

SAVER LOAN APPLICATION

This form must be *completed in full* prior to submitting, failure to do so it will result in this application being returned to you and will delay a decision. You can apply for up to four times the amount held in savings (max £2000) unless you are reliant on benefits as your only source of income in which case the maximum loan amount is £650.

All members must make regular savings for a minimum of **8 weeks** prior to application.

ABOUT YOU	EMPLOYMENT	
Membership No.	Employment status (circle as appropriate) Employed / Unemployed / Self Employed / Retired / Other (Other please state)	
Surname	<input type="checkbox"/> Full Time	
Forename	<input type="checkbox"/> Part time - Average No of hours per week _____	
Date of Birth	Employer	
Home Address	Place of work	
Postcode	Work Tel No	
Length of residence	Position	
Home Tel No:	Length of Service	
Mobile No:	Employee Status	
Previous Address (if less than 3 yrs)	<input type="checkbox"/> Temporary <input type="checkbox"/> Permanent	
Residential Status	<input type="checkbox"/> Fixed term Contract – End date _____	
<input type="checkbox"/> Home Owner <input type="checkbox"/> Private Tenant	LOAN REQUEST DETAILS	
<input type="checkbox"/> Housing Assoc <input type="checkbox"/> Living with Parents	Amount	
<input type="checkbox"/> Other (please state)	Term	
Name of Housing Association	Purpose	
Your Email	Repayment Method	
Number of children (under 16)	<input type="checkbox"/> Standing Order <input type="checkbox"/> Cash (EP branch only)	
Ages of children	<input type="checkbox"/> Payroll <input type="checkbox"/> Child Benefit	
National Insurance number	Repayment Amount	
Are you in arrears with your Rent / Council Tax / Utilities / Mortgage?	Loan	
Have you missed any payments to creditors in the last 12 months?	Savings	
Are you or have you ever been or are you applying for Bankruptcy / Debt Relief Order / IVA / Debt Management Plan / County Court Judgement	Total	
If you have answered yes to any of the above, please provide details here.		

INCOME & EXPENDITURE

Income	Weekly	Monthly			Weekly	Monthly
Wages/Salary				Mortgage/Rent you pay		
Working Tax Credit				Council Tax you pay		
JSA/ESA				Insurance/house/pet/life		
Housing Benefit				Vehicle costs/petrol/ins		
Council Tax Benefit				Water		
Income Support				Gas/Electric		
Child Benefit				Food & Toiletries		
Child Tax Credit				Travel costs/bus/taxi		
Pension/Pension Credit				Clothing		
DLA/PIP				TV license		
Maintenance				Satellite/Internet		
Carers Allowance				Landline/Mobile		
Universal Credit				Childcare Costs		
Other Income / Benefits (please list)				Other		
				Existing Credit		
				Loan repayments		
				Credit/Store Cards		
				BrightHouse/Provident		
				Other expenses/loans		
Total income				Total expenditure		

Data Protection Statement:

In accordance with the principles of the Data Protection Act 1998, we only use your data for the purposes of managing your account with the West Cheshire Credit Union. Your personal details will be treated in strictest confidence and will only be shared with other agencies for the purposes of credit referencing and debt recovery, for which purpose we hold a category F consumer licence.

Declaration:

I declare that the information I have provided on this form is true and accurate for the purposes of me obtaining a loan.

I/we agree to any appropriate credit checks and information vetting being undertaken to assist the West Cheshire Credit Union reach an informed decision regarding this application and understand that this may include employment checks and searches of credit reference agencies.

I declare I am in good health and I know of no good reason why I would be unable to carry out my usual work or why my benefits or other income may change during the term of the loan.

Signature of Applicant:

Print:

Date:

If any element of your partner's income is declared within this application, they must also sign this form in accordance with the above declaration.

Partner/spouse's signature:

Print:

Date:

PLEASE ENSURE THAT YOU ENCLOSE YOUR 2 MOST RECENT MONTHS BANK STATEMENTS WITH YOUR APPLICATION AND WAGE SLIPS WITH YOUR APPLICATION. WE ARE UNABLE TO PROCESS YOUR APPLICATION UNTIL THESE ARE RECEIVED.

This form should be returned to West Cheshire Credit Union Ltd at,
12-16 Brookdale Place, Chester, CH1 3DY, or

_13, Whitby Road, Ellesmere Port, CH65 8AA

West Cheshire Credit Union Ltd is regulated by the Financial Conduct Authority and the Prudential Regulation Authority Reg No 227415