



Loan Application

Please ensure that ALL questions are answered, and supply all documents requested. We will not be able to process your application if the information is incomplete. PLEASE COMPLETE IN CAPITAL LETTERS.

1. Personal Details

Full Name:	Member No:
Address:	Postcode:
National Insurance Number:	Date of Birth:
Email Address:	
Home Telephone:	Mobile Telephone:
Marital Status:	Number of Dependants:
Are you a: Home Owner With Mortgage / Homeowner Outright / Renting From a Housing Association / Renting From a Private Landlord / Living With Parents / Other (circle one)	
If you are renting, please provide landlord's full name, address and phone number:	
Time Lived at Current Address: Years:	Months:
Previous address and postcode if less than 3 years at present address:	

2. Employment, Income and Expenditure

Employment Status (circle one) : Permanent/Temporary/Self-Employed/Not Working/Retired	
Name, Address and Phone Number of Employer:	
Time With Current Employer: Years:	Months:
Monthly Income (including Benefits): £	Current Monthly Expenditure: £

Please provide your previous 3 months Bank/Building Society/Post Office statements and previous 3 months wage/benefit statements to show your income and expenditure. These will be copied by Credit Union staff. We will not be able to process your application if this information is not provided in full.

Depending on the nature of the application we may require you to fill out a detailed Income and Expenditure Form. We may also request that you attend an interview to discuss your application.



3. Loan Requirements

Note that loans are assessed individually, and are usually processed within a maximum of two weeks.

Purpose of Loan:	
Amount of Loan Requested £ :	<ul style="list-style-type: none"> • Repayment: weekly / fortnightly / 4 weekly / monthly (circle one) • Repayment Period: 1Yr / 2Yr / 3Yr / Other (circle one) • How much can you afford in regular repayments: £
Preferred Day of Week or Date of Month for Repayments:	

4. History

Are you in receipt of benefits: Yes / No (circle one) Type of benefits:
Have you ever been subject to: Bankruptcy Declaration / Debt Relief Order / County Court Judgement / Individual Voluntary Arrangement / Debt Management Plan (circle as appropriate)
If any of the above have been circled, please provide details below, including name of creditor, amount owed, and dates of discharge:
Are you currently applying for, or seeking advice on, applying for Bankruptcy, Individual Voluntary Arrangement or Debt Relief Order? Yes / No (circle one)

If you currently have any loans from other lenders (including credit cards, overdrafts, catalogue accounts) or accounts in arrears (council tax, mortgage, rent), please provide details below:

Lender/Creditor	Payments	Outstanding Balance/Arrears

5. Bank Details

We will pay any approved loan to you by BACS bank transfer. Please provide your account details below:

Account Number:	Account Sort Code:
Account Name:	



(EMS-DOC-010)

Unit 34, Devonshire Arcade
Penrith
CA11 7SX
01768 890065
www.edensouthlakeland.com

6. Declaration and Authorisation

Medical Information: Eden & South Lakeland Credit Union (ESLCU) provides free life insurance to those borrowers who are under 70 years of age, whose death does not result from a medical condition for which they have received medical advice, consultation or treatment within the past 6 months, and whose loan is not in arrears by more than 6 months. This insurance effectively covers the outstanding balance of any loan, in the event of a borrower's death. **In order to be eligible for this insurance cover, this section of the Application Form must be completed.**

If you have any pre-existing medical conditions, please provide details below, including dates:

Department for Work and Pensions: I agree that if I default on payments, information about my loan may be passed on to the Department for Work and Pensions for their consideration of deductions from the benefits that I am or will become entitled to.

Data Protection Act 1998: Your personal information will be treated as confidential and only disclosed **a)** with your agreement, or **b)** to prevent fraud, or by order of a Court of Law. You may request details of the information ESLCU holds about you by writing to us at the address set out above. ESLCU may charge you an administration fee of up to £10 in respect of any such request.

Use and Disclosure of Information: ESLCU may use credit scoring when considering your application and may search the files of credit reference and debt recovery agencies. It may keep a record of the search. ESLCU may also carry out identity and anti-fraud checks. This information will be used by lenders and others in making lending decisions about you and members of your household, for fraud prevention or tracing debtors. ESLCU may give credit reference agencies details of non-payment when we make demands but receive no satisfactory proposals from you for repayment.

Please note that all loans are granted from members' savings and it is the foremost duty of ESLCU to protect those savings. If you cannot keep up the repayments on your loan, ESLCU will take action against you to recover any outstanding balance. In this situation all external costs incurred will be charged to your share account, and ESLCU may charge £5 to your share account to reflect the cost of any 2nd and subsequent letters that are sent to you if you fail to make your loan repayments.

I hereby declare that I understand and accept the conditions set out above, that all information given within this Loan Application is accurate to the best of my knowledge, and I do not know of any impending changes.

I apply for a loan from ESLCU as detailed above.

Please print and sign your full name and date below:	
Print Name: _____	/ /
Sign Name: _____	