

LOAN APPLICATION

Please read application guidelines carefully before completing the form.

The Credit Union requires you to provide evidence of all your income and expenditure before your loan application can be assessed. You must provide this information when returning your loan form, either in person or by post. **Incomplete loan applications will not be accepted.**

The loan approval process will then take one week to complete provided you supply the required evidence of income and expenditure. If further information is required, a Loan Officer will contact you by telephone or you will be asked to attend an interview.

If your loan application is successful, you will be asked to attend in person to sign the Promissory Note, which is your legal agreement with the Credit Union. You must provide photographic identification when collecting your loan.

The Credit Union have various repayment methods dependant on the type of loan application. A Loan Officer will explain what methods are available when the application is requested.

If you need any further information, or if you require assistance in completing the loan form, please do not hesitate to contact us on the number below.

POLLOK CREDIT UNION

LOAN APPLICATION FORM

	ber ress and post code (if less than 2 years)
•	ation / Living with parents (please circle) er (please circle)
National Insu	antsurance No
\1	lease circle) lease circle)
	Previous add

(please circle)

(please circle)

Yes/No

Other details needed

Are you a lone parent? Yes/No (please circle)

Have you ever had loans with high street lenders or doorstep lenders? For example Provident or Cheque Centre?

Yes/No (Please circle)

Employment status: Employed / Self employed / Retired / Unemployed / Sick leave

Have you ever had or do you currently have a Social Fund loan?

Yes/No (Please circle)

Income & Expenditure details

How many years employed.....

Income Item	£ per month	Expenditure Item	£ per month	
Salary / Wages		Rent / Mortgage		
Partner's Salary		Secured Loans		
Income Support		Council Tax		
JSA		Building Insurance		
Working Tax Credits		Contents Insurance		
Child Tax Credit		Life Insurance		
Child Benefit		Gas		
DLA		Electricity		
Carer Allowance		House Telephone		
Pension - State		Mobile Telephone		
Pension - Work		Groceries / Housekeeping		
Pension Credits		Travel / Car expenses		
Incapacity Benefit		TV License		
Employment Support Allowance		TV satellite / Broadband		
Non dependant Income (Proof / Letter required)		Childcare / School Costs		
Child Maintenance		Clothing / Footwear		
Housing Benefit		Social / Other (Social events)		
Any other income		Credit Union / Other Credit Union		
		Credit Cards / Store Cards		
		Hire Purchase / Bright House		
		Loans / Doorstep Loan		
		Catalogue		
		Car Loan		
Total Income (A)	£	Total Expenditure (B)	£	
Surplus/Deficit (A – B)	£			

Bank details:			
Bank nameAddress			
Sort CodeAccount numberName/s on account			
Loan Details:			
Purpose of the loan	Date Loan Required		
Amount requested £			
Loan repayment frequency - Weekly / Fortnightly / 4-weekly / Monthly	(please circle)		
Loan repayment method – Benefit Direct / Salary			
(D/D and S/O not available to new members)	(please circle)		
In order for your loan application to be approved the Credit Union r income and expenditure as detailed below. Members must provide application, either by post or in person.			
The following evidence is required: 2 months or 4 weeks pay slips Benefit award letters must be 2 months bank statements / 1 2 years accounts if self emplo	post office statement		
If you have declared your partners income details as part of your overall incomed to sign below confirming their agreement for their information to be used			
Partner's Name			
Partner's Signature			
EMERGENCY LOANS OR RESCHEDULED LOANS			
Members may apply to the Loan Officer for loans "out of policy" in the even and you are unable to meet your normal repayments.	nt of genuine emergencies or if finances change		
DEFINITION OF AN EMERGENCY LOAN			
"A sudden and unexpected set of circumstances or event which adversely affects a member's financial well-being and which can be alleviated by a loan from the Credit Union".			
Formal Declaration			
I submit this application for a Credit Union personal loan and declare the and accurate. I also authorise you to make any enquiries you feel in contained in this application and for the purpose of credit assessment. An application relates will be constituted as a credit agreement being signed with the consumer credit act 1974; and that you may disclose information to other credit unions and their employees and agents for debt recover information to the CUNA Mutual group for credit union insurance purposition and their efference search with a licensed credit reference and carry out a credit reference search with a licensed credit reference and carry out a credit reference search with a licensed credit reference and carry out a credit reference search with a licensed credit reference and carry out a credit reference	necessary for confirmation of the information my agreement to provide the loan to which this ed by me and the credit union in accordance in about me for the purposes of this application ery purposes. I also authorise the release of coses. In some circumstances the credit union		
Applicant's signature Date			

MEMBERS DOCUMENTATION REQUIRED

Please read application and check over to ensure you provide all information required. You will only be required to provide the documentation relevant to your personal circumstances.

Your loan application will not be accepted without the relevant information required.

Last 2 months bank statements
Last 2 months bank statement for husband / partner
Last 2 months or 4 weeks pay slips (if not recorded on bank statements) (Wage slips will also need to be provided for husband/partner if not on bank statements)
Most recent benefit award letters must be provided (E.g. Working/Child Tax Credits, Incapacity Benefit, Income Support, Pension and Pension Credits) If not showing on Bank or Post Office Account
Most recent post office statement (3 months)
2 years accounts if self employed
Non dependant income (a letter is required to be written and signed)

Please tick boxes confirming documentation you are providing with your application

Member No.	
Processed by:	

Equal Opportunities Monitoring Form

This monitoring form will help us to identify any groups of people that are under-represented by Pollok Credit Union and give us an idea of where further work may be needed in the future. Forms are anonymous and confidential. Completion of each section is **essential** (please complete each section)

Please tick the relevant box in each of the sections below.

Section 1: Postcode					
Section 2: Gender – are you					
Female Male					
Section 3: Age					
Section 4: Ethnic Group (bac	ckground or	culture) – are you:			
White Scottish		Other (South) Asia	an		
Other White British		Chinese			
White Irish Caribbean		Caribbean	Caribbean		
Other White		African			
Indian		Black Scottish and other Black			
Pakistani		Mixed			
Bangladeshi		Other			
Section 4: Disability – do you consider yourself to have					
No disability or impairment	A senso	A sensory impairment		A learning disability	
A physical impairment	A menta	l health condition		Any other disability or impairment	

Note: The disability categories used are broadly based on the definition of a disabled person in the Disability Discrimination Act 1995 as "someone with a physical or mental impairment which has a substantial or long term effect upon his/her ability to carry out normal day to day activities".

THANKS FOR YOUR CO-OPERATION





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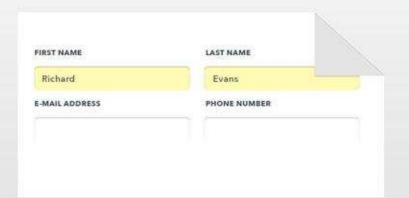


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