



Where payment of loan by cheque it will payable to:		
To cash at P.O cheque required: YES <input type="checkbox"/> NO <input type="checkbox"/>	P.O Branch:	
Preferred collection point:	Date: / /	

**5. PRESENT BANKING DETAILS**

Sort Code:       Account No:

Name of Bank/Building Society:	Account Name:
Branch:	Time with bank: <span style="float: right;">Years</span>

**6. DISCLOSURE AUTHORITY**

On occasions we may need to contact a third party to check the details you have provided. For instance we may need to contact by telephone or in writing those listed below for the purposes of credit assessment and fraud protection. We will not do this without your signed authority, given in writing in each specific instance.

Employer: <input type="checkbox"/>	Bank/Building Society <input type="checkbox"/>	Credit/Store card Co: <input type="checkbox"/>	Landlord <input type="checkbox"/>
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**7. IDENTIFICATION**

We will be unable to process your application without appropriate identification and a fully completed and signed membership application form. Acceptable forms of identification and evidence of income/debts including: - driving licence, passport, a bank/building society statement/passbook covering at least the last month, recent utility bills and credit card statements. We will also consider your application if you have recent salary/wage slips (these must be originals, dated within the last three months), a national insurance card, benefit claims, birth / marriage certificate or a rent book showing your name and address exactly as they appear on this application. We need a minimum of two items of identification. If you have any problems meeting the identification criteria please talk to a member of staff of the Credit Union.

**8. DECLARATION and AGREEMENT**

I submit this application for a Morecambe Bay Credit Union Handy Loan and confirm that the information I have given is complete and accurate and I do not know of any impending changes to the details given in this application. I understand that the provision of false or misleading information is fraud and that the Credit Union may take appropriate action if I am found to have deliberately provided false or misleading information.

**Use and Disclosure of Information:** We may use credit scoring when considering your application and may search the files of credit reference and debt recovery agencies for which purposes we hold a Category F consumer credit licence. They may keep a record of the search. We may also carry out identity checks. This information will be used by lenders and others in making lending decisions about you and members of your household, for fraud prevention or tracing debtors. We may give credit reference agencies details of non-payment when we make demands but receive no satisfactory proposals for repayment. By signing this form I agree that the Credit Union may carry out a credit check with an external credit reference agency.

**Department of Work and Pensions:** I agree that if I default on repayments, information about my loan may be passed to the Department of Work and Pensions for their consideration of deductions from benefits that I am or will become entitled to.

**Data Protection Act 1998:** Your personal information will be treated as confidential and only disclosed **a)** at your request **b)** to prevent fraud or by order of the Courts, or, **c)** to share personal information, where appropriate, with your local registered social landlord for the purposes of administration and review of their loan schemes.

You may request details of the information we hold about you by writing to us at the address set out below. We may charge you an administration fee of up to £10 in respect of any such request.

Signed:	Date:
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