



## LOAN APPLICATION FORM

### D. CURRENT FINANCIAL POSITION. Please include **TOTAL HOUSEHOLD** information.

<b>CREDITORS</b>	<b>Original Amount / Limit</b>	<b>Balance Outstanding</b>	<b>Monthly Repayment Amount</b>
Bank /Finance Company loans	£	£	£
Rent and/or Council Tax Arrears	£	£	£
Hire Purchase	£	£	£
Credit Cards	£	£	£
Mail Order / Catalogues	£	£	£
Door step lenders / Pay day loans	£	£	£
Debt Management / Debt Arrangement	£	£	£
Do you have an overdraft limit?		Yes. If yes, how much? <span style="float: right;">No <input type="checkbox"/></span>	
Are you Bankrupt now or been previously Bankrupt?		Yes <input type="checkbox"/> Please provide start / end date _____ No <input type="checkbox"/>	
Have you signed a Trust Deed?		Yes <input type="checkbox"/> Please provide start / end date _____ No <input type="checkbox"/>	

### E. INCOME / EXPENDITURE. Please include **TOTAL HOUSEHOLD** income and expenditure.

INCOME	MTHLY £	EXPENDITURE (1)	MTHLY £	EXPENDITURE (2)	MTHLY £
Your take home pay (usual)		Rent		Digital TV / Sky	
Your take home pay (furlough)		Mortgage		Telephone / Internet	
Partner's take home pay		Council Tax		TV Licence	
Partner's take home pay (furlough)		Gas / Electricity / Oil		Clothing	
Tax Credits		Household Shopping		Cigarettes	
Child Benefit		Insurances		Pet Expenses	
Disability Benefit		Travel expenses (car, bus etc.)		Leisure activities	
Other Benefit (specify)		Child Care / Nursery fees		School costs	
Maintenance		Maintenance		Pocket Money	
Pension		Pension (if not direct from salary)		Other	
Others (specify):		Credit Union (if not direct from salary)		Monthly payments to creditors (Total of 'D' above)	
<b>TOTAL:</b>		<b>TOTAL:</b>		<b>TOTAL:</b>	

### F. LOAN PAYMENT

<b>If approved, how you would like your loan paid to you?</b>  <b>Online payment into your bank account (provide details below)</b>  <b>Sort code:</b> ____/____/____ <b>A/c No:</b> _____	<b>Cheque</b> <input type="checkbox"/>  <b>Direct payment (Loans for bills will be paid this way)</b> <input type="checkbox"/>
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## Important - Your Personal Information

In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at:

- Call Credit: [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)
- Equifax: [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)
- Experian: [www.experian.co.uk/crain](http://www.experian.co.uk/crain)
- Our website at [www.grampiancreditunion.co.uk/crain](http://www.grampiancreditunion.co.uk/crain)

***This application must be supported by proof of income. If you are employed this should be your two most recent payslips. If you receive any benefits this should be a letter from the DWP or other benefit authority dated in the last 3 months. You must also enclose two bank account statements dated in the last 2 months which details two months' worth of transactions. If you have more than one bank account we would need to see a statement for each account.***

## G. FORMAL DECLARATION

### Applicants Declaration

I declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full. I understand that provision of false information is fraud and that the credit union may take appropriate action if I am found to have deliberately provided false or misleading information.

Applicant's signature \_\_\_\_\_ Date \_\_\_\_\_

### Partners Declaration

This information is correct to my knowledge and I give consent for its use in considering the loan application.

Partners Signature \_\_\_\_\_ Date \_\_\_\_\_

### FOR CREDIT UNION USE ONLY

Loan Approved by:	Date issued:
Signature:	Payment Ref:
Comment:	

**Grampian Credit Union is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 213701**

**250 Union Street, Aberdeen. AB10 1TN \* Phone: 01224 561506 \* email: [admin@grampiancreditunion.co.uk](mailto:admin@grampiancreditunion.co.uk)**