

# FAMILY 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 2 most recent months bank statements for all accounts you hold with this application. Please note the maximum loan amount that can be considered is £650.

| 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  |
| Home Address  | <input type="checkbox"/> Part time - Average No of hours per week _____   |
| Postcode  | Employer  |
| Length of residence   | Place of work   |
| Home Tel No.  | Work Tel No   |
| Mobile No.  | Position  |
| Previous Address (if less than 3 yrs)   | Length of Service   |
| Residential Status<br><input type="checkbox"/> Home Owner <input type="checkbox"/> Private Tenant<br><input type="checkbox"/> Housing Assoc <input type="checkbox"/> Living with Parents<br><input type="checkbox"/> Other (please state) | Employee Status<br><br><input type="checkbox"/> Temporary <input type="checkbox"/> Permanent<br><br><input type="checkbox"/> Fixed term Contract – End date _____ |
| <b>LOAN REQUEST DETAILS</b>   |   |
| Name of Housing Association   | Amount Requested  |
| Your Email  | Purpose of Loan   |
| National Insurance Number   | Repayment Method – <b>Child Benefit</b> Term - <b>1 year</b>  |
| Are you in arrears with your Rent / Council Tax / Utilities / Mortgage?   | Child Benefit No  |
| Have you missed any payments to creditors in the last 12 months?  | <input type="checkbox"/> Paid Weekly <input type="checkbox"/> Paid 4 weekly   |
| Are you or have you ever been or are you applying for Bankruptcy / Debt Relief Order / IVA / Debt Management Plan / County Court Judgement  | Number of children (under 16)   |
| If you have answered yes to any of the above please provide details here.   | Ages of Children  |
|   | 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> |        |         |
| Working tax credit                 |        |         | Council Tax <i>you pay</i>   |        |         |
| JSA/ESA                            |        |         | Insurance/house/pet/life     |        |         |
| Housing Benefit                    |        |         | Vehicle costs/petrol/ins     |        |         |
| Council Tax Benefit                |        |         | Water                        |        |         |
| Income Support                     |        |         | Gas/Electric                 |        |         |
| Child Benefit                      |        |         | Food & Toiletries            |        |         |
| Child Tax Credit                   |        |         | Travel costs/bus/taxi        |        |         |
| Pension/Pension Credit             |        |         | Clothing                     |        |         |
| DLA/PIP                            |        |         | TV License                   |        |         |
| Maintenance                        |        |         | Satellite/Internet           |        |         |
| Carers Allowance                   |        |         | Landline/Mobile              |        |         |
| Universal Credit                   |        |         | Childcare costs              |        |         |
| Other Income/Benefit – please list |        |         |                              |        |         |
|                                    |        |         | Existing Credit              |        |         |
|                                    |        |         | Loan repayments              |        |         |
|                                    |        |         | Credit/store cards           |        |         |
|                                    |        |         | Brighthouse/Provident        |        |         |
|                                    |        |         | Other expenses               |        |         |
| <b>Total income</b>                |        |         | <b>Total expenditure</b>     |        |         |

### 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,  
12-16 Brookdale Place, Chester, CH1 3DY or  
13, Whitby Road, Ellesmere Port, CH65 8AA