



Membership & Loan Application

Please use this form to join Just Credit Union and apply for a loan at the same time. To apply for a loan from Just Credit Union you must be a member and have a savings account in your name. Any information you provide is treated confidentially.

Identification requirements: On completion of your application, as required by the Financial Conduct Authority, we will need you to provide one item as proof of identification (i.e. your name) and one separate item as proof of your current address. Examples include passport, driving licence, tenancy agreement, benefit entitlement letter, recent utility bill etc.)

Mr/Mrs/Miss (Other)	Surname
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First & Middle Name(s)

Home Address & Postcode

Home Tel. No.

Mobile No.

Email address

Nat. Ins. No.	Date of birth
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Employer's Name, Address & Postcode

Work Tel. No.

Do you have any other Credit Union membership? Yes* No

*If Yes, please specify which _____

Are you a Housing Association Tenant? Yes* No

*If Yes, please specify which _____

How did you hear about Just Credit Union?

Just website <input type="checkbox"/>	Just email <input type="checkbox"/>	Leaflet, poster or billboard <input type="checkbox"/>
My Employer <input type="checkbox"/>	My Landlord <input type="checkbox"/>	Friends and family <input type="checkbox"/>
Social Media <input type="checkbox"/>	Other* <input type="checkbox"/>	_____

How would you like to pay into your Credit Union Account?

Standing Order from your bank <input type="checkbox"/>	Payroll Deduction* <input type="checkbox"/>
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*Please check that your employer offers payroll deduction before completing this form.

Benefit Payments <input type="checkbox"/>
Deposit savings at a local collection point <input type="checkbox"/>

Your Beneficiary for Insurance

We provide FREE life insurance on your savings and loans up to £5,000 up to the age of 65 years which is the reason for asking for this information. In the event of your death you nominate the following as the person(s) to whom there shall be transferred such property in Just Credit Union as may be yours at the time of your death, whether in shares or otherwise. (The witness cannot also be the nominee).

Nominee's Full Name & Title

Home Address & Postcode (if different to yours)

Contact Telephone Number

Relationship to you

Your signature: _____
Print Name: _____ **Date:** _____
Witness' signature: _____
Print Name: _____ **Date:** _____

Loan Application

Please complete all the following questions in full to apply for a loan. An incomplete form may delay your application. If we need any further information we will contact you. You will need to have information about your income and expenditure as well as information about any loans, store cards, credit cards and other credit you may have.

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 1 - ABOUT YOU

How long have you lived at your current address? _____ Years _____ Months

Previous address and postcode if less than 3 years

Length of time at this address _____ Years _____ Months

Is your home
Owned Privately rented Council or Housing Association rented
Living with family or friends Other* *Please specify _____

How many adults live in your household? _____

Are you? Married Single Cohabiting Other*

*Please specify _____

How many children live in the household? _____

What are their ages(s)? _____

Are you? Employed Self employed Retired Student
Unemployed Disabled

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

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 _____

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			

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: _____

I have read a copy of the FSCS eligible deposit coverage information.

I agree

(You'll find a copy of the FSCS Disclosure Statement in our "Useful documents" section).

I hereby apply for membership and agree to abide by the rules of Just Credit Union I understand that a non-returnable one-off membership fee of £4.00 will be deducted from my first payment into Just Credit Union to cover administration costs etc.

Your signature: _____

Print Name: _____

Date: _____

Standing Order form

Set up a regular payment going into your Just Credit Union account directly from your bank account.

To the Manager of _____ Bank

Address

Your Name

Bank Account No.
(8 digits)

Sort code
(6 digits)

Please pay The Co-operative Bank

Sort code: 08-92-50 Account No: 50004674

For the credit of Just Credit Union Ltd

The sum of £ _____

Amount in words _____

Starting date _____ and every _____ following

Quoting reference _____
(for office use only)

Your signature:

Date:

Membership No.

(To be issued and completed by Just Credit Union)

For office use only:

Actioned by:

Date:

Payroll Deduction form

Please check with us first to see if your employer is offering this scheme.

Please make the following deduction from my pay to Just Credit Union Ltd:

Employee/Pay No.

Your Name

Company Name

Department/Section

£..... per week/month from the first available date

Your signature:

Date:

Membership No.

(To be issued and completed by Just Credit Union)

For office use only:

Actioned by:

Date: