

Ballymote & District Credit Union Loan Application Form

All Loan Applications up to €500 should be accompanied by copies of 2 recent pay-slips or proof of income & loans over €500 by 3 month's recent bank statements and 3 recent pay-slips. Loan applications over €5,000 may require additional documentation.

CREDIT UNION LOAN APPLICATION FORM (Republic of Ireland)

Please read these notes carefully before filling out this form.

*Please answer all questions on the form. Write **NONE** where appropriate. In order to enable your Credit Committee or Credit Officer to deal promptly with your application, the questions should be answered as fully as possible. Please note in accordance with the registered rules of the credit union no loan shall be made to a member who is under the age of eighteen and neither is nor has been married unless an indemnity is provided by the member's parent or guardian or by a person approved by the board of directors.*

To: Ballymote & District Credit Union Ltd

Name: _____

Home address: _____

Date of birth: _____

Credit Union Membership Number: _____

Joint Account Number (if any): _____

Home Telephone No.: _____

Date of Loan Application: _____

Marital Status: Single/Married/Separated/Widowed/Divorced (**select whichever applies**)

No. of dependants (including children): _____

I hereby apply for a loan of €_____ for a period of _____ weeks/years (select whichever applies**)**

for the following purpose: _____

I propose to repay this loan by instalments of €_____ including in the following manner - by installments that are weekly/fortnightly/monthly/other (**select whichever applies**) with my shares held as security and any other agreed security.

Name and address of proposed guarantor (if any):

Security: _____

ACCOUNT DETAILS

Share Balance: € _____

Existing loan balance (if any): _____

Amount applied for: € _____

New total loan balance: _____

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EMPLOYMENT DETAILS

Status: (self employed / employee / contract / homemaker / student / retired / unemployed)

Occupation _____ Length of service with present employer: _____

Name and address of present employer:

Salary (weekly / monthly) (net pay): € _____

Average weekly / monthly overtime / bonus (net): € _____

Tel. No.: _____

I consent to the credit union contacting me at my place of employment during working hours in respect of this loan application and any credit agreement or otherwise in connection with my account.

Signature: _____

Date: _____

HOUSING DETAILS

Type of Accommodation: Owner / Tenant /
Family Home / Other (**select whichever applies**)

Mortgage: Yes / No

Name and Address of Mortgage Company

Amount of rent (if any): _____

How long at present address: _____

Previous address (if less than 3 years at present address):

Amount of mortgage: (original amount):

€ _____

Term of mortgage: _____

Year of issue: _____

Balance: € _____



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Income & Expenditure Account

Income

	<u>Weekly</u>	or	<u>Monthly</u>
Wages	_____		_____
Social Welfare Payment (please specify type)	_____		_____
Child Benefit	_____		_____
Maintenance	_____		_____
Benevolent Fund	_____		_____
Pension - Social Welfare/Private	_____		_____
Other Income (Please Specify)	_____		_____
Total Income	_____		_____

Expenditure

Rent / Mortgage	_____		_____
Loans/Credit Cards	_____		_____
Car/Van Expenses (Insurance, NCT, Fuel)	_____		_____
Insurance (House, Health, Income)	_____		_____
Phone / TV (Landline, Mobile, Sky, Netflix etc)	_____		_____
Childcare	_____		_____
Food & Subsistence	_____		_____
Utilities (ESB, Oil, Gas, Coal)	_____		_____
Total Expenditure	_____		_____

Net Income:

I declare that the above record of Income & Expenditure is true and accurate.

Signed:

Date:

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Consent to use and disclosure/Data Protection Acts, 1988 and 2003 and Section 71 of the Credit Union Act, 1997

I understand that under the Data Protection Acts, 1988 and 2003 (the “DPA”), my consent may be required for the credit union to process personal data that it may have in its possession concerning me (including disclosure to third parties). I note that this personal data may include sensitive personal data, such as data about my health, within the meaning of the DPA, the processing of which requires my explicit consent. I also understand that under Section 71 of the Credit Union Act, 1997, the credit union, subject to exceptions listed in the Section, shall not disclose or permit to be disclosed, without my consent, any information that concerns an account or transaction of mine with the credit union.

Giving your consent

For the purpose of assessing my application for a loan and generally for administering and monitoring any accounts I have with the credit union:

I consent:

- (i) to you seeking information concerning applications for loans and my credit history from the date of my original consent from any other credit union and for that purpose you may disclose any relevant information in this loan application to any such other credit union;
- (ii) to any other credit union disclosing information to this credit union concerning applications for loans and my credit history from the date of my original consent with any such other credit union;
- (iii) to you disclosing any information in my application or in respect of any account or transaction of mine with the credit union from the date of my original consent to authorised officers or employees of the Irish League of Credit Unions for the purpose of fulfilling requirements under the Savings Protection Scheme if such a scheme is operated on behalf of the credit union by the Irish League of Credit Unions; and
- (iv) to you disclosing any information in my application or in respect of any account or transaction of mine with the credit union to authorised officers or employees of ECCU Assurance Company Limited for the purpose of provision of insurance cover, which may apply, subject to the terms and conditions of cover provided by ECCU Assurance Company Limited to the credit union as policyholder; and
- (v) To the processing of any information relating to me, either contained in this form or any other form or application, for the purpose of assessing this application and administering any accounts I maintain with the credit union.

Signature of first applicant

Signature of second applicant (if any)

Date (DD/MM/YYYY)

Date (DD/MM/YYYY)

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Correspondence

For convenience, it may be necessary for the credit union to contact you via email or text message. Please note the credit union maintains the right to contact you by such means as best available to it in relation to a non-performing loan or outstanding debt to the credit union.

Email address: _____

Mobile number: _____

Marketing

From time to time, the credit union would like to inform you of goods, services, competitions and or/ promotional offers available from the credit union and carefully selected third parties which may be of interest to you. **We do not give your details directly to the 3rd party.**

The use of your details for marketing purposes will depend on the preferences that you express below:

Opt-In (Marketing by email, text message and fax)

We consent to the credit union, informing us of goods or services, competitions and promotional offers that may be of interest to us by email, text message or fax available from the credit union and carefully selected third parties.

Opt-Out (other forms of marketing)

Please tick the box opposite if you do **not** want the credit union to inform you by phone or letter of goods, services, competitions and promotional offers that may be of interest to you that are available from the credit union and carefully selected third parties.

Please note that you have the right to access personal data held about you by the credit union and to correct any inaccuracies in such data.