



# Bridgend Lifesavers

## Credit Union

# LOAN APPLICATION FORM

Documentation required for the loan application

- ❖ Three months proof of income:-
- ❖ Wage slips/ Housing Benefit Letter
- ❖ Three months bank statements.

Please apply to one of the following offices:

BLSCU  
The Lifelong Learning Centre  
Merfield Close  
Sarn  
Bridgend  
CF32 9SW  
01656 729912  
Open: Mon-Fri- 9am-5pm

BLSCU  
1 Station Hill  
Bridgend  
CF31 1EA  
01656 667089  
Open: Mon,Tue,Thur.Fri-  
10am-3pm

BLSCU  
99 Oxford Street  
Pontycymer  
Bridgend  
CF32 8DE  
01656 870143  
OPEN: Tue,Wed,Thurs-  
9:30am-12:30pm

Please print on this form in BLOCK CAPITALS Collection Point.....

I authorise the following person to complete this form on my behalf.....

(Mr/Mrs/Miss/ Ms) Surname:..... Date Of Birth..... Membership No:.....

First Name (s)..... National Insurance No.....

Address:.....

..... Postcode:.....

Telephone No:..... How long have you lived here?.....

Previous Address:.....

Can we contact you at this number to discuss your loan application? Yes No (Please Circle)

Number of children under 16..... Over 16 and dependant..... Other Dependants.....

(Please Circle) Is Your home: Owned Rented Are you living with: Family Other

If other please specify..... Rented from:.....

Please Circle to show your present status: Employed Unemployed Self Employed Retired Homemaker

If employed, Please state: Your occupation..... Name of employer.....

Employers address:.....

Work's Tel No:..... Can we contact you at this number? Yes No (Please Circle)

How long with this employer?..... If less than a year, how long with previous employer?.....

Dates of employment?.....

#### Loan Details

Reason(s) for Loan..... Date loan required: (not A.S.A.P).....

Loan requested £..... Present loan balance (if any) £..... New (topped up) Loan £.....

Loan Repayment £..... paid Weekly Monthly (**circle**) or Loan repaid over..... Wks Mths (**circle**)

Repayment by standing order or payroll: (a) Loan repayment £..... (b) Amount in shares.....

(Do you need to change the amount of your standing order/ payroll deduction? If so complete a new standing order / payroll form or contact your bank.)

State the name to whom the cheques should be made payable to.....

Please tick the following:

Cheque cashable at a post office  Cheque to be paid into bank  BACS transfer

Please state which post office..... (**only certain PO'S**)

**Signed**..... **Date**.....

**Witnessed by**..... **Position**.....

# YOUR FINANCIAL STATEMENT

## INCOME AND EXPENDITURE DETAILS

<u>Expenditure</u>	<u>Weekly/Monthly</u>
Mortgage/Rent	£.....
Home Ins	£.....
Council Tax	£.....
Electricity	£.....
Gas	£.....
Water Rates	£.....
Telephone	£.....
Mobile	£.....
Tv Licence	£.....
Internet/ satellite	£.....
Food	£.....
Travel exp/ Petrol	£.....
Pension	£.....
Child Care	£.....
Credit Cards	£.....
Car Tax	£.....
Catalogues	£.....
Car Insurance	£.....
Court Orders	£.....
Hire Purchase	£.....
Other Loans	£.....
<b><u>Total expenditure</u></b>	<b>£.....</b>

Please ensure you complete this form in full.

<u>Income</u>	<u>Weekly/Monthly</u>
Take home pay	£.....
Benefits	£.....
(Please Specify)	
1.	£.....
2.	£.....
3.	£.....
Pensions	£.....
1.	£.....
2.	£.....
Other Income	£.....
<b><u>Total Net Income</u></b>	<b>£.....</b>
Total Income	£.....
Minus Expenditure	£.....
<b><u>Disposable Income</u></b>	<b>£.....</b>

**Do you or anyone in your household have any CCJ's Charging Orders or Default notices registered against you?**

**If yes please give details:**.....

**Are you and undischarged bankrupt?**.....

**PARTNERS DECLARATION** If you have declared your partners income details as part of your overall income in applying for this loan, your partner will need to sign below confirming agreement for their information to be used in considering the loan and its repayments.

Partners Name:.....Partners Signature: .....

In accordance with the Data Protection Act 1998 BLSCU Ltd use Credit Reference (CRA) and Fraud Prevention Agencies (FPA): We may make searches about you at CRA who will supply us with credit information as well as public information (including the Electoral Register). The CRA will record details of the search whether or not this application proceeds. Credit searches and other information which is provided to us and/or the credit reference agencies about you and anyone with whom you are linked financially may be used by us if credit decisions are made about you or anyone with whom you are linked financially. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRA. This information may be supplied to other organisations by CRA and FPA to perform similar checks and to trace your whereabouts and recover debts that you owe. This information may also be used for the detection and prevention of crime and money laundering as well as the management of your account. In addition, we may ask you to provide physical forms of identification and/or we may telephone you to confirm your identity. We may also make periodic searches at CRA and FPA to manage your account with us. To prevent or detect fraud, money laundering or to assist in verifying your identity we may make searches of group records and at FPA who will supply us with information. If you give us false or inaccurate information, details may be passed to FPA and other organisations involved in crime and fraud prevention. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998. Contact details of the Credit Reference Agencies are available upon request.

**Important : Your Personal Information**

We may use credit reference and fraud prevention agencies to help us make decisions. What we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the Leaflet entitled :

**A Guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies.** which is available by visiting our offices or calling us on 01656 729912

By confirming your agreement to proceed you are accepting that we may each use your information in this way.

In making this application I declare that the information I have supplied is true and accurate to the best of my knowledge.

I also give my consent to BLSCU Ltd to carry out the actions described above, as necessary, in respect of this loan application.

APPLICANT SIGNATURE

.....DATE.....

I declare that to the best of my knowledge and belief I am in good health and under no medical advice or treatment.

APPLICANT SIGNATURE.....Date.....

OR- I am not in good health and my medical condition is.....

My treatment is.....Applicant Signature.....

**FOR OFFICE USE ONLY**

Approved                      Declined                      Offer

<b>Amount Approved</b>		<b>£</b>	<b>@</b>
		<b>%APR</b>	
<b>Over</b>		<b>Weeks/Months</b>	
<b>Loan No:</b>			
<b>Signature: (loan committee)</b>			
<b>Collecting from (office)</b>			
<b>Comments:</b>			

**For any queries please contact our head office**

**Bridgend Lifesavers Credit Union  
The Lifelong Learning Centre  
Merfield Close  
Sarn  
Bridgend  
CF32 9SW**

**Email Address [info@blscu.co.uk](mailto:info@blscu.co.uk)  
Or visit our website  
[www.blscu.co.uk](http://www.blscu.co.uk)**

**Follows us on Twitter or like us on facebook**