

# Declaration

In signing the application form I declare that:

- The information I have given is true and accurate, and I will notify the Credit Union if any of the information changes before my loan is assessed, and I know of no good reason why I would be unable to carry on with my usual work or why my wages, benefits or other income may change during the loan term.
- I understand that I have a responsibility to make all my loan payments on time and in full and I promise to do so.
- I understand that my savings and any other deposits can be held as security against any loan if I miss repayments and can be offset against amounts outstanding.
- I confirm that Merthyr Tydfil Borough Credit Union Ltd can use the information on this form and information on the running of my Credit Union account (s) together with any other checks (including checking with credit reference and fraud prevention agencies) for assessing my application, to avoid fraud and recover any outstanding debts. I understand that if my loan application is successful information about the running of my account may be shared with credit reference and fraud prevention agencies, and I agree to this. ( See below for further details )

Signed

Date

If you have included your partner's income in this application they must sign here to confirm that they agree that their information can be used in considering the loan request, that they understand that checks may be made using the information on the form including with licensed credit reference and fraud prevention agencies which can result in a financial link between you being registered ).

## Partner's Declaration

Partner's Name

Date of Birth

In signing here I confirm that I consent to Merthyr Tydfil Borough Credit Union Ltd using any information on this form about me, together with any other checks (including checking with credit reference and fraud protection agencies) in order to assess this application, and I understand and agree that such checks may include searching, linking and/or recording information about us both including creating a financial association between us .

Signed

Date

**Credit Reference (CRA) and Fraud Prevention Agencies (FPA) :** We may make searches about you at CRA who will supply us with credit information as well as public information ( including the Electoral Register ). The CRA will record details of the search whether or not this application proceeds. Credit searches and other information which is provided by us and / or the credit reference agencies about you and anyone with whom you are linked financially may be used by us if credit decisions are made about you and anyone with whom you are linked financially. Where you borrow from us, we will give details of your accounts and how you manage it / them to CRA. This information may be supplied to other organisations by CRA and FPA to perform similar checks and to trace your whereabouts and recover debts that you owe. This information may also be used for the detection and prevention of crime and money laundering as well as the management of your account. In addition, we may ask you to provide physical forms of identification and/or we may telephone you to confirm your identity. We may perform periodic searches at CRA and FPA to manage your account with us.

To prevent or detect fraud, money laundering or to assist in verifying your identity we may make searches of group records and at FPA who will supply us with information. If you give us false or inaccurate information, details may be passed to FPA and other organisations involved in fraud prevention. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data protection Act 1998. Contact details of the Credit Reference Agencies are available upon request.

The information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

\* Experian, Consumer Help Service, PO Box 9000, Nottingham NG80 7WF or call 0344 481 0800 or see [www.experian.co.uk](http://www.experian.co.uk)

\* Call Credit, Consumer services team, PO Box 491, Leeds, LS3 1WZ or call 0870 060 1414

\* Equifax, credit File Advice centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or see [www.myequifax.co.uk](http://www.myequifax.co.uk)

## Data Protection Statement

In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of the managing your accounts with Merthyr Tydfil Borough Credit Union Ltd. Your personal details will be treated confidentially and will only be shared as outlined above for which purposes we hold a Category H Consumer Credit Licence.

**Merthyr Tydfil Borough Credit Union Ltd. is authorised by the Prudential Regulation Authority & regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Registration Number 213643**



## About Your Finances

please complete this section Weekly

Monthly

### Your Income

Wages/Salary/Pensions	£
Wages/Salary/Pensions (Partner)	£
Income Support	£
JSA/ESA/EESA/Universal credit	£
Tax Credit/Pension Credits	£
DLA	£
Carers Allowance	£
Child Benefit	£
Maintenance/CSA	£
Any other income	£
<b>Total</b>	

### What you own

Cash/Savings with Credit Union	£
Cash /Savings Elsewhere	£
Car	£
Investments	£
House (if you own your home)	£
<b>Total</b>	

### What you owe

Company name	Balance Owing
	£
<b>Total</b>	

### Your expenses

Rent/Mortgage	
Council tax	
Water	
Electricity/Gas	
TV License	
Phones/ Broadband/TV costs ( i.e Sky , Netflix etc.)	
Food/Toiletries	
Childcare	
Maintenance	
Clothing /Footwear	
Loans	
Credit/Store Cards	
Catalogues/Mail Order	
Hire Purchase	
Car Costs ( Tax/insurance/MOT )	
Fares/Petrol	
Life /Home/Pet Insurance	
Drinking/Smoking	
Leisure Outgoings	
Birthdays & Christmas	
Other (please specify )	
<b>Total</b>	

If your are looking to repay outstanding debts please bring in evidence to confirm the details . **Don't forget any hire purchase , doorstep or Payday Loans & overdrafts in the list above.**

## About Your Credit History

Are you behind with any household bills/rent/mortgage/credit cards /loans etc. at the moment?

Yes  No

If you have answered yes to the above question please give full details here.

We consider all circumstances, but you need to tell us about them.


## About The Loan You are Requesting

please tell us what the loan will be used for and the amounts

Item  Amount

Item  Amount

Item  Amount

Total Loan Requested

Loan repayments will be

Weekly  Fortnightly  Four weekly  Monthly

Paid by

Benefit/ Wages to Credit Union  Standing Order  Payroll  Cash

Over  Months  Years

If your loan is approved would you like to be paid

To your savings account  To a Bank  Cheque to Post Office

If transfer to a bank account , which bank is it with ?

What's name is the account held in ?

Sort Code

  -   -  

Account Number

         

## Important information

If the Loan is agreed it is **Mandatory** to save alongside your loan into an "ATTACHED SHARE" savings account which will be held until the loan is paid in full i.e. Loan from £0 - £500 would be £1.00 per week or £4.00 Monthly

Loan from £501- £1000 would be £2.00 per week or £8.00 Monthly

Loan from £1001+ would be £3.00 per week or £12.00 Monthly

Office Use Only

Approved  Declined  Referred  Amount Approved

Signature

Name

Date

Signature

Name

Date

Checked by

Date