



Loan Application Form

Please complete in full.
All the information you provide will be treated confidentially.

SECTION 1 - ABOUT YOU

Member No	Payroll No.
Nat. Ins. No.	Date of birth
First Name	Surname
Address & Postcode	
Length of time at this address _____ Years _____ Months	
Previous address and postcode if less than 3 years	
Length of time at this address _____ Years _____ Months	
Home Tel. No.	Mobile
Work Tel. No.	Email
Is your home Owned <input type="checkbox"/> Privately rented <input type="checkbox"/> Council or Housing Association rented <input type="checkbox"/> Living with family or friends <input type="checkbox"/> Other* <input type="checkbox"/> *Please specify _____	
How many adults live in your household? _____	
Are you? Married <input type="checkbox"/> Single <input type="checkbox"/> Cohabiting <input type="checkbox"/> Other* <input type="checkbox"/> *Please specify _____	
How many children live in the household? _____ What are their ages(s)? _____	
Are you? Employed <input type="checkbox"/> Self employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Unemployed <input type="checkbox"/> Disabled <input type="checkbox"/>	
If employed, name, address and postcode of current employer	
Years with this employer _____ Years with previous employer _____	

Your occupation

Do you work
Full time Part time Under 16 hours Over 16 hours

Type of contract
Permanent Temporary Fixed term* Casual
Zero hours contract *If fixed term, please confirm length of term _____

Have you been notified of any changes to your employment/income? If so what?


Please cross out the answers which do not apply:-

Are you in good health?	YES	NO*
Do you have a disability or suffer from a long term illness?	YES*	NO
Are you aware of any impending changes to your income?	YES*	NO
Do you have a bank account?	YES	NO
Have you ever borrowed money from a doorstep lender, home credit company (e.g. Provident Personal Credit, Shopacheck), pay day loan company or high street credit shop?	YES*	NO
Have you ever been declared bankrupt or been the subject of an IVA?	YES*	NO
Have you ever applied for or entered into a Debt Relief Order or debt management plan?	YES*	NO
Have you ever had any County Court Judgements against you?	YES*	NO

Please give further details about any answers marked * above

IMPORTANT : If you include your partner's income for your loan application - proof of their income and their signature will also be required.

ABOUT THE LOAN
Amount requested £ _____ Do you have an existing loan with Just YES NO
Purpose of loan: Home improvements Electrical goods Furniture
Debt consolidation Urgent bills Christmas Holiday New/used car
Car repairs/maintenance Other* *Please specify _____

Important - Your Personal Information
 **Credit decisions and also the prevention of fraud and money laundering**
We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference agencies and fraud prevention agencies will use your information is detailed in the leaflet called "A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies". If you would like to read the full details of how your data may be used please visit our website at www.justcreditunion.org or phone 01743 252325 and ask one of our staff. By confirming your agreement to proceed you are accepting that we may each use your information in this way.

Data Protection

All the information you have provided will be treated as confidential. Just Credit Union Ltd is registered under the Data Protection Act 1998. We use information to manage your accounts and have a Category F Consumer Credit Licence.

SECTION 2 - ABOUT YOUR FINANCES

Budget Planner

Please complete accurately and in full. This is an important part of your application.

Weekly/4 weekly/Monthly Income (please specify in the 'per' column below)			
TABLE 1	You £	Partner £	Per
Average take home pay (wages/salary)			
Additional pay (wages/salary)			
Pension(s)			
Child Benefit			
Child Tax Credit/Working Families Tax Credit			
Maintenance/CSA			
Income Support			
Housing Benefit			
Job Seeker's Allowance/Employment & Support Allowance			
Carer's Allowance/Disability Living Allowance/ Personal Independence Payment			
Universal Credit			
Other income			
TOTAL			

Weekly/4 weekly/Monthly Household Expenditure			
TABLE 2	You £	Partner £	Per
Rent/mortgage/board (gross)			
Council Tax			
Gas/electricity/oil			
Water			
Landline telephone/internet			
Mobile phone			
TV licence			
TV rental/Sky/cable			
Travel expenses (bus/train/taxi fares)			
Car maintenance/MOT/services			
Car Insurance			
Petrol/Diesel			
Housekeeping/groceries			
Clothing/footwear/hair			
Entertainment/tobacco/alcohol/socialising			
Childcare/nursery fees/pocket & dinner money/nappies			
Maintenance/CSA paid			
Pets			
Other spending (please specify)			
Total of weekly payments from Table 3			
TOTAL			

Details of loans/credit cards/home credit

TABLE 3

Name of creditor	Current outstanding balance £	Weekly payment amount £	Any arrears amount £
Loans			
Credit cards			
Catalogues/Mail Order			
Overdraft			
Hire Purchase (e.g. BrightHouse Dunraven Finance)			
Home Credit			
Doorstep Lender (e.g. Provident)			
Payday Loan (e.g. Wonga)			
Community Fund Loan			
Debt management plan			
Other (please specify)			
TOTAL			

To ensure your loan application is approved quickly please make sure you have:-

- Completed the loan application form in full including the Budget Planner
- Included proof of your income - last 3 payslips - or evidence of benefits
- Your most recent bank statement showing a full month of activity
- A recent utility bill (from the last 3 months) as proof of your current address

Would you like to repay by loan by

Standing Order

Payroll Deduction

Benefits

Declaration

I declare that all the information I have given on this form is, to the best of my knowledge and belief, accurate and in full. I understand that the provision of any false information is fraud and that Just Credit Union may take appropriate action against me if I am found to have deliberately provided false or misleading information.

Your signature: _____

Print Name: _____

Date: _____

Partner's signature: _____

(If income included in loan application)

Print Name: _____

Date: _____

Just Credit Union Ltd

1A Castle Gates Shrewsbury SY1 2AQ

01743 252325 info@justcreditunion.org

November 2017