

FAMILY LOAN (Maximum Application Limit £800)



TOP UP LOAN APPLICATION

Use this form if you wish to top up your existing loan. **PLEASE** remember the following prior to submitting this application:

If your original loan application was as follows, you must have repaid

Original application £50 - £350 you may apply once **£50** is repaid
Original application £351 - £650 you may apply once **£100** is repaid
Original application £651 - £800 you may apply once **£150** is repaid

1. Name:

2. Member Number:

3. NI Number:

4. Number of Children under 16:

5. Youngest Child D.O.B:

6. Loan Amount Applied For:

7. Have your contact and address details changed since your last application? If yes, please give details below:

New address details must be supported by evidence e.g. tenancy agreement, utility bill, bank statement

8. Employment Details (please circle) (a) Employed Full Time (b) Employed Part Time (c) Unemployed

9. If employed (full or part time): Please give employers details and contact details:

Telephone Number:

10. Can you confirm if your income and expenditure has changed recently, or is expected to in the near future?

Yes / No (if yes, please provide details)

11. Are you presently entering or do you have a current Debt Relief Order, Individual Voluntary Arrangement or Debt Management Plan? Yes / No

12. Supporting Documents

You must supply your most recent Bank statements with this application.

- a) It is much easier to sign up to our Open Banking App via our website. www.wccu.co.uk
- b) PDF online Bank Statements are fine to submit via email to Loans@wccu.co.uk
- c) Applications will only be considered when FULL details are received.
- d) **PLEASE do not send** screenshots of your bank statements.

13. Please use this section to provide any further details regarding your application for a 'Top Up Loan'

14. Declaration:

Important Please Read in Full

The information I have given is true and accurate, and I will notify West Cheshire Credit Union if any of the information changes before my loan is assessed for affordability.

- a) I 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.
- b) 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.
- c) I understand that I have a responsibility to make all my loan repayments on time and in full and I promise to do so.
- d) I understand that the savings in my share account(s) can be used to pay my loan if I miss a payment.
- e) I am aware that if I fail to meet continual repayments on my loan my details will be used for recovery purposes, which may also involve being passed to the Department of Work and Pensions for reasons to recover outstanding sums via the Eligible Loan Deduction Scheme (money deducted from your benefits)
- f) I confirm that West Cheshire Credit Union can use all the information in this application in the running of my credit union account(s) together with any other checks (including checking with licensed credit reference agencies) for assessing my application to avoid fraud and to recover any outstanding debts.

Signed:..... Print:..... Date:.....



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West Cheshire Credit Union is authorised and regulated by the Financial Conduct Authority ref 227415 and the Prudential Regulatory Authority 702c Savings are protected by the Financial Services Compensation Scheme up to deposits of £85,000