

# LOAN APPLICATION FORM



Account Number

## Personal Details

Name:

Home Address:

Previous address (if less than 3 years at present address):

Home Number:  Mobile:

Personal Email:  Date of Birth:

Marital Status: Single / Married / Civil Partner / Separated / Widowed / Divorced Please circle as appropriate

No. of dependents (including children):

## Employment Details

Employer:  Grade:

Address:

Employment: Temporary ☐ Permanent ☐ Length of Service:

Work Email Address:  Work Tel No:

## Loan / Repayment Details

Amount of new loan

Purpose of Loan

Existing CSCU Loan Repayment

Shares

Linked account

Flexi Saver

Total Salary Deduction\*:

Weekly ☐ Fortnightly ☐ Monthly ☐

\*(This figure to include loan repayment/interest/savings)

## OFFICE USE ONLY

Loan 1

Loan 2

Shares

Linked A/C

Flexi

Address ☐

Phone No: ☐

Mobile No: ☐

Email: ☐

Signed:

## Salary Details - please include 3 recent payslips (copies)

Net Salary (before Credit Union deduction):

Self:  per week ☐ per fortnight ☐ Spouse/Partner:  per week ☐ per fortnight ☐

Other Income: (specify):

Self:

Spouse / Partner:

### Mortgage / Rent Details

Type of Accommodation: Owner ☐ Tenant ☐ Mortgaged ☐ Other ☐

Amount of mortgage / rent (if any): €  (monthly)

Amount Borrowed €  Current Balance €  Repayments €

Please provide copy of new agreement if you are on a reduced mortgage repayment / paying interest only /or in any forbearance with your lender: \_\_\_\_\_

### Credit Commitment

I declare that I am not indebted to any other credit union, bank or loan agency either as a borrower or guarantor, except as listed below. **List all outstanding debts such as Bank Loans, Mortgage, Bank Overdraft, Credit Cards, Hire Purchase Instalments etc.**

Name of Creditor	Original Debt	Current Balance	Repayments (Weekly / fortnightly / Monthly)
	€	€	€
	€	€	€
	€	€	€
	€	€	€
	€	€	€
	€	€	€

### Weekly / Monthly Outgoings Other Financial Commitments (eg childcare)

	€
	€
	€
	€
	€
	€

### Please provide the following additional documentation

- ☐ 3 Recent Payslips (copies) ☐ Recent copies of Bank statements (3 months)  
☐ Proof of address ☐ Mortgage Statement

### Contact Declaration

☐ I authorise the CSCU to contact me at (Tel No) \_\_\_\_\_ during working hours in respect of this loan application and any credit agreement or otherwise in connection with my account.

### Health Declaration

I declare that to the best of my knowledge and belief, I am in good health and I am fit to follow my normal occupation.

YES ☐ NO ☐ (Tick appropriate box).

Signature of Applicant: \_\_\_\_\_

Date: \_\_\_\_\_

## Irish Credit Bureau Consent

I authorise Civil Service Credit Union to process and retain data provided by me in respect of this application, to seek and provide credit references (searches), to record details of any transaction which may result from this application with Irish Credit Bureau Limited (ICB) and ICB to record, retain and disclose to its members details of such searches for a period of one year. I acknowledge that the Civil Service Credit Union and/or ICB are permitted to disclose any material misstatement of fact contained in the application for financial accommodation to its members and relevant bodies. I consent to any such application being processed, recorded and retained by ICB.

Yes ☐ No ☐

If we reject your application based on the consultation of a database Civil Service Credit Union are required by law to inform you immediately and without charge of the result of such consultation and are also required to provide you with particulars of the database consulted.

Member's signature: \_\_\_\_\_ Date signed:

If you choose not to give your consent for an ICB check you will be required to provide written confirmation from your mortgage provider that (i) your mortgage is not in arrears and (ii) that you are not availing of any 'Non Permanent Forbearance'.

### **This will delay the application process.**

If you have a concern about the information provided by a regulated financial /credit entity in respect of your past credit performance you can obtain a copy of your own credit report at any time from Irish Credit Bureau by paying a nominal fee.

## Consent to use and Disclosure

- Data Protection Acts, 1988 and 2003 and Section 71 of the Credit Union Act, 1997 (as amended)

I understand that under the Data Protection Acts, 1988 and 2003 (the "DPA"), my consent may be required for the Civil Service Credit Union to process personal data which it may have in its possession concerning me (including disclosure to third parties). I note that this personal data may include sensitive personal data, such as data about my health, within the meaning of the DPA, the processing of which requires my explicit consent.

I also understand that under Section 71 of the Credit Union Act, 1997 (as amended), the Credit Union, subject to exceptions listed in the Section, shall not disclose or permit to be disclosed, without my consent, any information that concerns an account or transaction of mine with the credit union.

For the purpose of assessing my application for membership, assessing any loan applications which I may make to you and generally for administering and monitoring any accounts I have with the Credit Union, including any loan accounts I have from time to time with you:

1. I consent:
  - (i) to you seeking information concerning applications for loans and my credit history from the date of my original consent from any credit union and for that purpose you may disclose any relevant information in any loan application which I may make to you or which you may have concerning me to any such credit union;
  - (ii) to any credit union disclosing information to you concerning applications for loans and my credit history from the date of my original consent with any such credit union;
  - (iii) to you disclosing any information in any application (including loan applications) or in respect of any account or transaction of mine with the Credit Union from the date of my original consent to officers or employees of the Irish League of Credit Unions for the purpose of fulfilling our requirements and under the Savings Protection Scheme if such a scheme is operated on behalf of the Credit Union by the Irish League of Credit Unions; and
  - (iv) to the processing of any information relating to me, either contained in this form or any other form or application, for the purpose of assessing applications and administering any accounts I maintain with the Credit Union.
2. From time to time, the Credit Union, or third parties selected by the Credit Union, may use your details to inform you of goods and/or services which may be of interest to you. This information may be sent to you by letter, email, text message, phone or fax.

☐ Please tick the box opposite if you **do not** want the Credit Union, or third parties selected by the Credit Union, to inform you of services that may be of interest to you.

Please note that you have the right to access personal data held about you by the Civil Service Credit Union and to correct any inaccuracies in such data.

Member's signature: \_\_\_\_\_ Date signed:

### Loan Issue Options

Please indicate your preferred payment option:

Post to home address ☐

Lodge to bank account ☐

Collect at Credit Union Office ☐

Name of Bank: \_\_\_\_\_

Name of Account Holder(s): \_\_\_\_\_

IBAN:

BIC:

*These will be available from your bank statement or your bank*

### Change in Lending Criteria

1. A member's savings and loan history and ability to pay are the main criteria used in the assessment of loan applications.
2. Loan applications will NOT be assessed on the basis of ratio to shares alone
3. Loan application will require supporting documentation:
  - Current copy of your mortgage statement
  - Copies of your most recent bank statements (3 months)
  - Copies of your most recent 3 payslips
4. Only loans within shares can be processed and paid immediately  
all other loans will have to be approved by a Credit Officer or the Credit Committee

Please ensure that you forward your loan application together with the **required supporting documentation** in good time as the changes in lending criteria outlined above have added to the loan processing time.

### Office Use Only

Loan considered and approved by: \_\_\_\_\_

(subject to the following conditions) \_\_\_\_\_

Total loan approved:

€

☐

Approved by Credit Officer

☐

Approved by Credit Committee

☐

Approved by Board of Directors

Name of Guarantor/Parent/Guardian: \_\_\_\_\_

Address (co-signing promissory note): \_\_\_\_\_

Dated:

D	D	M	M	Y	Y
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