

GATESHEAD OFFICE
11 Interchange Centre, West
Street Gateshead NE8 1BH

DURHAM OFFICE
136 Edge Court
Durham DH1 2XG

Tel: 0330 055 3666

BIRTLEY OFFICE
Birtley Leisure Centre, Durham
Road Birtley, Co Durham DH3 2TB

NORTH SHIELDS OFFICE
72 Howard Street
North Shields NE30 1AF

Web: www.nefirstcu.co.uk



Guarantor's Details ("the Guarantor")

Forename: _____ Surname: _____

Relationship to Borrower: _____

Address: House Number: _____

Street Name: _____

Town/City: _____ Postcode: _____

Length at this address: _____ years _____ months

If less than 3 years then previous address:

House Number: _____

Street Name: _____

Town/City: _____ Postcode: _____

Date of Birth: ____/____/____

National Insurance Number: _____

Email address: _____

Residential Status:

Owner Occupier: Yes/No Tenant: Yes/No (Delete as appropriate)

Living with friends and/or family: _____

Other (please specify): _____

Amount of Credit requested: _____ Term of the Loan: _____

Total Monthly Income: _____

Total Monthly Expenditure: _____

Important - Your Personal Information; NE First Credit Union may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the leaflet called: A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies. If you would like to read the full details of how your data may be used please visit our website at www.nefirst.co.uk or telephone 0330 055 3666 or ask one of our staff. **By confirming your agreement to proceed you are accepting that we may each use your information in this way.**

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Data Protection Statement: in accordance with the principles of the Data Protection Act 1998, I understand that NEFirst Credit Union Ltd (NEFCU) will use my personal details for the purposes of managing my accounts with the credit union. My information will be treated as confidential and only disclosed a) at my request, b) to NEFCU's agents in managing my accounts, c) in the public interest, d) to prevent fraud or by order of the Courts. I also understand that, for a fee, I am entitled to a copy of the information held about me by applying in writing.

Signed: _____

Name (Please Print): _____

Date: _____

Terms & Conditions:

- 1. I understand that my acting as a Guarantor will assist the Borrower to obtain a reduced interest rate.**
2. If the Borrower fails to pay any amount due to the lender under this agreement, or breaches any of its terms, the lender has the right to demand early repayment of all or part of the balance of the loan outstanding together with any unpaid interest. The lender will give the Borrower written notice not less than 7 days before taking any action to recover any such sum. The Borrower acknowledges that, if any loan repayments are not paid or are paid after the agreed time, this may result in the total amount payable under the agreement being greater than the sum set out in the Loan Details.
3. The Borrower will be liable for any costs the lender incurs in recovering sums due under this agreement.
4. The Borrower assigns to the lender as security for payment of the loan, interest and any costs payable under this agreement all paid shares and payment on account of shares which have been made or will be made in the future. The lender has the right to set off or apply any such shares towards payment of those sums.
- 5. Any guarantor under this agreement will be liable for any sums due under it, which the borrower fails to pay.**