



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:

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

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)				

FINANCIAL COMMITMENTS

(Mortgages/Rent/Credit Union Loans/Bank Loans/Credit Cards/Car Finance/Money Lenders/Childcare Costs/Other)

PRODUCT TYPE:	NAME OF LENDER	CURRENT BALANCE:	REPAYMENT AMOUNT:	REPAYMENT FREQUENCY: (W/F/M)
		€	€	
		€	€	
		€	€	
		€	€	
		€	€	
		€	€	
		€	€	
		€	€	
		€	€	
		€	€	
		€	€	

SAVINGS AND CURRENT ACCOUNT DETAILS

FINANCIAL INSTITUTION:	AMOUNT:
	€
	€
	€
	€
	€
	€

ADDITIONAL INFORMATION

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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

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"/>



Credit Union and your personal information

From 25th May 2018 new rules will govern how we collect, use and store your personal information.

Why we use your personal information:

In order to offer you the services of a credit union such as loans, savings and draws, we are required by the Central Bank, and laws such as the Credit Union Act from 1997, to gather essential information to help identify you, communicate with you and keep your money safe. This information includes your name, address, PPS number as well as other information such as a photograph. From time to time we will ask for identification evidence to ensure your data remains secure.

Sharing your information

We only share your information outside of the business under certain strict circumstances. These are either when we are required to do so by law, such as when a crime is committed or in accordance with other legal obligations; under contract, for example with our ICT service provider who will be under the strict rules of the contract; with your consent, we may use third party providers to distribute marketing materials to the membership but only with your consent, these providers are also subject to a strict contract.

Data Security:

All personal information provided by you is securely stored using controls to limit who can access it. Whether on paper or on our computer systems, we use tools such as encryption, CCTV, alarms and locks to keep it safe. Staff members also receive regular training to help protect your information.

Data Retention:

The Credit Union will keep the information you have provided only for as long as it is necessary to carry out the functions we provide to members. The length of time is based upon legal obligations that the Credit Union must adhere to, best practice and what are called the legitimate needs of the Credit Union. We aim to hold it for as short a time as possible before securely destroying it.

CCTV:

We use CCTV to protect the well-being of our staff & visitors to our premises while protecting against fraud. It operates 24 hours a day inside and outside the building. We use signs to let you know it is in use.

Access:

You are free to ask what information of yours we have, where we got it from, and how we use it including how long we keep it for. We will also tell you whether we have shared it with anyone and why as well as providing you with a copy. All we need is that you fill in a short form at the counter or write to us at the address below and we will provide you with your information within one month.

More information:

For more details about what we do with your information and your rights please ask to see our detailed Data Protection Notice at the counter or see it on our website. You can always ask to speak with our Data Protection Officer who is also here to help you.

If you are unhappy:

If you think we have done something wrong you can either write to the Credit Union's Data Protection Officer at the address below or contact the staff at the Office of the Data Protection Commissioner who are there to defend your rights. Their website spells out these rights in full.

Office of the Data Protection Commissioner

Telephone: +353 (0)761 104 800

Fax: +353 57 868 4757

E-mail: info@dataprotection.ie
www.dataprotection.ie
21 Fitzwilliam Square,
Dublin 2, D02 RD28

Credit Union DPO

Data Protection Officer,
Carlow District Credit Union,
Credit Union House,
Askea,
Carlow.

Email:- info@carlowcreditunion.ie