

# WHITE CART CREDIT UNION LTD



## LOAN APPLICATION FORM

Please complete all sections of the form in BLOCK CAPITALS. If you require any assistance, a member of the Credit Committee will be pleased to help you.

### MEMBER DETAILS

Name \_\_\_\_\_ Membership No \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_ Post Code \_\_\_\_\_  
Date of Birth \_\_\_\_\_ Married / Single / Partner  
No of Dependants \_\_\_\_\_ Owner / Tenant  
Home Telephone \_\_\_\_\_ Mobile \_\_\_\_\_

### EMPLOYMENT DETAILS

Employer Name \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_ Length of service with Employer Years \_\_\_\_\_ Months \_\_\_\_\_  
Occupation \_\_\_\_\_  
Work Telephone No \_\_\_\_\_ Retired  
National Insurance No \_\_\_\_\_ Unemployed  
Amount of Loan Required £ \_\_\_\_\_ Date loan required \_\_\_\_\_

### FOR OFFICIAL USE ONLY

Loan applied for £ \_\_\_\_\_ Is this a top up Loan? Y / N . Is this a first loan? Y / N .  
Is this loan secured by shares? Y / N . Purpose of loan \_\_\_\_\_  
Is this loan to be paid into nominated bank account? Y / N .  
Interviewed by \_\_\_\_\_ Was loan approved? Y / N .  
Loan approved by :  
1: \_\_\_\_\_ 2: \_\_\_\_\_ 3: \_\_\_\_\_

## INCOME & EXPENDITURE

INCOME	WEEKLY	MONTHLY	EXPENDITURE	WEEKLY	MONTHLY
Salary/wages	£	£	Rent/Mortgage	£	£
Partner's Salary	£	£	Council Tax	£	£
Allowances/Benefits	£	£	Electricity	£	£
Pension	£	£	Gas	£	£
Other Income	£	£	Telephone	£	£
			Housekeeping	£	£
			Other	£	£
<b>TOTAL</b>	<b>£</b>	<b>£</b>	<b>TOTAL</b>	<b>£</b>	<b>£</b>

Shares Balance	£	Total Income	£
Existing Loan Balance	£	Total Expenditure	£
This Loan	£	Balance	£
New Loan Balance	£		

Date first instalment due \_\_\_\_\_

Date last instalment due \_\_\_\_\_

**I agree to repay my loan at**

£ \_\_\_\_\_ WK / F / M / SO

**I agree to save**

£ \_\_\_\_\_ WK / F / M / SO

**I declare that the information on this form has been provided by me for the purpose of obtaining a loan. To the best of my knowledge and beliefs all is true. I hereby pledge all paid shares which I have in the Credit Union as surety for payment of this loan together with interest, costs and expenses and authorize the Credit Union to apply all shares to the payment of this loan.**

**I agree that the information given on this form may be disclosed to a credit reference agency which may keep a record of that information and may disclose it to others for the purposes of assessing the risk of giving credit, to prevent fraud and to trace debtors.**

**The interest rate for this loan is 12% per annum.**

**\*\*\*Please note:** Shares cannot be withdrawn while paying a loan unless the share balance is higher than the loan balance.

**Member's Signature** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Witnessed By** \_\_\_\_\_

(Credit Committee)

The Credit Union will process the information on this form on the basis of Contract. To read our full Privacy Policy please visit our website at [www.whitecartcu.co.uk](http://www.whitecartcu.co.uk) or contact our registered office at 73 Neilston Road Paisley, Telephone 0141 889 3005.