

CHILD BENEFIT LOAN APPLICATION

This form must be **completed in full** prior to submission, failure to do so it will result in this application being returned to you and will delay a decision. Please ensure you enclose the last 2 months bank statements for all accounts held with your application. Please note the maximum loan amount that can be considered is £500.

ABOUT YOU		EMPLOYMENT	
Membership No.		Employment status (circle as appropriate)	
Date of Birth		Employed / Unemployed / Self Employed / Retired / Other	
Surname		(Other please state)	
Forename		<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"/> Home Owner <input type="checkbox"/> Private Tenant <input type="checkbox"/> Housing Assoc <input type="checkbox"/> Living with Parents <input type="checkbox"/> Other (please state)		<input type="checkbox"/> Temporary <input type="checkbox"/> Permanent <input type="checkbox"/> Fixed term Contract – End date _____	
Name of Housing Association		LOAN REQUEST DETAILS	
Your Email		Amount Requested	
National Insurance Number		Purpose of Loan	
Are you in arrears with your Rent / Council Tax / Utilities / Mortgage?		Repayment Method – Child Benefit	
Have you missed any payments to creditors in the last 12 months?		Term 1 year	
Are you or have you ever been or are you applying for Bankruptcy / Debt Relief Order / IVA / Debt Management Plan / County Court Judgement		Child Benefit No	
If you have answered yes to any of the above please provide details here.		<input type="checkbox"/> Paid Weekly <input type="checkbox"/> Paid 4 weekly	
		Number of children (under 16)	
		Youngest Childs Date of Birth	
		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

West Cheshire Credit Union Ltd is regulated by the Financial Conduct Authority and the Prudential Regulation Authority Reg No 227415