

# Loan application form

## **Dragonsavers Credit Union Ltd**

**Registered Office:** 107 Bute Street, Treorchy, CF42 6AU

**Telephone:** 01443 777043 **email:** enquiries@dragonsavers.org

Authorised and Regulated by the Financial Services Authority. Registered Number 213320

Members of the Financial Services Ombudsman Service

and members of the Financial Services Compensation Scheme.

**Please ensure all sections are completed and that you have been honest on the form, failure to comply will result in your application either being refused or put on hold until all necessary information is supplied.**

***It is a criminal offence to influence someone to issue a loan by making false declarations.***

**Data Protection Statement:** In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purpose of managing your accounts with 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 which purpose we hold a category A Consumer Credit License.

## All information is treated in the strictest confidence

If you need any help in completing this form, Credit Union personnel will be pleased to assist.

### Section 1 Personal Details

Membership Number:

National Insurance Number  /  /  /

Date of Birth  /  /

Title: Mr/Mrs/Ms/Miss Forename:

Surname:

Address:

Postcode:  Length of Residency:

(Please list your last 5 years of residency, use a separate piece of paper if necessary)

Previous Address:

Postcode:  Length of Residency:

Telephone Home:  Mobile:

Email:

Please tick all that apply:

Home Owner  \*Private Renting  \*Housing Association *\*Please see section 8*

Living with Family / Friend  No Fixed Abode

Married  Living with partner  Single/Divorced/Widowed

How many people in total live at this address?

Number of Dependant Adults  Children  Age/s

Regular Branch or Collection Point:

### Section 2 Employment/Benefit Details

Please tick:

Self Employed  Employed Full/Part Time  Retired  Unemployed  Disabled  Student

Other

Pay Frequency  Weekly  2 Weekly  4 Weekly  Monthly

Benefits Received  *Please state all benefits that apply*

Occupation:  Service with Employer:  Years  Months

†Short term contract  †Fixed Term  Permanently Employed

†Please provide contract details:

Employer:

Address:

Can you be contacted at work?  Yes  No

Are you currently on Sick Leave?  Yes  No  
If yes please give details

## Section 3 Loan Details

Loan required £ : Purpose of Loan

Present Loan Balance £ : Date Loan Required / /

Repayment Amount £ : Wk/Ftnt/Mth/4wk

Repayment Period Wks/Ftnt/Mths/4wk

Repayment Method:

Branch/Collection Point (please state)

Standing Order Benefits Paypoint Payroll Deduction

Regular Savings Amount £ : Wk/Ftnt/Mth/4wk (min £1 per week)

Cheque Required for Cash at Co-op Bank, Lloyds Bank or Post Office Branch (please state)

or Bank Account / CredEcard Account – Sort Account Name

Where would you like to collect your loan from (please state)

## Section 4 Income & Expenditure

Please include all household income and expenditure, plus balances of other borrowings (failure to complete this section will delay processing the Loan)

If you are in receipt of Housing Benefit and / or Council Tax Benefit please state HB/CTB in expenditure

Income	Weekly/Monthly
Net salary/wages	£
<b>Benefits</b>	
Tax Credits	£
Child Benefit	£
Income Support	£
Jobseekers Allowance	£
Disability Living Allowance	£
Attendance Allowance	£
Partner's Salary	£
Pensions	£
Other income (Please Specify)	£
	£
	£
<b>Total</b>	£

## Expenditure

## Weekly / Monthly

Mortgage	£
Rent	£
Council Tax	£
Electricity	£
Gas	£
Water	£
TV Licence	£
Telephone Including Mobile	£
Groceries / Housekeeping	£
Life Insurance	£
Buildings / Contents Insurance	£
Car Insurance	£
Travel Costs (Petrol / Bus etc.)	£
Pensions	£
Cigarettes	£
Clothes	£
Entertainment	£
Other (Please Specify)	
	£
	£
	£
Pet Insurance	£
*Credit Union Loan	£
*Credit / Store Cards	£
*Car Loan	£
*Bank / Building Society Loan	£
*Social Fund Loan	£
*Catalogues	£
*Hire Purchase	£
*Country Court Judgements (CCJ) / Fines	£
*Doorstep Lenders / Other Borrowings (please specify)	
<b>Total</b>	<b>£</b>

\* please provide details in section 5

Please provide evidence for all income and expenditure listed: 4 weeks or 2 months Wage Slips/ Benefits Letter, most recent Bank Statement, Tenancy Agreement and / Mortgage Documents.

**Those items marked with a \* please ensure you complete section 5 on the following page.**

Have you ever had a Social Fund Loan?

Yes  No

Do you have any CCJ's?

Yes  No

Do you have any Default Notices?

Yes  No

Charging Orders against your property?

Yes  No

Are you an undischarged bankrupt?

Yes  No

Are you in the process of bankruptcy?

Yes  No

Are you in the process of taking any money/debt relief orders including I.V.A's?

Yes  No

Are you currently using the services of debt management organisation?

Yes  No

(If you answer yes to any of the above please provide details or us this space for any further information)

## Section 5 Details of all outstanding balances from section 4

List all borrowing: social fund loans, other loans, overdrafts, credit cards, catalogues, budget accounts, including any arrears.

Lender	Purpose	Limit	Amount Outstanding	Monthly Payment	To be Cleared with this Loan

Do you have a Bank Account / Post Office Account?  Yes  No

If not would you like to have your  Yes  No

Benefits / wages paid directly into a Credit Union CredEcard Account?

## Section 6 Guarantor Details (If requested by Credit Union)

Name:

Membership Number:

Address:

Telephone Home:

National Insurance Number:  /  /  /

Signature:

## Section 7 Declaration

I declare that I am / am not (*delete as appropriate*) in good health and that I have / have not been diagnosed as having a life threatening condition, I further declare that the information I have supplied is true and accurate. I understand that the provision of false information is fraud and that the credit union may take appropriate action if I am found to have deliberately provided false or misleading information. I also authorise the Credit Union to make any enquiries you feel necessary for confirmation of the information contained in this application and for the purpose of credit assessment / debt recovery purpose.

**Please check all details have been completed on the loan check list on page 7**

**I understand that I may only withdraw shares from my account in excess of the outstanding loan balances at the time of withdrawal. I agree that if I default on repayments, information about my loan may be passed on to the Department for Work and Pensions for their consideration of deductions from benefits that I am or will become entitled to.**

Applicants Signature:

Date  /  /

If you have declared your partners income details as part of your overall income in applying for this loan, your partner will need to sign below confirming agreement for their information to be used in considering the loan and its repayment.

Partners Name:

Signature:

Date:  /  /

## Section 8

For the purpose of administering my loan I agree to my Landlord/Housing Association providing Dragonsavers Credit Union with my current address or my forwarding address should my tenancy come to an end. I understand I can withdraw this consent at any time and that signing or failing to sign will in no way affect the final result of my loan application.

Signature of applicant:

Date:  /  /

Tenancy Contact Details  
Landlord/Housing Association

Address

**Please ensure the check list below is completed**  
**Failure to complete the check list will prevent your application being assessed**

**Loan check list**

- |   |                          |     |                          |    |
|---|--------------------------|-----|--------------------------|----|
| > Is every section completed?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| > Have you supplied copies of Bank Statements/Wage Slips?                                   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| > Have you enclosed two forms of ID to ensure your file is updated?                         | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| > Do you have your partners approval and signature for use of their information?            | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| > Have you stated how and when you are going to make the repayments?                        | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| > When completing your expenditure did you include<br>Cigarettes / Alcohol / Entertainment? | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| > Have you listed all Benefits you are entitled to?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| > Have you supplied a contact number should we need to contact you?                         | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| > Have you stated where you want to collect your cheque?                                    | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| > Have you / your partner read the declaration?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| > Have you signed the form?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |

State reason if no box ticked.

**To be completed by Credit Union personnel**

**I hereby declare that I have advised the loan applicant of the Terms & Conditions of the Credit Union Policy and I have checked to ensure the Loan check list is completed.**

Name

Signature:

Date:

/ /

### Official Use Only

Date:  /  /  Decision:  Approved  Refused  Deferred

#### Comments & Reasons:

Loan Number:  Amount Approved: £  :

Cheque Number:

B / F Loan Balance: £  :  New Loan Balance: £  :

Total Interest: £  :  Loan Repayments: £  :

Last Payment Amount: £  :

Loan Period:  Wk/Ftnt/Mth/4wk First Payment Due:  /  /

Last payment date  /  /

#### Method

Cash  Chq  S.O.  P.D.  Benefit  PayPoint

#### Approved by

Credit Committee and or Loans Officer

If member does not appear on Electoral Roll then this will delay the application until evidence of residence is received, i.e. Mortgage Document or Tenancy Agreement if not provided with the application.