

Bridgend  
LifeSavers  
Credit Union Ltd



# Loan Application Form

Documentation required for the loan application

- ❖ One full month of bank statements.

Please apply to one of the following offices:

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

BLSCU  
1 Station Hill  
Bridgend  
CF31 1EA  
01656 667089  
Open: Mon, Tue, Thurs  
9am-5pm  
Fri 9am – 3pm

#### Privacy Policy

In accordance with the General Data Protection Regulation (GDPR), we will use your personal details for the purpose of managing your account with the Credit Union. For more information on how we treat your personal data, please refer to our privacy policy which is available under 'About Us' on our website [www.blscu.co.uk](http://www.blscu.co.uk) or email [info@blscu.co.uk](mailto:info@blscu.co.uk) to request a copy.

**Please print on this form in BLOCK CAPITALS**

Collection Point:.....

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

First Name(s): ..... Surname: .....

Membership No: ..... Date of Birth: ..... National Insurance No: .....

Address: .....

..... Post Code: .....

Telephone No: ..... How long have you lived at your current address?.....

If less than 3 years please provide previous address?.....

No. of children under 16..... No. over 16 and dependent..... No. of other dependents.....

**(Please Circle)** Is your home:      Owned                  Rented                  living with: Family                  Friends                  Other

If other please specify: .....

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

If employed, please state: Your occupation.....

Name of employer.....

Works Tel. No..... Can we contact you at this number?    Yes     No

How long have you been with this employer?..... If less than a year, how long with your previous employer?.....

Name of previous employer: .....

### Loan Details

Reason(s) for Loan: .....

Amount requested £..... Present loan balance (if known) £.....

Preferred Loan Repayment £..... Paid:    Weekly     Fortnightly     Monthly

How would you like to repay your loan?    Standing order     Payroll

Do you need to change the amount of your standing order/ payroll?

If so, you will need to complete a new standing order/payroll form or contact your bank.

Name of Bank: .....

Account Number:       Sort Code:  -  -

Account name: .....

Signed: ..... Date: .....

Witnessed by: ..... Position: .....

# INCOME AND EXPENDITURE DETAILS

| <u>Expenditure</u>       | <u>Weekly/Monthly</u> |
|--------------------------|-----------------------|
| Mortgage/Rent            | £.....                |
| Council Tax              | £.....                |
| Electricity              | £.....                |
| Gas                      | £.....                |
| Water Rates              | £.....                |
| TV Licence               | £.....                |
| Mobile/Landline          | £.....                |
| TV & Broadband           | £.....                |
| Home Insurance           | £.....                |
| Car Tax                  | £.....                |
| Car Insurance            | £.....                |
| <b>Other Creditors</b>   |                       |
| Other Loans              | £.....                |
| Credit Cards             | £.....                |
| Store Cards              | £.....                |
| Hire Purchase            | £.....                |
| Court Order              | £.....                |
| Debt Management          | £.....                |
| Debt Collection          | £.....                |
| Other                    | £.....                |
| <b>Total Expenditure</b> | <b>£.....</b>         |

Please ensure you complete this form in full.

| <u>Income</u>                    | <u>Weekly/Monthly</u> |
|----------------------------------|-----------------------|
| Take home Salary                 | £.....                |
| <b>Benefits (Please Specify)</b> |                       |
| 1. ....                          | £.....                |
| 2. ....                          | £.....                |
| 3. ....                          | £.....                |
| 4. ....                          | £.....                |
| <b>Pensions</b>                  |                       |
| 1. ....                          | £.....                |
| 2. ....                          | £.....                |
| Other Income                     | £.....                |
| <b>Total Net Income</b>          | <b>£.....</b>         |
| Minus Expenditure                | £.....                |
| <b>Disposable Income</b>         | <b>£.....</b>         |

**Credit History**

Are you in arrears with any loans/bills/rent/mortgage/Council Tax or missed payments for any of these in the last 12 months? Yes / No

Are you repaying a social fund loan? Yes / No

Do you have any County Court Judgements/Charging Orders (CCJs)? Yes / No

Are you an undischarged bankrupt or do you have an IVA, Debt Relief Order or debt management plan? Yes / No

If you have answered yes to any of these questions, we may ask you to provide further details. We consider most circumstances, but you need to tell us about them.

Do you know of any reason why you will be unable to pay back the full loan within the specified term? (Perhaps due to retirement, maternity, long term sickness, etc.) Yes / No

If yes, please give details: .....

.....

.....

.....

**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.....

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**FOR OFFICE USE ONLY**

Approved  Declined  Partial Offer

|                           |   |
|---------------------------|---|
| Amount Approved           | £ |
| % APR                     |   |
| Loan Repayment Amount     |   |
| Savings Amount            |   |
| Signature: loan committee |   |
| Signing at which office   |   |

Comments:

Loan No.: .....

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)

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