



Loan Application Form

Unsecured and Capacity Loans

Private & Confidential

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| Loan No: |
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1. YOUR PERSONAL DETAILS

| | | |
|---|-------------------|----------------------------------|
| Title: Mr/Mrs/Miss/Ms (delete not applicable) | | Membership Number: |
| Applicant Name: | | Surname: |
| Address: | | Tel: |
| | | Postcode: |
| Home Telephone Number: | | |
| Date of Birth: / / | NI Number: | No. of dependent children |

How long have you lived at this address? Years Months

If you have lived at this address for less than 2 years, please give your previous address;

| | |
|-----------------|------------------------------------|
| Address: | How long did you live here? |
| | Postcode: |

2. ABOUT YOU

| | | | | | | |
|--|---|---------------------------------|--|--|--|--------------------------------|
| Are you: | Married <input type="checkbox"/> | Single <input type="checkbox"/> | Divorced/Separated <input type="checkbox"/> | Living with partner <input type="checkbox"/> | Widowed <input type="checkbox"/> | |
| Do you: | Own your own home? <input type="checkbox"/> | | Rent your home? <input type="checkbox"/> | | Living with parents <input type="checkbox"/> | Other <input type="checkbox"/> |
| Tenant Details: | Council Tenant <input type="checkbox"/> | | Housing Association <input type="checkbox"/> | | Private Landlord <input type="checkbox"/> | |
| Name of Landlord and Address & Phone: | | | | | | |
| | | | | | | |

3. YOUR WORK

| | | | | | | |
|---|------------------------------------|------------------------------------|-------------------------------------|----------------------------------|------------------------------------|---------------------|
| Occupation: | | | | | | |
| Are you: | Full time <input type="checkbox"/> | Part time <input type="checkbox"/> | Unemployed <input type="checkbox"/> | Retired <input type="checkbox"/> | Other <input type="checkbox"/> | |
| State Time: | Employed/Unemployed | | Full Time | Part Time | Unemployed | Previous Employment |
| Current/Previous Employer and Address: | | | | | | |
| | | | | | How long did you work here? | |
| | | | | | Postcode: | |
| | | Yrs | Months | | | |

4. LOAN APPLICATION

| | | |
|---|------------------|------------------------|
| Amount Required £ : | Purpose of Loan: | Proposed term of loan: |
| Repayment: £ : | Amount to Save £ | |
| Total £ Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> | | |
| Repayment method: cash / cheque / SO | | |

| | |
|---|---|
| Payment by BACS YES <input type="checkbox"/> NO <input type="checkbox"/> | Account Name: |
| Sort Code: <input type="text"/> <input type="text"/> <input type="text"/> | Account Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |

Bacs is only available to S.O payment customers only

| | |
|--|--|
| Payment by cheque payable to: | |
| To cash at P.O cheque required: YES <input type="checkbox"/> NO <input type="checkbox"/> | P.O Branch: |
| Preferred collection point: | Date: / / <input style="width: 100px;" type="text"/> |

5. PRESENT BANKING DETAILS

Sort Code: Account No:

| | |
|--------------------------------|--|
| Name of Bank/Building Society: | Account Name: |
| Branch: | Time with bank: Years |

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"/> |
|------------------------------------|--|--|-----------------------------------|

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 the last 3 months, 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, DSS benefit books, birth / marriage certificate or a rent book showing your name and address exactly as they appear on this application. If you have any problems meeting the identification criteria please talk to one of the loans officers or a member of the Credit Committee.

8. DECLARATION and AGREEMENT

I submit this application for a Morecambe Bay Credit Union loan and confirm that the information I have given is accurate and I do not know of any impending changes to the details given in this application.

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.

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: |
|---------|-------|

Morecambe Bay Credit Union Ltd, Credit Union Centre, 75 Queen St, Morecambe, LA4 5EN
Tel & Fax 01524 411240 - morecambebaycu@aol.com

MBCU is working in partnership with and supported by ~

Authorised and Regulated by the FCA and Regulated by the PRA (FRN 213658)

