



CARLOW

ACCOUNT NUMBER:

# Loan Application

Phone: (059) 9131994

Web: www.carlowcreditunion.ie

Fax No. (059) 9134288

Email: loans@carlowcreditunion.ie

## PERSONAL DETAILS (BLOCK CAPITALS PLEASE)

### APPLICANT 1

Mr.  Mrs.  Miss  Ms.

Title:

First Name:

Surname:

Maiden Name: (if applicable)

Mobile Number:

Telephone Number:

Email Address:

PPS Number:

Date of Birth:

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Marital Status:

Single  Married  Civil Part.  
 Divorced  Separated  Widowed

Number of Dependents:

Age of Dependents:

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Accommodation Status:

Home Owner  Renting  Living with family  
 Other \_\_\_\_\_

Address Line 1

Address Line 2

Address Line 3

Years at this Address:

### APPLICANT 2

Mr.  Mrs.  Miss  Ms.

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Single  Married  Civil Part.  
 Divorced  Separated  Widowed

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Home Owner  Renting  Living with family  
 Other \_\_\_\_\_

## LOAN

Loan Purpose			
Amount Required	€		
Amount of Existing Loan <small>(if applicable)</small>	€		
Total Loan Amount	€	Share Balance:	€
Repayment Amount	€	Or	Repayment Term (mths):
Repayment Frequency	Weekly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>	Monthly <input type="checkbox"/>

## EMPLOYMENT

	APPLICANT 1	APPLICANT 2
Employment Status:	<input type="checkbox"/> Permanent <input type="checkbox"/> Probation <input type="checkbox"/> Temporary <input type="checkbox"/> Self-Employed <input type="checkbox"/> Homemaker <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed	<input type="checkbox"/> Permanent <input type="checkbox"/> Probation <input type="checkbox"/> Temporary <input type="checkbox"/> Self-Employed <input type="checkbox"/> Homemaker <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed
Occupation:		
Employers Name:		
Employers Address		
Time with Employer /Self-Employed:		
Salary (After Tax):	(Weekly/Fortnightly/Monthly)	(Weekly/Fortnightly/Monthly)

## Other Income Details (Rental Income / Children's Allowance / Pension / Social Welfare Payments / Other)

Income Type:				
Amount	€	€	€	€
Frequency: (W/F/M)				



## SPOUSE/PARTNER CONSENT

I consent to and authorise this Credit Union to process and retain data provided by me in respect of this application as the application for credit although not from myself is depending on my income for repayments

Spouse/Partner	<input checked="" type="checkbox"/>
Guarantor	<input checked="" type="checkbox"/>

Witness	<input checked="" type="checkbox"/>
CU Official	<input checked="" type="checkbox"/>

## DECLARATION

- I am not indebted to any other Credit Union, bank or loan agency either as a borrower or guarantor, except as stated overleaf.
- I confirm that I have the financial means to repay this loan, and that it will be used for the purpose stated overleaf.
- The statements herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief.
- It has been explained to me that my shares will be held as security for this loan.

Member Signature	<input checked="" type="checkbox"/>
Print Name	<input type="text"/>
Date	<input type="text"/>

Member 2 Signature	<input checked="" type="checkbox"/>
Print Name	<input type="text"/>
Date	<input type="text"/>

Witness Signature	<input checked="" type="checkbox"/>
Print Name	<input type="text"/>
Date	<input type="text"/>

Witness Signature	<input checked="" type="checkbox"/>
Print Name	<input type="text"/>
Date	<input type="text"/>

## IRISH CREDIT BUREAU

ICB are using Legitimate Interests (GDPR Article 6 (f)) as the legal basis for processing of your personal and credit information. These Legitimate Interests are promoting greater financial stability by supporting a full and accurate assessment of loan applications, aiding in the avoidance of over-indebtedness, assisting in lowering the cost of credit, complying with and supporting compliance with legal and regulatory requirements, enabling more consistent, faster decision-making in the provision of credit and assisting in fraud prevention.

Please review ICB's Fair Processing Notice which is available at <http://www.icb.ie/pdf/FairProcessingNotice.pdf>

It documents who they are, what they do, details of their Data Protection Officer, how they get the data, why they take it, what personal data they hold, what they do with it, how long they retain it, who they share it with, what entitles them to process the data (legitimate interests), what happens if your data is inaccurate and your rights i.e. right to information, right of access, right to complain, right to object, right to restrict, right to request erasure and right to request correction of your personal information.

## CENTRAL CREDIT REGISTER

Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements. The Central Credit Register is owned and operated by the Central Bank of Ireland.

For more information see: [www.centralcreditregister.ie](http://www.centralcreditregister.ie)

## PRIVACY STATEMENT

I acknowledge that I am in receipt of the Privacy Statement

Member Signature	<input checked="" type="checkbox"/>	Date	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Member 2 Signature	<input checked="" type="checkbox"/>	Date	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

# CARLOW DISTRICT CREDIT UNION PRIVACY STATEMENT - LOAN ACCOUNTS

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## 1. Overview

*We want to explain clearly how we process your Personal Data when you apply for and receive a loan from the Credit Union.*

In order to provide Credit Union loans, we need to collect Personal Data from our members. This section of the Privacy Statement provides specific information relating to loan applications and maintenance of loan accounts.

## 2. Members and their representatives

*Our Members are individuals to whom we provide Credit Union loans.*

For the most part we transact directly with members in relation to the operation of the Credit Union loans. On occasion we may transact with relatives, guarantors or representatives who are acting on behalf of a member.

When we transact with someone on behalf of a member, we will also collect limited additional Personal Data about that person.

- a person who acts as guarantor on a member's loan;
- a spouse or relative who provides information to us to support the loan application;
- a legal representative of a member who communicates with us on the member's behalf.

## 3. Categories of Personal Data

*This Privacy Statement provides information relating to the categories of Personal Data we process.*

When you apply for a Credit Union loan, we collect the following information	
Category of Personal Data	Description
<b>Contact Data</b>	This includes email address, phone number, postal address, billing address.
<b>Financial Data</b>	This includes financial data such as your account status and history. With loans we may also request broader information around your financial income and outgoings such as salary, occupation, accommodation status, mortgage details, other loans and debts, previous addresses, spouse, partners.
<b>Correspondence Data</b>	If you interact with us, we will record details of those interactions. For example, we will process details of phone calls, email correspondence and hard copy correspondence.
<b>PPSN</b>	Your Personal Public Services Number (PPSN) will be collected, if not already on file in order to meet our reporting requirements to the CCR.

#### 4. Processing Activities

We have set out below the general purpose of processing, the categories of Personal Data processed and the related lawful basis for processing.

We have to process Personal Data legally. As a regulated entity much of the data that we process is required to meet with a regulatory obligation or in order to deliver Credit Union loan services to you.		
Purpose of Processing	Categories of Personal Data	Lawful Basis
To process your application for a loan;	Contact Data Financial Data	Contract
To assess your application for a loan;	Contact Data Financial Data PPSN	Legal Obligation Legitimate Interests
To provide loan drawdown and to manage the repayment schedule To provide you with information about the performance of your loan;	Contact Data Financial Data Correspondence Data	Contract
To administer the ILCU Loan Protection Scheme;	Contact Data Financial Data Health Data	Contract
To implement credit control measures where there are missed loan repayments; To carry out credit control including collecting and enforcing debts and arrears	Contact Data Financial Data	Contract
to comply with our legal reporting obligations in respect of the Central Credit Register (CCR);	Contact Data Financial Data PPSN	Legal Obligation
to interact with the regulator and the Central Bank of Ireland for reporting, compliance and auditing purposes;	Contact Data Financial Data	Legal Obligation

## 5. Sources of Personal Data

We receive information from you when you apply for a loan from us either in-branch or online.

This information is collected from you directly through the loan application form or from you and other people in the case of a joint loan application or where proof of household income is sought.

We receive information from external sources such as the ICB and CCR when we carry out Credit Checks relating to the Loan application.

We receive information from you during the course of the loan such as:

- information related to loan repayments;
- information you supply when you communicate with us about your loan repayments.

We may receive information about you from a representative when they communicate with us on your behalf.

## 6. Retention of Loan information

Our retention policy is as follows:

<b>Purpose</b>	<b>Retention Period</b>
<b>Loan application and approval, loan administration</b>	<b>Termination of loan + 7 years</b>

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Note that this section of the Credit Union Privacy Statement relates only to how we process data relating to the processing of Credit Union loans.

We provide information about how we process your data when you interact with any of the Credit Union Services such as membership; website; online banking; and other general services offered by the Credit Union on a service by service basis. You can also read the full Credit Union Privacy Statement at <https://carlowcreditunion.ie/privacy-policy/>

**Carlow District Credit Union – Updated 21<sup>st</sup> July 2019**