

NEW MEMBERSHIP AND LOAN APPLICATION

Promo Code:

Date received:



This form is available in Welsh / Mae'r ffurflen hon ar gael yn Gymraeg

IF YOU NEED ANY HELP IN COMPLETING THIS FORM STAFF AND VOLUNTEERS WILL BE PLEASED TO ASSIST

PERSONAL DETAILS

Title Mr / Mrs / Miss / Ms / Dr

Your name

Your National Insurance number

Date of Birth

Amount you are requesting £

Previous address (please provide all the addresses for the past 3 years. Continue on a separate sheet if necessary)

Current address

Postcode

Postcode

How long have you lived here?

years

How long did you live here?

years

Country of Birth

Do you pay tax in another country outside of the UK?

At your current address are you

Owner

Living with parents

Lodger

Council or Housing Association Tenant

please state which council/HA

(optional)

Private Tenant

please state landlord/agency

(optional)

Number of dependants under 18

Number of adults living with you

Marital Status

Date of birth of oldest dependent child

CONTACT DETAILS

Work Tel No.

Mobile No.

Home Tel No.

Email Address

EMPLOYMENT DETAILS

Please tick all that apply

☐

Permanent

☐

Temporary

☐

Unemployed

☐

Retired

☐

Self employed

☐

Student

☐

Part Time

State time with current employer

Years

Months

Are you under notice of redundancy?

Yes

☐

No

☐

Name of Employer

Company Address

ABOUT THE LOAN YOU ARE REQUESTING

List the purposes of your loan request and how much you are requesting for each item

Purpose Amount £

Purpose Amount £

Requested repayment term Years Months

Repayment frequency Monthly Weekly

Method of repayment

☐ Payroll Deduction ☐ Standing Order ☐ Child Benefit

Please give details of your bank account where the funds will be paid into and your standing order will be collected

Sort Code Account no

Name of Account Holder

How would you like to be notified of the loan decision?

Text ☐ Email ☐ Phone ☐ Post ☐

How would you like to sign the loan agreement?

Sign at Cardiff Office ☐ Sign at Barry Office ☐ Have the loan agreement sent to you ☐

CREDIT HISTORY

Are you in arrears with any loans/bills/rent/mortgage/Council Tax or missed payments for any of these in the last 12 months? ☐ Yes ☐ No

Are you repaying a social fund loan? ☐ Yes ☐ No

Do you have any County Court Judgements (CCJs)? ☐ Yes ☐ No

Are you an undischarged bankrupt, or do you have an IVA, Debt Relief Order or debt management plan? ☐ Yes ☐ No

If you have answered yes to any of these questions, please give full details here. We consider most circumstances, but you need to tell us about them.

Continue on extra sheet if necessary

ABOUT YOUR FINANCES

Please complete this section with your monthly income and expenditure:

YOUR INCOME

Salary after deductions	£
Universal Credit	£
Pension	£
Income Support	£
Job Seekers Allowance/ESA	£
Tax Credits	£
Disability Living Allowance / PIP	£
Child Benefit	£
Maintenance/Child Support	£
Any other income please specify	£
Total Income	£

YOUR EXPENSES

Mortgage/Rent	£
Council Tax	£
Monthly Travel Costs	£
Any other monthly credit repayments such as loans, hire purchase, car finance, payday loans or credit cards	£
Please give details	
Total Expenditure	£

BENEFICIARY DETAILS

In the event of my death, I nominate the person named below as my beneficiary to receive all my shares and any sums payable under the Life Insurance Scheme of the Credit Union.

Nominee Full Name

Relationship

Nominee Address

Member's signature

Date

Important - Your Personal Information

We may use credit reference and fraud prevention agencies to help us make decisions. What we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the section in the attached guidance notes called: **A Guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies**. By confirming your agreement to proceed you are accepting that we may each use your information in this way.

DECLARATION

In signing this application form, I declare that:

- I understand that my savings will be held as security against the loan and that I will not be able to withdraw my savings until my savings balance is higher than my loan balance.
- The information I have given on the form is true and accurate, and I agree to notify the credit union if any of the information changes before my loan is assessed.
- I am not aware of any reason why I would be unable to repay this loan in full.
- All information given is true and accurate to the best of my knowledge. I understand that any knowingly inaccurate or untrue information provided in this application may be treated as fraud.
- I am not intending to enter into any formal debt remedies (such as IVAs, bankruptcy or Debt Relief Orders) during the period of the loan I have applied for.
- I have read and understood the attached Financial Services Compensation Scheme Information Sheet and Exclusion List.
- I understand that I have a responsibility to make all my loan payments on time and in full, and I commit to do so.
- I authorise Cardiff & Vale Credit Union to use any information I have provided on this form to carry out any checking with licenced credit reference agencies, to prevent fraud and to recover any outstanding debts.
- I am not aware of any reasons why I would be unable to carry out my usual work or why my benefits or other income may change during the loan term.
- I understand that my application is subject to approval.
- I agree to be sent statements, new terms & conditions, information about changes to the way my account(s) operate and notification of the Annual General Meeting. I understand I can access a full copy of the privacy statement on the website www.cardiffcu.com or by email to ccu@cardiffcu.com on request.

We would like our members to continue to receive our newsletters, which includes latest news of our services, performance and current promotions.

You can choose to receive the newsletter in two ways:

- ☐ Yes please - I would like to receive newsletters by email
- ☐ Yes please - I would like newsletters to be posted to me
- ☐ No thanks - I don't want to receive your newsletter

We would like our members to continue to receive information regarding new or promotional savings and loans products. You can choose to receive the information in two ways:

- ☐ Yes please - I would like to receive savings and loans news and offers by email
- ☐ Yes please - I would like savings and loans news and offers posted to me
- ☐ No thanks - I don't want to receive savings and loans news and offers

We would like to contact members with a link to our annual online member feedback survey. The survey helps us to ensure we are offering the best services we can to our members:

- ☐ Yes please - I would like to receive an email with the link to the annual member survey
- ☐ No thanks - I don't want to be sent the link to the annual member survey

How did you hear about us? (this question is for new member loan app and membership applications only - not loans form)

- ☐ Leaflets ☐ Word of mouth ☐ TV/Press ☐ Social media
- ☐ Another organisation ☐ Hub/collection point ☐ Work
- ☐ Community / payroll event

I have read and understood the declaration above

Signed:

Date:

Please return completed forms to
Cardiff & Vale Credit Union, 4 Working Street, Cardiff, CF10 1GN

FOR OFFICE USE ONLYApproved ☐ Declined ☐ Offer ☐

Loan Repayment	£
Savings	£
Share 2	£
Total Payment	£

Date agreement posted	
SBO / Payroll enclosed?	Yes / No

Amount Approved
Over
Loan No.

Signature

£	@	%APR
Weeks/Months		
Staff / Credit Comm / Management		

SBO / Payroll returned	Yes / No / n/a
Payment date	
Cheque No. / BACS	
BACS authorisation	1 2

Comments
