

Loan application

Loan Details:

Amount requested: £ _____ Repayment period: _____ months

Purpose of loan: _____

Amount of savings to be left during period of loan: £ _____ (N.B this will not be able to be withdrawn)

How often do you intend to make loan repayments? _____ Weekly/Every two weeks/Monthly

How will you make repayments? _____ Cash/Paypoint card/Bank Standing Order/Payroll Deduction

If your application is successful how do you want to receive the loan? _____ Cash/ Cheque/BACS transfer

Bank details: Name _____ Sort Code: _____ Account No: _____

Member Details:

Name: _____ Membership No: _____

Address: _____ Postcode: _____

Date of Birth: _____ National Insurance Number: _____

Email: _____ Time at present address: _____

(Give previous address if less than 3 yrs) _____

No. of dependent children: _____ Partner's name: _____

Household make-up: _____ Applicant Only/Couple with no children/Couple with children /Lone Parent

Household Status: _____ Owner Occupied/Private Rented/L.A. Rented/H.A Rented/Family or friends

Employment Status: _____ Unemployed/Employed FT/Employed PT/Student/Retired/Self-employed

Name of employer: _____ Time with employer: _____

Address of employer: _____ Works ID No.: _____

Have you got any Bad Debts or CCJs? Yes/No (if yes give details on reverse)

Declaration and Agreement:

Privacy Statement: NEFirst Credit Union Ltd (NEFCU) is committed to protecting our members' privacy. In accordance with the General Data Protection Regulation (GDPR) requirements, we may process, store and share your personal data for reasons including setting up and managing your account(s) with us, and fulfilling our legal obligations. Our Privacy Notice sets out the lawful basis and specified purpose on which any personal data we collect from you, or that you provide to us, will be processed by us. It also sets out your rights under GDPR. We will use credit reference agencies (CRAs) to help us make decisions about your application. The identities of the CRAs, and the ways in which they use and share personal information, are explained on their websites: CallCredit www.callcredit.co.uk/crain Equifax www.equifax.co.uk/crain Experian www.experian.co.uk/crain

If you would like to read the full details of how your personal data may be used, our Privacy Notice can be accessed via our website www.nefirstcu.co.uk or by calling us on 0330 0553666.

By confirming your agreement to proceed you are accepting that we may use your information in this way.

Statement of Insurability: I declare that to the best of my knowledge and belief, I do not have a life threatening condition. I understand that making a false declaration may affect any insurance claim.

Declaration: I declare that the information I have given on this form (including the reverse) is, to the best of my knowledge and belief, accurate and full information. I understand that the provision of false information that NEFCU may take appropriate action if I am found to have deliberately provided false or misleading information. I authorise NEFCU to make any credit reference or other enquiries in accordance with their normal procedures in connection with this application.

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 the benefits that I am or will become entitled to.

Signature: _____ Date: _____

Income/ Spending Summary

Please include all Income and Spending items but exclude any loans or finance to be repaid from this new loan and also exclude the new loan payment

INCOME

WAGES

Self _____
Partne/Spouse _____
State Pension _____
Pension Credit _____
Occupational Pension _____
Other _____

BENEFITS (please specify)

OTHER INCOME

Maintenance (received) _____
Family Board _____
Other _____

TOTAL INCOME (£)

SUMMARY

TOTAL INCOME (£) _____

less TOTAL SPENDING (£) _____

SURPLUS INCOME (£) _____

SPENDING

PRIORITY PAYMENTS

Rent/Mortgage _____
Council Tax _____
Electricity _____
Gas _____
Water _____
TV Licence _____
Home/life insurance _____

HOUSEHOLD AND EVERYDAY SPENDING

Food & household _____
Childminding/child care _____
School lunches _____
Telephones (land & mobile) _____
Satellite/cable TV _____
Bus fares & car expenses _____
Social (alcohol, tobacco) _____
Clothes _____

FINANCIAL PAYMENTS

Bank loans _____
Credit & store cards _____
Doorstep collections _____
Hire purchase/rentals _____
Catalogues _____
Maintenance (paid out) _____
Bad debts/other payments _____

TOTAL SPENDING (£) _____

**Please return this form to any of our local service points or offices, or post to:
NEFirst Credit Union, Birtley Leisure Centre, Durham Road, Birtley, Co. Durham,
DH3 2TB**

For Office Use Only

Share balance (£): _____

New Loan Requested (£): _____

Outstanding Loan (£): _____

Total New Loan (£): _____

Share/Loan ration (%): _____

CRS: _____

ALD: _____

Matrix Interest Rate: _____

ALD Codes: _____

DECISION

Name: _____ Sig: _____

Name: _____ Sig: _____

Member advised (date) _____

Agreement to be signed (where & when) _____

Loan issued (date) _____ £ _____

Cash/Bank Transfer/Cheque (delete as appropriate)

Cheque Number/Bank Reference _____

Accept / Decline

Registered name: NEFirst Credit Union Ltd. Registered address: 136 Edge Court, Durham, County Durham DH1 2XG

NEFirst Credit Union Ltd. Authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority.

Ref no: 215686

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