



Loan Application and Agreement

MEMBER DETAILS			
Membership Number			
Full Name			
Address			
"			
"			
Post Code			
Time At Current Address <small>(if less than 3 years, provide details)</small>	Years	months	
Home Telephone Number			
Mobile Telephone Number			
Email Address			
Date Of Birth	/	/	Age
Number Of Dependants			

PERSONAL STATUS			
Single	<input type="checkbox"/>	Married / Cohabiting	<input type="checkbox"/>
Widowed	<input type="checkbox"/>	Divorced / Separated	<input type="checkbox"/>

RESIDENTIAL STATUS			
Homeowner	<input type="checkbox"/>	Tenant	<input type="checkbox"/>
Living With Parents	<input type="checkbox"/>	No Fixed Abode	<input type="checkbox"/>

EMPLOYMENT			
Full-Time	<input type="checkbox"/>	Part-Time	<input type="checkbox"/>
Self-Employed	<input type="checkbox"/>	Student	<input type="checkbox"/>
Retired	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>
Job Title			
Employer Name			
Employer Address			
Telephone Number			
Employment status	Permanent / Fixed Term		
Years Employed			

BANK DETAILS									
Bank name									
Branch									
Account number									
Sort-code			-			-			

FINANCIAL DETAILS				
Do you have Decrees outstanding?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Are you subject to a valid Trust Deed?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Are you an un-discharged bankrupt?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

INCOME	Weekly / Monthly
Wages / Salary	£
Partners Contribution	£
Child Support	£
Income Support	£
Child Benefit	£
Child Tax Credit	£
Working Tax Credit	£
Disability Living Allowance	£
Job Seekers Allowance	£
Incapacity Benefit	£
Pension	£
Interest on Savings / Investments	£
Other income: <small>(Please Specify) _____</small>	£
TOTAL INCOME	£

EXPENDITURE	Weekly / Monthly
Rent / Mortgage	£
Council Tax	£
Gas & Electricity	£
TV Licence	£
Telephone (Landline)	£
Telephone (Mobile)	£
Entertainment / TV	£
Car/Travel Expenses	£
Groceries	£
Credit & Store Cards	£
Catalogues	£
Hire Purchase	£
Bank loan repayments	£
Credit Union <i>Loan</i> repayment	£
Regular Saving Amount	
Insurance <small>Car/Home/Building/Life</small>	£
Childcare	£
Housekeeping/Maintenance	£
Pension	£
TOTAL EXPENDITURE	£

Disposable income (Income – Expenditure)	£
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LOAN DETAILS	
Purpose Of Loan	
Date Loan Required	___ / ___ / ___
Share Balance	£
Current Loan Balance	£
<u>New Amount Requested</u>	£
Total Loan Balance	£
Proposed method of payment	Cash / Payroll / Bankers / PayPoint
Number of repayments:	
Repayment frequency	Weekly or Monthly
Repayment amount	£
Save with each loan repayment	£
Total Repayment Value	£

HEALTH DECLARATION	
Have you received, in the last 6 months, medical attention for a condition which is or could be considered life threatening?	
YES	NO

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 Signature	Date
	___ / ___ / ___

FORMAL DECLARATION		
<p>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 or misleading information is fraud and that the Credit Union may take appropriate action if I am found to have deliberately provided false or misleading information. By signing this form I agree that the Credit Union may carry out a credit check with an external credit reference agency.</p> <p>I also understand that if the loan goes into arrears, I agree to allow Stranraer Credit Union to perform a mandatory Share to Loan Transfer.</p> <p>I agree to abide by the conditions of the loan agreement in accordance with the terms of the loan guidelines laid down by Stranraer Credit Union.</p>		
Applicant Name	Applicant Signature	Date
		___ / ___ / ___

* * * O F F I C E U S E O N L Y * * *

Date received	___ / ___ / ___		How long a member	Years	months			
Net exposure on Loan	£		Evidence of share loading	Yes	No			
Proof of address on file	Yes	No	Previous borrowing	#	£			
Has member been interviewed	Yes	No	Arrears letters: Last 6 months	1	2	3	4	5
Name of interviewer			Arrears letters: Last 6-12 months	1	2	3	4	5
Method of interview	Office	Phone						
Income evidenced	Yes	No						

Loan Number	Approved	Reason, if rejected:	:	___ / ___ / ___
			:	___ / ___ / ___
	Rejected		:	___ / ___ / ___
			:	___ / ___ / ___

Checklist	Init
Loan Reg	
Passbook (back)	
Passbook (front)	
Share & Loan Reg	
Date	