

Hastings & Rother Credit Union Ltd

Jackson Hall, Prospect Place,
Hastings TN34 1QN
01424 202651
Email: info@hrcu.org.uk



A Savings and Loans Mutual Society

Dear Member,

Thank you for applying for a Credit Union loan.

Attached you will find your application form.

Please complete this fully and accurately so that our credit committee can consider your application as quickly as possible.

We ask you to pay particular attention to the income and expenditure section. This may be completed on either a monthly or weekly basis but please do not mix the two!

We do not ask you to submit proof of your income and expenditure with the form but we may ask you to do this once we have considered your application so please keep the details handy.

Please be sure to give us a telephone number (and an email address if you have one) where we can contact you if we need to discuss your application with you. If we do not have this, we may not be able to process your application.

Should you have any queries or require assistance in completing the application, please do not hesitate to contact us at the office or at one of our Information Points.

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Loan Application

Your Personal Details	
Membership Number:	
Title: Mr/Mrs/Miss/Ms	
Last name:	Date of birth: / /
First name(s):	Time at present address: yrs
Address:	If less than 3 years, previous address:
	National Insurance No:

Employment/Benefit details	
Employment status (e.g. employed, self-employed, unemployed, etc)	
Occupation	
Employer's name	
Employer's address	
Employer's phone number	
Are you in receipt of benefit?	Yes/No
If yes, give details	
Loan Details	
Purpose of Loan	
Amount / date needed	£ / /
How much do you think you can pay back?	£ weekly/monthly
Current share balance (to be entered by CU officer)	£

Other Loans	
Give full details of ALL outstanding loans or credit card balances (including short term "pay day" loans)	
Name of lender	
Amount outstanding	
Amount / frequency of payments	
Date loan taken out	
Period of loan	
Original loan amount	
Name of lender	
Amount outstanding	
Amount / frequency of payments	
Date loan taken out	
Period of loan	
Original loan amount	
Continue on a new page if you have more than two other loans outstanding.	
Are there any current enforcement orders against you (e.g. court payment orders)?	Yes/No
If yes, give details	

Formal Declaration

I declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and complete information. I understand that if I deliberately provide false, misleading or incomplete information, this is fraud and that the Credit Union may take appropriate action against me.

Applicant's Signature:

Date:

Credit Union Use Only:

Date Application Received:

Details of Income / Expenditure Required: YES / NO

Guarantor Required: YES / NO

Board of Directors Ratification Required: YES / NO

Decision: Approved / Refused / Referred

Comments:

Signatures: (All Credit Committee members involved in consideration of this application must sign below):

..... Date:

..... Date:

Board of Directors Ratification (where required under the Loans Policy):

..... Date:

Income & Expenditure Declaration (please indicate whether per month or per week)

	Income
Usual Take Home Pay (incl. overtime, bonuses etc)	
Income Support	
Child Benefit	
Other State Benefits	
Pension	
Other Income	
Total Income	
	Expenditure
Mortgage / Rent	
Council Tax	
Gas / Electricity	
Water	
Telephone	
Housekeeping, Food, School Meals	
TV Rental / Licence	
Hire Purchase / Credit Agreement Payments	
Insurances (home,car,life etc)	
Travelling (fares / petrol / car tax)	
Maintenance Payments	
Clothing	
Mail Order Catalogues / Store Cards	
Other:	
Total Household Expenses	
Credit / Loan Repayments	
List any monthly repayments on loans / credit cards not included in household expenditure.	
Total	
Other Repayments (e.g. Court Orders, fines)	
Total	

Note: If you are in arrears with ANY of the above payments please give details overleaf

I declare that the information I have given on this form is, to the best of my knowledge, and belief accurate and complete information.

Date:

Signature:

Mem No:

Name:

Note: If you have declared your partner's income details as part of your overall income he / she should

sign below confirming agreement to their information being used.

Date:

Signature: