

Dragonsavers Credit Union Ltd

Application Form

Loan No ____/20__

Please complete all sections of the form in **BLOCK CAPITALS**

If you need assistance, a member of Staff will be pleased to help.

Full Name: Mr/Mrs/Miss/Ms/Other _____

Member No: _____

Address:

Postcode: _____ Telephone Number: _____

Email address: _____

Date of Birth: __ __ / __ / __ N.I.Number: _____

Please Circle: Homeowner / Council Tenant / Private Tenant /
Living with Family / No fixed abode

How long at this address? _____ yrs _____ mths
(If less than 3 yrs please state previous addresses together
with postcodes)

How many people live in your household? _____

Ages of children living at home: _____

Please circle if: Employed Unemployed Retired Homemaker

Do you own a Motor Vehicle? Yes / No

Do you have use of a Motor Vehicle? Yes / No

Occupation: _____ Pay/Works No: _____

Employer's Name: _____

Works Telephone No: _____

Can we ring you here? Yes/No _____

Employer's Address: _____

Loan amount requested: £ _____

Purpose of Loan: _____

(Do you intend to pay off your current Loan? Yes/No _____

I will repay the loan over:

_____ weeks, _____ fortnights, _____ 4 weeks, or _____ months

I will continue to save:

£ _____ Weekly / Fortnightly / 4 weekly / Monthly.

Name and address of Bank / Post Office Account:

Account Holder(s) Name(s) _____

Bank Sort Code: _____ Account Number: _____

Do you wish to pay by Standing Order? YES/NO _____

Have you been declared Bankrupt within the last 3 years?

Yes/No _____

Have you applied for Credit within the last 3 months?

Yes/No _____

Have you any outstanding CCJ's

Yes/No _____

I declare that to the best of my knowledge and belief, I am / am not* in good health and I am / am not fit* to follow my normal occupation / retired* (*Please delete where appropriate)

I further declare that the information provided by me, for the purpose of obtaining a loan, to the best of my knowledge is true.

Signature: _____

Date: ____/____/20__

Notes:

Please ensure that the Loan Application form has been fully completed. Yes/No _____

Provide evidence of all income i.e. Wages (last 2 payslips), letter of benefit entitlement Yes/No _____
(Income Support/Invalidity/Incapacity/DLA, Pensions, Child Benefit Tax Credit etc.)

Bank Statement(s) covering a full month (last three months for loans over £3,000) Yes/No _____

Letter of Authority from spouse/partner, (If their income is included on this form) Yes/No _____

For Credit union use only.

Date received ____/____/____ date additional information requested. ____/____/____

Application checked by _____@_____
sent to CC ____/____/____ (area office or collection point)

Date approved ____/____/____ date refused ____/____/____

Loans Committee _____

B/F Loan Balance £ _____ New Loan Balance £ _____

Loan Repayments £ _____ Last Payment If Diff £ _____

Share Balance £ _____ Cheque Number _____

Interest Rate _____%APR Total Interest £ _____

Financial Statement

(All sections must be completed, together with supporting evidence. If not applicable, please insert N/A))

Income		Expenditure	
Weekly/Monthly/2weeks/4weeks		(Weekly/Monthly/2weeks/4weeks)	
	£		£
Net take home pay		Mortgage / Rent	
Net take home pay (spouse)		Council Tax	
Benefits:		Electricity	
Working Tax Credit		Gas	
Income Support		Water Rates	
Invalidity		Telephone	
Incapacity		Mobile Telephone	
DLA		Groceries	
Child Benefit		Travel Expenses / Fuel / Fares	
Child Tax Credit		Travel Expenses (Vehicle Running Costs)	
Occupational Pension		Private Pensions	
State Pension		Insurances	
Pension Credit		Credit/Store Cards	
Other Income		Catalogues	
		Hire Purchase/Rental	
		Loans	
Total Net Income		Credit Union Loan	
		TV Licence	
		Sky/Cable	
		Social Expenses i.e. Dining/Drinking/Cinema etc	
		County Court Judgements/Fines	
		Educational Costs	
		Uniforms/School Trips	
		Dinners etc	
		Other regular expenses i.e. Home Maintenance etc	
		Total Expenditure	
		(Office use only)	
		Total income	
		Less total expenditure	
		Disposable income	

You may wish to use this space for additional information, in support of your application. : Continue on a separate sheet of paper, if necessary.

DATA PROTECTION: In accordance with the principles of the Data Protection Act 1998, we will only use your personal details for the purposes of managing your accounts within the Credit Union. Your personal details will be treated confidentially and will only be shared with other agencies for the purpose of Credit Referencing and Debt Recovery. For this purpose, we hold a Category F Consumer Credit Licence.

We may, at times, use your details to keep you informed of services available from the Credit Union. If you wish your details to be used for marketing purposes, please tick this box..