


Section 6: Declaration and Signature							
<ul style="list-style-type: none">I declare that the information I have given on this form is true and complete.I understand that providing false information and or documentation is fraud, which may result in FAIRshare Credit Union taking criminal proceedings against me.I understand that I am required to have the equivalent of 3 months or 12 weeks loan repayments in savings with FAIRshare Credit Union, which will be held as security against my loan. This cannot be withdrawn until the balance of the loan is less than I hold in savings. If I do not already have the required savings, I will build them up at an agreed monthly or weekly amount.I give FAIRshare Credit Union permission to carry out checks into my credit history.							
Applicants Signature	Date						
Partner Declaration: <ul style="list-style-type: none">If your partner's income details are included on the form, as part of the overall income being used to obtain this loan, they must sign below.							
I confirm I agree to my income being taken into consideration.							
Partners Signature	Date						
In the event I cannot be contacted I authorise FAIRshare to contact:.							
Name	Telephone						
Address							
Section 7: For Office Use Only							
Share balance	£	Loan balance	£				
Current loan repayment	£	New loan repayments	£				
Revolving Credit repayment	£	New loan balance	£				
Method of saving: S /O		Payroll		CHB		Other	
Loan Approved		Declined					
Comments and Terms							
Loan Officer's Signature				Date			
Loan Officer's Name							

		Unit 3 Southwater Square Southwater Way Telford TF3 4JG ☎: 01952 200200		Loan Application Form					
				All boxes must be completed, if not applicable enter N/A					
Section 1. Personal Details			Membership Number						
Surname			First Names						
Address			☎ Mobile						
			☎ Landline						
			E-mail						
Postcode			National Insurance No.						
Length of time living at this address:	Years		Months		Date of Birth				
If less than 3 years , please provide your previous address and postcode									
Address									
Tick (✓)the appropriate boxes, or if other please specify.									
Marital Status:	Single		Married		Separated		Divorced		Other
Are you:	Unemployed		Employed		Self Employed		Other		
Employers Details: Name									
Address									
Postcode			☎ Work no.						
Number of years with Employer:									
Section 2. Loan Details									
Amount of loan	£	Purpose of loan							
Repayable over:		weeks		fortnights		months	(Maximum period 5 years)		
Date required									
Tick (✓)the appropriate box.									
Payment: Funds to be paid to	My bank account			My CredEcard		Other**			
Bank details if applicable.						**If other please discuss alternative options with the Loan Officer.			
Bank			Account Holder						
Sort Code						Account Number			

Section 3: Income and Expenditure

All boxes must be completed,
if not applicable enter N/A

Tick (✓)the appropriate box.

* Proof of all other debts, loans and arrears must be provided

My income and expenditure are shown as

Weekly

4 Weekly

Monthly

	Income		Expenditure	Arrears *
Average take home pay after all deductions	£ <div></div>	Rent, Mortgage, Board	£ <div></div>	£ <div></div>
Child Benefit	£ <div></div>	Council Tax	£ <div></div>	£ <div></div>
Working Tax Credit	£ <div></div>	Water	£ <div></div>	£ <div></div>
Child Tax Credit	£ <div></div>	Gas & Electricity	£ <div></div>	£ <div></div>
Income Support / ESA /JSA	£ <div></div>	Other Heating Fuel Eg. Heating oil, coal, wood	£ <div></div>	£ <div></div>
Universal Credit	£ <div></div>	Travel; bus; petrol; taxi	£ <div></div>	£ <div></div>
Other (please specify)	£ <div></div>	Food; Housekeeping Eg. Food, toiletries, nappies, cleaning	£ <div></div>	£ <div></div>
Other (please specify)	£ <div></div>	Landline; Internet	£ <div></div>	£ <div></div>
Total	£ <div></div>	Mobile	£ <div></div>	£ <div></div>
Partners income Please specify source below (eg wages)	£ <div></div>	Car insurance; Tax; MOT	£ <div></div>	£ <div></div>
<div></div>		Insurance: Home & Contents	£ <div></div>	£ <div></div>
Income	£ <div></div>	Insurance: Life, Other	£ <div></div>	£ <div></div>
Less Expenditure	£ <div></div>	Childcare	£ <div></div>	£ <div></div>
Surplus	£ <div></div>	Family activities Eg. Clubs, activities, treats	£ <div></div>	£ <div></div>
Tick (✓) the appropriate box.		TV: Cable; Sky & TV licence	£ <div></div>	£ <div></div>
Have you ever had any County Court Judgements?	Yes <div></div> No <div></div>	Clothing	£ <div></div>	£ <div></div>
(Full details are required even if satisfied)		Personal spending Eg. Alcohol, cigarettes, hobbies	£ <div></div>	£ <div></div>
Have you ever been declared bankrupt?	Yes <div></div> No <div></div>	Credit cards & store cards	£ <div></div>	£ <div></div>
(Proof of discharge required)		Catalogues & saving plans Eg. Catalogues, hampers, clubs	£ <div></div>	£ <div></div>
Are you in a Debt Plan?	Yes <div></div> No <div></div>	HMRC repayments over payment of tax credits	£ <div></div>	£ <div></div>
(Supply details in the 'Any other information' box)		Debt Plan, IVA, CCJ payments	£ <div></div>	£ <div></div>
Have you been or are you subject to an Individual Voluntary Arrangement (IVA)?	Yes <div></div> No <div></div>	HP or Lease Agreements Eg. Car, furniture, weekly payment store	£ <div></div>	£ <div></div>
(Supply details in the 'Any other information' box)		Debt Collection Agency	£ <div></div>	£ <div></div>
Have you been or are you subject to a Debt Relief Order (DRO) ?	Yes <div></div> No <div></div>	Any other loans Eg.Credit union, payday, doorstep loan	£ <div></div>	£ <div></div>
(Supply details in the 'Any other information' box)		Other Expenses / Debts * Continue in section 4 if req'd	£ <div></div>	£ <div></div>
		Total Expenditure	£ <div></div>	

Section 4: Any other information

Provide any other relevant details

Section 5. Loan Protection Insurance

Loan Protection:

If under 70 years old when the loan is taken out, in the event of your death, this loan is covered by loan protection insurance, at no direct cost to yourself. Each new loan agreement you enter into is governed by a 6 month pre-existing medical condition rule.

If death results from a pre-existing illness or injury, which required medical advice, consultation or treatment prior to the date of the loan, the insurance company will not clear the debt. If you should die 6 months after the date of the loan this rule will not apply.

Important - Please read carefully

Data Protection Statement:

In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with FAIRshare Credit Union. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing and debt recovery, for which purpose we hold a Category F Consumer Credit Licence.

Credit Reference and Fraud Prevention Agencies:

We may make searches about you at Credit Reference Agencies who will supply us with credit information as well as information from the Electoral Register. The agencies will record details of any search whether or not this application proceeds. We may use credit scoring methods to assist application and to verify your identity. Credit searches and other information which is provided to us and or the Credit Reference Agencies about you and anyone with whom you are linked financially may be used by us if credit decisions are made about you or anyone with whom you are linked financially or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as management of your account. In addition we may ask you to provided physical forms of identification and or we may telephone you to confirm your identity.

To prevent or detect fraud or to assist in verifying your identity we may make searches of group records and at Fraud Prevention Agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information, details will be passed to fraud protection agencies.

Information held about you by the credit reference agencies may already be linked to records relating to anyone with whom you have a financial relationship, such as a joint account and this information maybe used in our assessment for any credit.

Debt Recovery:

For the purposes of debt recovery, your details may be passed to a debt collection agency, the Department of Work and Pensions for consideration of deductions through the Eligible Loan Deduction Scheme and or recovery through the court.

We will not sell or pass on any of your details to third parties however from time to time we may wish to contact the account holder about other FAIRshare Credit Union accounts or services that we think maybe of particular interest to you.

If you do not want to receive any information please tick (✓) this box. ☐