

CASTLE AND MINSTER CREDIT UNION LTD

UPPERHEAD ROW

HUDDERSFIELD

HDI 2JL

TEL: 01484 226666



Title. Mr. Mrs. Ms. Miss		Member number	
Name in full.		Date of birth	
Marital Status: [Please Tick] <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separate <input type="checkbox"/> Living with Partner		National Insurance No	
Address and years at this residence:years		Previous address:.....years	
Postcode		Postcode	
Number of dependants			
Do you own your home?		Home telephone	
Rent from Council or Housing Association		Mobile telephone	
Rent from a Private Landlord?		Work telephone	
Are you living with parents/relative?		E-mail Home:	
Other (specify)		E-mail Work:	
2 Employment details			
Employer/Directorate		Occupation	
Workplace address in full		Payroll number	
		Years with current employer	
		Years with previous employer	
Is your job (please tick <u>all that apply</u>)			
Permanent	Temporary or New Deal	Other (specify)	
Full time	Part time	Self employed	
Are you aware of any impending changes to your employment situation?			No / Yes (attach details)
I give permission for my employment details to be checked with my employer: Signature:			
Have you any CCJs or have you ever been declared bankrupt ?			No / Yes (attach details)
Do you have any Defaults from other creditors?			No / Yes (attach details)
Savings Balance	Loan Balance	Regular payment	
Please help us to process your application quickly by providing us with the following proofs:-			
➤ <u>Income (payslip/benefit)</u>		New borrowing	£
➤ <u>Home Address (utility bill)</u>		Repayment Period	months
➤ <u>Identity (passport/driving licence)</u>		Repayment Amount	£
➤ <u>Last Months Bank Statement</u>		Savings Contribution	£
➤ <u>Proof of Rent/ Mortgage</u>		Lottery Deduction	£
➤ <u>Proof of Housing – Council Tax Benefit</u>		Total Interest	£

4 Details of loan requested			
Amount requested £		Repayment terms required:	
Purpose of the loan <i>(please give as much detail as possible)</i>	Up to		Months
	Up to		Weeks
	Date when loan is required?		
5 Financial statements to support loan <i>(Please fill in completely. If Not Applicable put N/A) only required if applying for a Capacity Based Loan</i>			
	Per month	EXPENDITURE £	Per month
Average take home pay		Council Tax	
including overtime /bonus		Rent Mortgage Board	
If this is your first loan please provide three pay slips		Pension contributions	
		Gas	
		Electricity	
Pensions received		Water rates	
Other income <i>(specify):</i>		Telephone/mobile	
Partner's Income Please provide proof, such as three pay slips and ask partner to sign below *		Bank loans	
		Credit and store cards	
		Catalogues / other loans	
		Life insurance	
Child Benefit		Car or cycle expenses	
Income Support		Household goods / clothing	
Incapacity Benefit		Food	
Child Tax Credit		Travel	
Work Tax Credit		Child care	
D.L.A		Other Outgoings: TV Licence, Cigarettes, Pubs/ Clubs, Cinema	
Job Seekers Allowance			
Total Income £		Total Expenditure £	
6 Declaration			
<p>Castle and Minster Credit Union provide two payment protection policies to cover your loan repayments should you be unable to repay your loan due to accident, sickness or unemployment. The Credit Union will contact you to discuss the suitability and benefits of these policies in more detail, once the loan application has been completed and returned</p> <p>(In accordance with the principle of the Data Protection Act 1998, we will use your personal details for the purpose of managing your accounts with the Credit Union. Your personal details will be treated confidentially and will only be shared with other agencies for the purpose of credit referencing and debt recovery, for which purpose we hold a category F consumer credit licence.)</p> <p>I declare that I have given due consideration to all my other financial commitments and feel confident that I shall be able to make the loan repayments as agreed via payroll deduction, bank standing order or other regular payment in accordance with Credit Union policy.</p> <p>I understand that all loans are subject to approval and availability of funds. I declare that all the information given on this form is accurate to the best of my knowledge and this is a true statement.</p>			
Member's signature		Date	
Partner's signature		Date	
Statement of Eligibility		Statement of Demands and Needs	Policy Summary AS ASU
Cheque Numbers		Authorised (staff member)	Date