



**ARE YOU AWARE OF ANY POSSIBLE CHANGES TO YOUR CIRCUMSTANCE IN THE NEXT YEAR? YES / NO  
IF YES PLEASE GIVE DETAILS:**

**Do you have any Court Decrees, Defaults or arrears?**

**YES / NO**

**Have you ever been declared bankrupt or signed a Trust Deed?**

**YES / NO**

**PLEASE TICK TO CONFIRM THAT YOU'VE SUPPLIED RELEVANT ORIGINAL DOCUMENTATION**

Last 2 Months Original Bank Statements.

Last 2 Months of Payslips.

ID, i.e. Passport or Driving Licence. (For New Members)

Other Proof of Address / Latest Rent Statement

If your disposable income is insufficient to support repayment of this loan in the event the borrower is unable to meet their obligations, please also provide proof of any easy access security you have. – We need proof that you can afford the normal repayments for the loan or can afford to repay the balance in full.

**DECLARATION AND DATA PROTECTION** 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 the 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.

**Consent to use and Disclosure** (Credit decisions and the prevention of fraud and money laundering)

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: CallCredit at

[www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain) Equifax at [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain) Experian at [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)

Our full privacy notice can be viewed on our website at [www.grampiancreditunion.co.uk](http://www.grampiancreditunion.co.uk) and is also available in print version upon request. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the section called: **A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies.** This is attached at the end of this form.

**By confirming your agreement to proceed you are accepting that we may each use your information in this way.**

**I consent to my personal data being held by Grampian Credit Union for the purposes of this application**

**Partner / Guarantor Declaration**

I declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full information. All information provided will be treated confidentially under the Data Protection Act 1998 & General Data Protection Regulations 2018 and will only be shared with other agencies as detailed in the Consent & Disclosure section above.

Applicants Name: .....

Your Relationship to Applicant: .....

Partner / Guarantor Name: .....

Partner / Guarantor Signature: .....

## Partner / Guarantor Form

### **A Condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies.**

1) When you apply to us to open an account, this organisation will check the following records about you and others (see 2 below)

- a) Our Own;
- b) Those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply us both public (including the electoral register) and shared credit and fraud prevention information.
- c) Those at fraud prevention agencies (FPAs)

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

2) If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

3) Information on applications will be sent to CRAs and will be recorded by them. Where you borrow with us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on times, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.

4) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.

5) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.

6) We and other organisations may access and use from other countries the information recorded by fraud prevention Agencies

7) Your data may also be used for other purposes for which you give specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1988 / General Data Protection Regulation 2018

#### **How to find out more**

This is a condensed version and if you would like to read the full details of how your data may be used please visit our website at [www.grampiancreditunion.co.uk](http://www.grampiancreditunion.co.uk) or phone 01224 561506 or ask a member of staff

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee

**Call Credit**, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ, or call 0870 060 1414

**Equifax PLC**, Credit File Advice Centre, PO Box 3001, Bradford BD1 5US or call 0870 010 0583 or log on to [www.myequifax.co.uk](http://www.myequifax.co.uk)

**Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818 000 or log on to [www.experian.co.uk](http://www.experian.co.uk)

Grampian Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm number: 213701

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