

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



Loan application form

Loan Details:

Amount requested £ _____ Repayment period _____ weeks / fortnights / months

Purpose of Loan _____

Amount of Savings to be left throughout period of Loan £ _____ (N.B. This will not be able to be withdrawn)

How often do you intend to make loan repayments? (Please select) _____ 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 to your bank

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

Member Details:

Name: _____ Membership No. _____

Address: _____ Postcode _____

Telephone: _____ Date of birth _____

Time at Present Address: _____ No. of Dependent Children: _____ Partner's Name: _____

Give previous address if less than 3 yrs: House number _____ Postcode _____

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

Household Status: _____ Owner Occupied / Private Rented / L.A. Rented / H.Ass. 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. _____

How Paid? Direct to Bank / Cash When? Weekly / Monthly

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

Have you got any Bad Debts or CCJs? _____ No / Yes - (Give Details on Reverse)

Where did you collect this form from? _____

Declaration and Agreement:

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.

Important - Your Personal Information: NEFCU 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.

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 the credit union 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.

Applicant's 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	Monthly
Self	_____
Partner / Spouse	_____
State Pension	_____
Pension Credit	_____
Occupational Pension	_____
Other	_____

BENEFITS (please specify)

OTHER INCOME

Maintenance (received)	_____
Family Board	_____
Other	_____
TOTAL INCOME (£)	_____

SPENDING

PRIORITY PAYMENTS	Monthly
Rent / Mortgage	_____
Council Tax	_____
Electricity	_____
Gas	_____
Water	_____
TV Licence	_____
Home / Life Insurance	_____

HOUSEHOLD AND EVERYDAY SPENDING

Food and 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 and Store Cards	_____
Doorstep Collections	_____
Hire Purchase / Rentals	_____
Catalogues	_____
Maintenance (paid out)	_____
Bad Debts / Other Payments	_____

SUMMARY

TOTAL INCOME (£)	_____
less TOTAL SPENDING (£)	_____
SURPLUS INCOME (£)	_____

TOTAL SPENDING
