

# CREDIT UNION LOAN APPLICATION FORM (Republic of Ireland)



Please read these notes carefully before filling out this form.

Please answer all the questions on the form. Write NONE where appropriate. In order to enable your Credit Committee or Credit Officer to deal promptly with your application, the questions should be answered as fully as possible. Please note in accordance with the registered rules of the credit union no loan shall be made to a member who is under the age of eighteen and neither is nor has been married unless an indemnity is provided by the member's parent or guardian or by a person approved by the board of directors.

To: ..... Credit Union Limited.  
Name: ..... Credit union membership number: .....  
Home address: ..... Date of loan application: .....  
..... Joint a/c number (if any): .....  
Home telephone no.: ..... Marital status: single / married / separated / widowed / divorced  
Date of birth: ..... **(delete whichever does not apply)**  
No. of dependants (including children): .....

## FOR INDUSTRIAL CREDIT UNIONS ONLY

Staff no: ..... Dept.: ..... Tel. extn.: .....  
Total salary deduction per week / month / other\* (Delete whichever does not apply): €.....

\*See also separate salary deduction agreement

I hereby apply for a loan of €..... for a period of .....weeks/years **(delete whichever does not apply)** for the following provident or productive purpose: .....  
I propose to repay this loan by instalments of not less than €..... plus interest/including interest **(delete whichever does not apply)** in the following manner, by instalments that are weekly / fortnightly / monthly / other (please specify.....)  
with my shares and deposits held as security.  
Name and address of proposed guarantor (if any):.....  
..... Security: .....

## ACCOUNT DETAILS

Share Balance: €..... Existing loan balance (if any): €.....  
Deposit Balance (if any): €..... Less RPI cancellation amount (if any): €.....  
Plus RPI Premium (if any): €.....  
Amount applied for: €.....  
New total loan balance: €.....

## EMPLOYMENT DETAILS

Status: (self employed/ employee/ contract/ homemaker/  
student/ retired/ unemployed)  
**(delete whichever does not apply)**  
Occupation: .....  
Name and address of present employer: .....  
.....  
.....  
Tel. no.: .....  
Length of service with present employer: .....  
Salary (weekly /monthly) (net pay): €.....  
Average weekly/monthly overtime/bonus (net): €.....  
Other payments: €.....  
Other income (specify): €.....  
**(include spouse's income if applicable)**  
Outlays (weekly/monthly); state average amount: €.....  
I consent to the credit union contacting me at my place of employment during working hours in respect of this loan application and any credit agreement or otherwise in connection with my account.  
Signature: .....

## HOUSING DETAILS

Type of Accommodation: Owner / Tenant / Living with Parents  
Other (please specify):.....  
**(delete whichever does not apply)**  
Amount of rent (if any): .....  
How long at present address? .....  
Previous address (if less than 3 years at present address)  
.....  
.....  
Mortgage yes / no: **(delete whichever does not apply).**  
Name and address of mortgage provider: .....  
.....  
.....  
Amount of mortgage (original amount): €.....  
Term of mortgage: .....  
Year of Issue: ..... Balance: € .....

**TO BE COMPLETED IF APPLICATION IS FOR SITE PURCHASE / HOUSE PURCHASE / HOUSE REPAIRS / IMPROVEMENTS**

Address at which work is to be carried out:..... Will member go on bridging finance?.....  
 ..... If so, for how long?.....  
 ..... Commencing when?.....  
 Nature of work:..... Financed by?.....  
 ..... Has provision been made to meet (if so what?)  
 If site purchase, when does member intend to build?.....  
 ..... (i) Professional fees: .....  
 .....  
 Total cost of proposed work: €.....  
 Has builder estimate been obtained?.....  
 How is balance to be financed? .....  
 Source:..... (ii) House furnishing: .....  
 Amount:.....  
 Repayments:.....  
 Has loan been approved?.....

**THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE CREDIT UNION FROM TIME TO TIME.**  
**WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.**

**DECLARATION OF HEALTH**

I **DECLARE** that to the best of my knowledge and belief, I am (I am not) in good health and I am (I am not) fit to follow my normal occupation. **(delete whichever does not apply).**

Signature of Applicant:..... Date Signed:.....

**DECLARATION OF OTHER CREDITORS**

I **DECLARE** that I am not indebted to any other credit union, bank or loan agency either as borrower, or guarantor, except as stated below. The statements made herein are made for the purpose of obtaining the loan, and are true to the best of my knowledge and belief.

I **DECLARE** that I am indebted to the following creditors (list all debts, such as loans, including car loans, hire purchase instalments, banks, overdrafts, visa / access / credit cards, furniture accounts, wedding loan, housing finance etc.):

NAME OF CREDITOR	ORIGINAL DEBT	BALANCE DUE	AMOUNT & FREQUENCY OF REPAYMENTS
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....

Signature of Applicant:..... Date Signed:.....

**INITIAL UNPROTECTED REPAYMENT**

€

I understand that this repayment is unprotected

Sig. of Member.....

**INITIAL PROTECTED REPAYMENT**

€

The benefits of Repayment Protection have been explained to me. I wish to protect my repayments

Sig. of Member.....

**BREADWINNER PROTECTION**

If you are not in full time employment you can still avail of RPI. Enter the name and date of birth of the Breadwinner below and your repayments will be protected in the event of the Breadwinner becoming ill or redundant.

Name.....

Date of Birth...../...../.....

**FOR OFFICE USE ONLY**

Loan considered by: Credit Officer / Credit Committee / Special Committee / Board of Directors. **(delete whichever does not apply)**

On.....day of..... Year.....  
 I/we approved the loan of €.....  
 for ..... 'Member'  
 (subject to the following conditions).....

Total loan approved: €.....

**Approved by Credit Committee:**  
 (Signatures of Credit Committee).....

**Approved by Special Committee (secret ballot):**  
 (Signature of Chairman) .....

**Approved by Board of Directors:**  
 (Signature of Chairman).....

**Approved by Credit Officer:**  
 (Signature of Credit Officer).....

**Name of Guarantor/Parent/Guardian: Mr./Ms/Mrs. ....**

**Address (co-signing promissory note):.....**

**Dated:.....**

**Entered in minutes of: Credit Committee/  
 Special Committee/Board (delete whichever does not apply.)**

**Any other comments:.....**

**Entered in record book:.....**

**Consent to use and disclosure/Data Protection Acts, 1988 and 2003 and Section 71 of the Credit Union Act, 1997**

I understand that under the Data Protection Acts, 1988 and 2003 (the "DPA"), my consent may be required for the 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, 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.

The use of your details for marketing purposes will depend on the preferences that you express below:

**Opt-In (Marketing by email, text message and fax)**

I consent to the Credit Union, or third parties selected by the Credit Union, informing me of goods or services that may be of interest to me by email, text message or fax.

**Opt-Out (other forms of marketing)**

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

Please note that you have the right to access personal data held about you by the credit union and to correct any inaccuracies in such data.

Member's signature:

MEMBER'S SIGNATURE

Date:

Print name:

Witnessed by:

Print name:

The information which is held on the ICB database relates to credit agreements between ICB members and their customers/ members. A condition of such agreements is that the customer agrees that the financial institution / Credit Union may use the data supplied for the purpose of credit checking. Consequently, where an individual enters a credit agreement with an ICB member, details of the individual's performance in complying with the terms of the agreement are input to the ICB "credit file" database, which may be accessed by all member institutions of ICB. Each time a person applies for credit from an ICB member, that institution accesses the ICB's "credit file" to ascertain the applicant's performance under any previous credit agreements with ICB members.

3. In addition to paragraphs 1 and 2 above, I further consent to and authorise the 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 relating to a loan or other credit which may result from this application with the Irish Credit Bureau (ICB) for a period of 5 years from the date of closure of the loan and ICB to record, retain and disclose to its members details of such searches for a period of one year.

4. I acknowledge that the Credit Union and/or the 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.

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

Member's signature:

MEMBER'S SIGNATURE

Date:

Print name:

Witnessed by:

Print name: