

SAVER LOAN APPLICATION

This form must be *completed in full* prior to submitting, failure to do so it will result in this application being returned to you and will delay a decision. You can apply for up to four times the amount held in savings (max £2000) unless you are reliant on benefits as your only source of income in which case the maximum loan amount is £500.

All members must save for a minimum of **8 weeks** prior to application

ABOUT YOU	EMPLOYMENT	
Membership No.	Employment status (circle as appropriate)	
Surname	Employed / Unemployed / Self Employed / Retired / Other	
Forename	(Other please state)	
Date of Birth	<input type="checkbox"/> Full Time <input type="checkbox"/> Part time - Average No of hours per week _____	
Home Address	Employer	
Postcode	Place of work	
Length of residence	Work Tel No	
Contact Tel No	Position	
2 nd Contact No	Length of Service	
Previous Address (if less than 3 yrs)	Employee Status	
Residential Status	<input type="checkbox"/> Temporary <input type="checkbox"/> Permanent <input type="checkbox"/> Fixed term Contract – End date _____	
<input type="checkbox"/> Home Owner <input type="checkbox"/> Private Tenant <input type="checkbox"/> Housing Assoc <input type="checkbox"/> Living with Parents <input type="checkbox"/> Other (please state)	LOAN REQUEST DETAILS	
Name of Housing Association	Amount	
Your Email	Term	
Number of children (under 16)	Purpose	
Ages of children	Repayment Method	
National Insurance number	<input type="checkbox"/> Standing Order <input type="checkbox"/> Cash (EP branch only) <input type="checkbox"/> Payroll <input type="checkbox"/> Child Benefit	
Are you in arrears with your Rent / Council Tax / Utilities / Mortgage?	Repayment Amount	
Have you missed any payments to creditors in the last 12 months?	Loan	
Are you or have you ever been or are you applying for Bankruptcy / Debt Relief Order / IVA / Debt Management Plan / County Court Judgement	Savings	
If you have answered yes to any of the above, please provide details here.	Total	
	Yes / No	
	Yes / No	
Yes / No		Yes / No

INCOME & EXPENDITURE

Income	Weekly	Monthly	Expenditure	Weekly	Monthly
Wages/Salary			Mortgage/Rent <i>you pay</i>		
Child Benefit			Council Tax <i>you pay</i>		
Tax Credits			Gas / Electric		
JSA/ESA			Water		
Universal Credit			Phone/mobile		
Maintenance/CSA			Satellite/Cable/Internet		
Housing Benefit			TV Licence		
Council Tax Benefit			Food/Toiletries		
Other Income / Benefits (please list)			Childcare Costs		
			Travel / Vehicle expenses		
			Existing Credit		
			Provident Loans		
			Brighthouse		
			Credit/Store cards		
			Other Loans/Credit		
			Other Expenses (please state)		
Total income			Total expenditure		

Data Protection Statement:

In accordance with the principles of the Data Protection Act 1998, we only use your data for the purposes of managing your account with the West Cheshire Credit Union. Your personal details will be treated in strictest confidence and will only be shared with other agencies for the purposes of credit referencing and debt recovery, for which purpose we hold a category F consumer licence.

Declaration:

I declare that the information I have provided on this form is true and accurate for the purposes of me obtaining a loan.

I/we agree to any appropriate credit checks and information vetting being undertaken to assist the West Cheshire Credit Union reach an informed decision regarding this application and understand that this may include employment checks and searches of credit reference agencies.

I declare I am in good health and I know of no good reason why I would be unable to carry out my usual work or why my benefits or other income may change during the term of the loan.

Signature of Applicant:

Print:

Date:

If any element of your partner's income is declared within this application, they must also sign this form in accordance with the above declaration.

Partner/spouse's signature:

Print:

Date:

PLEASE ENSURE THAT YOU ENCLOSE YOUR 2 MOST RECENT MONTHS BANK STATEMENTS WITH YOUR APPLICATION. WE ARE UNABLE TO PROCESS YOUR APPLICATION UNTIL THESE ARE RECEIVED.

This form should be returned to West Cheshire Credit Union Ltd at,
Parade Enterprise Centre, The Parade, Blacon, Chester. CH1 5HW or
13, Whitby Road, Ellesmere Port, CH65 8AA