

ABOUT YOUR LOAN REQUEST

How much do you want to borrow? Over how many months?_____

What do you intend to use the loan for?_____

Repayment terms weekly / fortnightly / monthly payments of

I agree to save with every repayment. I agree that this loan is secured on my shares in North Birmingham Community Credit Union Ltd.

For more information please refer to the leaflet 'Loans and Share Withdrawals—Information for Members' or visit the loan information page on our website www.nbccu.org.uk

HEALTH DECLARATION

I am in good health YES/NO If you are not in good health please complete the following:

My medical condition is: _____

My treatment is: _____

Name and Address of Doctor/Specialist_____

DECLARATION AND AGREEMENT

We may take up such references and make such enquiries about you as we consider necessary, and we may use credit scoring and may search the files of credit reference agencies. The fact a search has been made will be recorded by each credit reference agency used and the data supplied will be available to other lenders and others authorised to search the credit reference agencies files, for purpose such as the credit assessment of you and members of your household and occasionally for debtor tracing and fraud prevention. If your application for finance is accepted then details about you and the conduct of your account may be passed to credit reference agencies and these details will be used for similar purposes. Information may be passed within our Credit Union partners. We may also disclose information about you and the conduct of your account to credit industry fraud avoidance networks and to tracing and debt collection agencies and our solicitors.

Data Protection Act 1998: Your Personal Information will be treated as confidential and will only be disclosed a) at your request b) to our agents in managing your accounts c) in the public interest d) to prevent fraud or by the order of the courts or e) taking up references. The Data Protection Act gives you a right to a copy of your personal records held on our files on payment of a fee.

I confirm that the information I have provided is correct and hereby authorise North Birmingham Community CU Ltd to make any enquiries it deems necessary to third parties in connection with this application. I understand that there if there is any change in my circumstances that I must advise you immediately. I confirm that you may disclose my name, residential details, purpose and amount of loan if required under the terms of sources of funding.

Signed_____ Date_____

North Birmingham Community Credit Union
200 Sutton New Road
Erdington
Birmingham
B23 6QU

0121 350 8883

Thank you for your recent loan enquiry. Inside this leaflet is your *select* loan application form. Please use this application form if you are an existing credit union member applying for a loan within the usual criteria.

In order for your application to be processed as quickly as possible please complete all sections of the application form. Please note the credit union may ask for documentation to verify the information you provide in this application:

We will be unable to process your application without a fully completed and signed application form. Failure to provide relevant information will delay the process and will ultimately result in your application being declined. Original documents must be provided and we will take a copy.

If you require any assistance with your application please do not hesitate to contact us.

FOR OFFICE USE ONLY

Membership No: _____
First Loan? YES/NO
Top up? Yes/NO
Number of Top Up?
Date Last Clear ?_____

Share Balance
Existing Loan
New Advance
Loan Total

Approved by _____ Date_____

NBCCU—PERSONAL APPLICATION FORM (please complete all sections of this form)

ABOUT YOU

Title: Mr / Mrs / Miss / Ms First Name:_____ Surname:_____

Date of Birth:___/___/___ Number of dependent children:_____ Ages:_____

Contact Numbers: Home:_____ Mobile:_____ Work:_____

Status: Single / Married / Divorced / Living with Partner / Separated / Widowed (please circle)

Ethnic Origin: _____ (please state)

What is your N I Number? _____ Do you have a disability or long term illness? Yes / No

ABOUT WHERE YOU LIVE

Current Address: _____

Post Code_____ How long have you lived at this address? _____

Are you: Owner / Tenant / Living with Family/Friends / Other _____(please state)

If tenant who is your landlord? _____

If you have lived at the above address for less than 3 years please give your previous address

ABOUT WHAT YOU DO

Are you: Working Full Time / Part Time / Self Employed / Retired / Incapacitated / Unemployed ?

If working please state your occupation _____

Time in current employment: _____

Name and Address of Employer_____

How often are you paid:_____ How do you receive your money: Cash / Cheque / into Bank

ABOUT YOUR BANKING DETAILS

Name of Bank or Building Society _____

Sort Code:_____ Account Number: _____

How long have you had this account?_____ Do you have any other accounts? YES / NO

If yes please give details_____

Please note that if your loan application is agreed your loan will be paid by BACS transfer into your bank account as stated on this application form unless otherwise arranged.

ABOUT YOUR FINANCES

Please give details of your income for yourself and your partner if applicable:

	Weekly	Monthly
Earnings from Work		
Income Support/JSA		
Working Tax Credits		
Child Tax Credits		
Child Benefit		
Maintenance/CSA		
DLA		
Other Income		

Please give details of your outgoings:

	Weekly	Monthly		Weekly	Monthly
Rent/Mortgage			TV Licence		
Food/Housekeeping			Landline Phone		
School Meals			Mobile Phone		
Clothing			Travel / Car Expenses		
Council Tax			Insurance		
Water Rates			Cigarettes		
Electricity			Entertainment/Birthdays		
Gas			Other		

Please tell us about all your creditors, loans and other borrowing outstanding:

Loan Company	Date Loan Taken	Balance to date	Repayment & Frequency

OTHER IMPORTANT QUESTIONS WE HAVE TO ASK

Have you had any county court judgements? YES / NO

If Yes, When? _____ Why?_____

Have you had a criminal conviction? YES / NO

If yes please provide details:_____

Have you been known by any other names in the past? YES / NO

If yes, please provide details:_____