



PLEASE COMPLETE IN BLOCK CAPITALS

PERSONAL DETAILS

Full Name

Landline Number (if applicable)

Maiden Name (if applicable)

Mobile Number

Member Number

Email Address

Full Postal Address inc Postcode

Marital Status

Date of Birth of Dependants (if applicable)

Time at Current Address

Residential Status

(Owner / Mortgage / Rent / Living with parent)

DOB (dd/mm/yyyy)

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

☐

Unemployed / Benefits

☐

Self-Employed

☐

Homemaker

☐

Retired

☐

Other

Employer Name:

Length of Service:

Occupation:

**PLEASE COMPLETE IN BLOCK CAPITALS****INCOME & EXPENDITURE**

- 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.
- Should you have joint household commitments/ expenditure, please list your share and provide note to this effect.

INCOME SOURCE

	Monthly (£)	Notes
Basic Net Salary (take home)		
Net Pension		
Child Benefit		
Tax Credits / Universal Credits		
Carers Allowance		
DLA / PIP		
ESA		
Other Income (please list)		

ESSENTIAL EXPENDITURE

	Monthly (£)	Notes
Mortgage		
Life Insurance		
Rent		
Rates		
Childcare		
Electric		
Oil / Gas		
Car Insurance		
Fuel		
Food / Household Essentials		



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INCOME & EXPENDITURE FORM

Financial Commitments

	Lender	Monthly (£)	Balance (Approx)	APR / Interest
HP / Lease				
Loans				
Credit Cards / Store Cards				

ANY OTHER RELEVANT INFORMATION

Please provide any additional information you feel is relevant to your application. If not applicable, please leave blank.

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

☐

Friend / Family

☐

Newspaper

☐

In Credit Union

☐

Where I Work

☐

Always get my Loans from
Coalisland Credit Union

☐

Flyer

☐

Other



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. Please review your circumstances and should you wish to, provide the name of the guarantor now:

Name	<input type="text"/>	Date of Birth	<input type="text"/>
Member Number (if applicable)	<input type="text"/>	Email Address	<input type="text"/>
Relationship to Borrower	<input type="text"/>	Contact Number	<input type="text"/>
Full Postal Address inc Postcode	<input type="text"/>	Occupation	<input type="text"/>
<input type="text"/>		Residential Status (Owner / Mortgage / Rent / Living with parent)	<input type="text"/>
<input type="text"/>			<input type="text"/>

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 statements
- 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

SAVINGS COLLATERAL/ EXISTING LOAN BALANCES

Before your loan can be assessed you must have 10% of requested loan balance held in savings (if this is a Top Up Loan, then this will need to include current loan balance also). Collateral is held for duration of the loan. Existing loans in arrears cannot be assessed. Loan payments must be up to date.

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:

Date:

WHAT TO DO 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:
 - In office or quick lodge deposit box (located on right hand side when coming through front door).
 - Email as pdf. We would recommend the use of scanning apps such as CamScan.
 - Our Coalisland Credit Union app/website member area.

Loans are subject to approval. Terms and conditions apply. If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

Registered address: 7 Dungannon Road, Coalisland, BT71 4HP. Coalisland Credit Union Limited is authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and the Prudential Regulation Authority.