

**PLEASE COMPLETE IN BLOCK CAPITALS**

**PERSONAL DETAILS**

Name

Landline Number (if applicable)

Maiden Name (if applicable)

Mobile Number

Member Number

Email Address

Full Postal Address inc Postcode

Marital Status

Time at Current Address

No & Age of Dependants (if applicable)

DOB (dd/mm/yyyy)

Residential Status (Owner / Mortgage / Rent / Other)

**LOAN DETAILS**

Loan Amount:

Purpose of Loan:

Repayment Amount:\*

\*Please discuss repayment terms & amounts with staff member

Frequency:

Weekly ☐ Fortnightly ☐ Monthly ☐

**Is this a New  
or Top-Up Loan**

If Top-Up Loan – repayment  
amount should be the total new  
amount you want to pay

**EMPLOYMENT DETAILS**

Employment Status

☐ Full Time

☐ Part Time

☐ Temporary

☐ Self-Employed

☐ Homemaker

☐ Retired

☐ Unemployed / Benefits

☐ Other

Employer Name:

Occupation:

Length of Service:

**Salary (After Tax)**

(Weekly / Fortnightly / Monthly)

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**INCOME & EXPENDITURE FORM**

- Please provide as accurate as possible information to assist us with our review process.
- All fields relate to monthly – please pro rata and calculate accordingly (use multiple of 4.3 to increase any weekly amounts)
- Don't worry if some fields are not relevant – complete what you can but please ensure you provide all applicable information.

**Income Source**

	Monthly (£)	Notes
Basic Net Salary (Take Home)		
Net Pension		
Child Benefit		
Child Tax Credits		
Tax Credits		
DLA / PIP		
ESA		
Other Income (Please List)		

**Essential Expenditure**

	Monthly (£)	Notes
Mortgage		
Rent		
Childcare		
L&H - Electric		
L&H - Oil		
Other		

**Communications & Subscriptions**

	Monthly (£)	Notes
Mobile Phone		
Internet		
Sky / Other TV Package		
Netflix / Amazon		
Other		

**Travel**

	Monthly (£)	Notes
Car Insurance		
Vehicle Tax		
Fuel		
Public Transport		
Other		

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## INCOME & EXPENDITURE FORM

### Living Expenses

	Monthly (£)	Notes
Food		
Household Essentials		
Hobbies & Leisure		
Costs for Dependents		
Other		

### Financial Commitments

	Lender	Monthly (£)	Balance (Approx)	APR / Interest
HP / Lease				
Loans				
Credit Cards				
Store Cards (e.g Argos / Next / Very)				

### HAVE YOU RECENTLY BEEN IMPACTED BY COVID-19? PLEASE PROVIDE DETAILS:

### Where did you last hear about Coalisland Credit Union's Loans?

☐ Friend / Family

☐ Newspaper

☐ In Credit Union

☐ Flyer

☐ Where I Work

☐ Always get my Loans from Coalisland Credit Union

☐ Other

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**GUARANTOR**

Please note you may be required to provide a guarantor for this loan. This is based on several factors to include: Affordability Assessment, Borrowing History, Payment History and Loan Amount. If you wish to provide the name of a guarantor now this will facilitate in assessing your application.

Name	<input type="text"/>	Email Address	<input type="text"/>
Member Number (if applicable)	<input type="text"/>	Landline Number (if applicable)	<input type="text"/>
Full Postal Address inc Postcode	<input type="text"/>	Mobile Number	<input type="text"/>
	<input type="text"/>	Relationship	<input type="text"/>

**DECLARATION**

I declare that I am not indebted to any other Credit Union, Bank or Loan Agency either as a borrower or guarantor, except as stated on this application. The statements herein are made for the purposes of obtaining the loan and are true to the best of my knowledge and belief.

We use and share information with credit reference agencies to help us make decisions. By confirming your agreement to proceed, you are accepting that we use your information in this way.

Member Signed:	<input type="text"/>	Date:	<input type="text"/>
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**REQUIRED INFORMATION**

To allow us to process your application as quickly as possible, please provide the following with your application. Please provide one form of ID and one address verification

**For Loan**

- 3 months recent bank statements / post office statement
- If Self employed, last two years SA302 computations & recent accounts

**Proof of ID:**

- Current valid passport
- Current valid driving licence
- Current valid National Identity Card
- Current valid Smart Pass

**Address Verification**

- Financial Statement
- Utility Bill
- Recent HMRC Correspondence
- LPS Rates Bill
- NI Election Registration

**WHAT HAPPENS NEXT?**

- Once you have completed the application and collated all supporting documents, please return for our loan officers and credit committee to review.
- You can return via:
  - o In office to staff member
  - o In office via our quick lodge deposit box
  - o Email as pdf. We would recommend the use of scanning apps such as CamScan