

MEMBER DETAILS

Credit Union Account Number:	
Surname:	
First name:	
Other names (i.e. maiden name);	
Address:	
Post code:	
Home telephone number:	
Mobile telephone number:	
Work telephone number:	
Date of birth:	

Are you:	<input type="checkbox"/> a homeowner <input type="checkbox"/> living with parents <input type="checkbox"/> a tenant <input type="checkbox"/> other
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If you answered 'other' above, please tell us about your current housing circumstances in the space below:

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Time at present address:	
Please provide details of your last three years' addresses including time at each address:	

Are you:	<input type="checkbox"/> married <input type="checkbox"/> living with partner <input type="checkbox"/> single	<input type="checkbox"/> separated/divorced <input type="checkbox"/> widowed
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Number of dependants:	
Ages of dependants:	

EMPLOYMENT DETAILS

Are you currently:	<input type="checkbox"/> Employed (Please complete the details below) <input type="checkbox"/> Self employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed
Occupation:	
Name, address and telephone number of employer:	
Time employed by this employer:	
Please provide the following information:	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Fixed term contract <input type="checkbox"/> Permanent contract
Will you be leaving this employment in the next 3 months	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any medical conditions?	<input type="checkbox"/> Yes (If yes, please give details below) <input type="checkbox"/> No
Details of medical conditions	
Are you currently on sick leave?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, does this affect the level of your income?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been declared bankrupt, signed a Trust Deed or entered in to a debt arrangement scheme within the last 5 years?	<input type="checkbox"/> Yes (If yes, please give details below) <input type="checkbox"/> No
Have you entered in to a voluntary debt management scheme within the last two years?	<input type="checkbox"/> Yes (If yes, please give details below) <input type="checkbox"/> No
Details of bankruptcy pending, Trust Deed or debt arrangement scheme:	

In order to be a responsible lender the Credit Committee has to check that you can afford to repay the loan. Please include all household income and expenditure in the table below. **Important** - The Credit Union asks that you provide proof of your income before your loan application is approved. Please provide this information when returning this loan form. You may also be asked by the Credit Committee to provide proof of items of expenditure. This proof can be provided in person or by post. All documents will be returned to you.

Applicant / Partner (we should have the net salary for the applicant and the partner if applying as we mention on the last page under declaration of consent)

Income	Amount	W	F	4W	M
Net salary (after tax and National Insurance)					
Child Benefit					
Child Tax Credit					
Working Tax Credit					
Incapacity Benefit / Employment Support Allowance					
Income Support					
Jobseeker Allowance					
Occupational Pension (may be known as works pension)					
Maintenance					
Disability Living Allowance					
Pension Credit					
Retirement Pension (Net)					
Carer's Allowance					
Other					
TOTAL					

Expenditure	Amount	W	F	4W	M
Mortgage					
Rent					
Council Tax					
Electricity					
Gas					
Housekeeping					
Telephone					
Digital TV i.e. Sky and Cable					
Broadband					
TV Licence					
Mobile Phone					
Buildings Insurance					
Contents Insurance					
Life Insurance					
Hobbies leisure and sport					
Credit Union Payment					
Maintenance					
Travel (Public transport, Car insurance, Car Tax, Fuel car maintenance)					
Alcohol, tobacco					
Clothing, shoes					
Childcare or Adult Care					
School meals, pocket money					
Pet costs					
Other					
Credit payments currently being made					
TOTAL					

For Office use: Disposable Income					
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I submit this application for a Perth and Kinross Credit Union personal loan and declare that the information that I have supplied is true and accurate. I also authorise you to make any enquiries you feel necessary for confirmation of the information contained in this application and for the purpose of credit assessment. Any agreement to provide the loan to which this application relates will be constituted as a credit agreement being signed by me and the Credit Union in accordance with the Consumer Credit Act 1974 and that you may disclose information about me for the purpose of this application to other credit unions and their employees and agents for debt recovery purposes. I also authorise the release of information to the CUNA Mutual Group for Credit Union Insurance purposes.

Applicant's Signature:	
Date:	

Declaration of consent:

To be completed by member's partner if his/her income is included in the budget calculation.			
I		Confirm that I have given my consent	
for		Membership number (if applicable)	
To include my income details for consideration in his/her loan application to Perth and Kinross Credit Union.			
Signature:		Date:	

Data Protection Statement: In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with the Credit Union. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing and debt recovery, for which purpose we hold an appropriate Consumer Credit Licence.

Credit Reference and Fraud Prevention Agencies: We may make searches about you at credit reference agencies who will supply us with credit information as well as information from the Electoral Register. The agencies will record details of any search whether or not this application proceeds. We may use credit scoring methods to assist this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies about you and anyone with whom you are linked to financially may be used by us if credit decisions are made about you or anyone with whom you are linked financially or other members of your household. This information may also be used for debt tracing and the prevention of 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. To prevent or detect fraud or to assist in verifying your identity we may make searches of group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information, details will be passed to fraud protection agencies. We may use this information if credit decisions are made about you or others at your address (es). This information may also be used for tracing and claims assessments and verifying identity. Information held about you by the credit reference agencies may already be linked to records relating to anyone with whom you have a financial relationship, such as a joint account and this information may be used in our assessment for any credit.