



Carlow District Credit Union Ltd.

LOAN APPLICATION FORM

ALL SECTIONS OF THIS FORM MUST BE COMPLETED IN FULL

The following documentation must be included with this application:

- Three Recent Payslips**
or:
- Self-employed – we require a Set of Audited Accounts for the last 2 years.**
or:
- Proof of Social Welfare payment x3**

And:

- Recent Bank Statements covering the last three months**

Please indicate which of the above you are submitting

Applications for Car or Educational loans at the special interest rates MUST be accompanied by documentary evidence.

As we are now members of The Irish Credit Bureau we will be carrying out credit checks as part of our loan processing on all loan applications.

Therefore you should ensure that you have included details of all other loans, credit card, finance arrangements etc. on your form.

Incorrect information will result in delays and may result in a refusal.

Personal Details

A/c Name:	Date:								
Address:	Marital Status: Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Sep. <input type="checkbox"/> Other <input type="checkbox"/>								
D.O.B.:	ACCOUNT NO: <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table>								
Telephone (H): _____ (W): _____ Mobile No: _____	No. of Dependents: <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td></tr></table> <i>Excluding Spouse/Partner</i> Age of each Dependent: <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>								

Income/Employment Details

Applicant	Spouse/Partner/Guarantor							
Details	A/C No. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>							
Name of Employer	Name of Employer							
Position and Service Years	Position and Service Years							
Permanent <input type="checkbox"/> Part/Time <input type="checkbox"/> Contract <input type="checkbox"/>	Permanent <input type="checkbox"/> Part/Time <input type="checkbox"/> Contract <input type="checkbox"/>							
Nett Pay: Wk <input type="checkbox"/> 2/Wks <input type="checkbox"/> Mth <input type="checkbox"/> €	Nett Pay: Wk <input type="checkbox"/> 2/Wks <input type="checkbox"/> Mth <input type="checkbox"/> €							
Other Income: Wk <input type="checkbox"/> 2/Wks <input type="checkbox"/> Mth <input type="checkbox"/> €	Other Income: Wk <input type="checkbox"/> 2/Wks <input type="checkbox"/> Mth <input type="checkbox"/> €							
Source/Details:	Source/Details:							
_____ €	_____ €							
_____ €	_____ €							
_____ €	_____ €							
TOTAL INCOME €	TOTAL INCOME €							

Plus:

TOTAL JOINT INCOME: €

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Debt Commitments

Applicant	Spouse/Partner/Guarantor
Repayments Monthly	Repayments Monthly
Mortgage Rent Parents Owner <i>Details:</i>	Mortgage Rent Parents Owner <i>Details:</i>
€	€
Bank/Finance Co.'s <i>Details:</i>	Bank/Finance Co.'s <i>Details:</i>
€	€
Credit Card/Hire Purchase/Store Card(s) <i>Details:</i>	Credit Card/Hire Purchase/Store Card(s) <i>Details:</i>
€	€
Credit Union	Credit Union
€	€
Other Commitments – Child Care/ Family Maintenance	Other Commitments – Child Care/ Family Maintenance
€	€
Monthly Commitments €	Monthly Commitments €
% of Income / % €	% of Income / % €

TOTAL JOINT COMMITMENTS: €

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Amount Applied for	€	Purpose of Loan	
Existing Loan Balance (if any)	€	Repayments – Week <input type="checkbox"/> Month <input type="checkbox"/> Frth <input type="checkbox"/>	€
TOTAL NEW LOAN BALANCE	€	Loan period in years	
Share/Savings Balance	€	Share/Loan Ratio	

Declaration

I declare that I am not indebted to any other Credit Union, Bank or Loan Agency either as borrower or guarantor, except as stated above. The statements made herein are made for the purpose of obtaining the loan and are true and to the best of my knowledge and belief. I also hereby authorise Carlow District Credit Union Ltd to disclose to and request from any other Credit Union all and any details, information or documentation to the loan and any other loans held with any other Credit Union.

I am fit to follow my normal occupation or duties

Yes No

Signed (*Applicant*) _____

I am fit to follow my normal occupation or duties

Yes No

Signed (*Spouse/Partner/Guarantor*) _____

(In case of Joint Applications/Guarantor)

I understand that shares currently in my account along with any future lodgements, dividends or interest rebates are held as security against my loan. Shares in excess of my loan are available to me providing they are not held as security by way of guarantee on any other loan account. Applications to release shares must be made in writing to the Board of Directors provided the sum remaining is not less than 25% of my loan at the time of release.

Date _____

Signed (*Applicant*) _____ (*Spouse/Partner/Guarantor*) _____

Proposed Guarantor Name: _____ A/C No.

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Proof of income and other details required for Guarantors
Guarantor must be a member of Carlow District Credit Union Ltd. D.O.B.: _____

Address: _____

Contact No: _____

Is Banker's Order/Payroll Deduction to be set up/amended?	YES <input type="checkbox"/> NO <input type="checkbox"/>	Already Set Up
Are Insurance Requirements met?	YES <input type="checkbox"/> NO <input type="checkbox"/>	
Is Board Approval necessary?	YES <input type="checkbox"/> NO <input type="checkbox"/>	

Additional Information

Details Checked by Credit Officer/Signed: _____ **WEEK NO:**

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Amt Approved €	Date Approved:	Date Payable:
Approved By:		
Terms/Conditions of Loan:		

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 which 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.

For the purpose of assessing my application for membership, assessing any loan applications which I may make to you and generally for administering and monitoring any accounts I have with the Credit Union, including any loan accounts I have from time to time with you:

1. I consent:

(i) To you seeking information concerning applications for loans and my credit history from the date of my original consent from any credit union and for that purpose you may disclose any relevant information in any loan application which I may make to you or which you may have concerning me to any such credit union;

(ii) to any credit union disclosing information to you concerning applications for loans and my credit history from the date of my original consent with any such credit union;

(iii) to you disclosing any information in any application (including loan applications) or in respect of any account or transaction of mine with the Credit Union from the date of my original consent to officers or employees of the Irish League of Credit Unions for the purpose of fulfilling our requirements and 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 the processing of any information relating to me, either contained in this form or any other form or application, for the purpose of assessing applications and administering any accounts I maintain with the Credit Union.

2. From time to time, the Credit Union, or third parties selected by the Credit Union, may use other details to inform you of goods and/or services which may be of interest to you.

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)

I consent to the Credit Union, or third parties selected by the Credit Union, informing me of goods or services that may be of interest to me by email, text message or fax.

Opt-Out (other forms of marketing)

Please tick the box opposite if you do not want the Credit Union, or third parties selected by the Credit Union, to inform you by phone or letter of goods or services that may be of interest to you.

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.

Member's signature:	<input type="text"/>	Spouse/Partner/ Guarantor signature:	<input type="text"/>	Date	<input type="text"/>
Print name:	<input type="text"/>	Print name:	<input type="text"/>		
Witnessed by:	<input type="text"/>	Witnessed by:	<input type="text"/>		
Print Name:	<input type="text"/>	Print Name:	<input type="text"/>		

The information which is held on the ICB database relates to credit agreements between ICB members and their customers/members. A condition of such agreements is that the customer agrees that the financial institution / Credit Union may use the data supplied for the purpose of credit checking. Consequently, where an individual enters a credit agreement with an ICB member, details of the individual's performance in complying with the terms of the agreement are input to the ICB "credit file" database, which may be accessed by all member institutions of ICB. Each time a person applies for credit from an ICB member, that institution accesses the ICB's "credit file" to ascertain the applicant's performance under any previous credit agreements with ICB members.

3. In addition to paragraphs 1 and 2 above, I further consent to and authorise the Credit Union to process and retain data provided by me in respect of this application, to seek and provide credit references (searches), to record details of any transaction relating to a loan or other credit which may result from this application with the Irish Credit Bureau (ICB) for a period of 5 years from the date of closure of the loan and ICB to record, retain and disclose to its members details of such searches for a period of one year.

4. I acknowledge that the Credit Union and/or the ICB are permitted to disclose any material misstatement of fact contained in the application for financial accommodation to its members and relevant bodies. I consent to any such application being processed, recorded and retained by ICB.

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.

Member's signature:	<input type="text"/>	Spouse/Partner/ Guarantor signature:	<input type="text"/>	Date	<input type="text"/>
Print name:	<input type="text"/>	Print name:	<input type="text"/>		
Witnessed by:	<input type="text"/>	Witnessed by:	<input type="text"/>		
Print Name:	<input type="text"/>	Print Name:	<input type="text"/>		