supply bank statements / wage slips but **not** ID information

Expenditure details

Mortgage / Rent			
Council Tax			
Electricity			
Gas/Oil/Coal			
Water Rates			
Household / pets insurance			
Telephone (landline)			
Telephone (mobile)			
TV licence / Cable / Sky / Internet			

Credit Expenses

Loan / HP repayments			
Social Fund loans			
Catalogues			
Overdraft			
Credit / Store Cards			

Living expenses

Food / shopping / cleaning			
Clothes / Uniforms / Shoes			
Pet expenses			
Travel - bus, taxi, rail			
Car expenses - petrol			
Car expenses - insurance			
Car - MOT / maintenance			
Car expenses - tax			
Childminding			
Pocket money			
School meals			
Life insurance / Pension			
Maintenance payments			
Haircuts			
Birthdays			
Christmas			
Other			

Personal expenses

Cigarettes			
Drinks / meals out			
Hobbies / children's activities etc			
Papers / Magazines / Lottery			

10. Equal Opportunities Monitoring

This section is optional, however it helps us ensure we are fair to all applicants so we would be grateful if you would complete it.

Ethnic Origin :

Gender : (please circle) F / M

Disability :Yes / No

11. Formal declaration

I submit this application for a loan and declare that the information that I have supplied is true and accurate. I authorise you to make any enquiries you feel necessary for confirmation of the information contained in this application and the credit agreement and for the purposes of credit assessment (including those detailed below). I authorise you to review relevant account information and share information with Credit Unions and Housing Landlords in Wiltshire. I agree that you may carry out searches against me at credit reference agencies and agree and acknowledge that details of such searches will be added to the credit reference agency's records about me and may be seen by other organisations making searches. I also agree and acknowledge that information held about me by credit reference agencies may be linked to records relating to any person with whom I am linked financially.

In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of processing your application and credit agreement and managing your account. Your personal details will be treated confidentially and will only be shared with other organisations as set out in the terms and conditions of the agreement. Wiltshire Money Line holds a Consumer Credit Act Licence for its credit referencing and debt recovery practices.

By signing below I agree to the processing of my personal information as set out in this application and in the terms and conditions of the credit agreement.

Signed : Date:

Partner's declaration

If you have declared your partner's income details as part of your overall income in applying for this loan, your partner will need to sign below confirming agreement for their information to be used in considering the loan and its repayment

Partner's name

Partner's signature