



CREDIT UNION LOAN APPLICATION FORM

(Republic of Ireland)

Please read these notes carefully before filling out this form.

Please answer all questions on the form. Write NONE where appropriate. In order to enable your Credit Committee or Credit Officer to deal promptly with your application, the questions should be answered as fully as possible. Please note in accordance with the registered rules of the credit union no loan shall be made to a member who is under the age of eighteen and neither is nor has been married unless an indemnity is provided by the member's parent or guardian or by a person approved by the board of directors.

To: Credit Union Limited.
Name:
Home address: Credit Union Membership Number:
..... Joint Account Number (if any):
Home Telephone No.:
Date of birth: Date of Loan Application:
Marital Status: Single/Married/Separated/Widowed/Divorced (**delete whichever does not apply**)
No. of dependants (including children):

FOR INDUSTRIAL CREDIT UNIONS ONLY

Staff No.: Dept.: Tel. Extn.
Total salary deduction per week / month / other* (**Delete whichever does not apply**): €
*See also separate salary deduction agreement

I hereby apply for a loan of € for a period of weeks/years (**delete whichever does not apply**) for the following purpose:
I propose to repay this loan by instalments of not less than € plus interest/including interest (**delete whichever does not apply**) in the following manner, by instalments that are weekly/fortnightly/monthly/other (please specify) with my shares and deposits held as security and any other agreed security.
Name and address of proposed guarantor (if any):
Security:

ACCOUNT DETAILS

Share Balance: € Existing loan balance (if any):
Deposit Balance (if any): € Amount applied for: €
New total loan balance: €

EMPLOYMENT DETAILS

Status: (self employed / employee / contract / homemaker / student / retired / unemployed) (**delete whichever does not apply**)
Occupation Length of service with present employer:
Name and address of present employer: Salary (weekly/monthly) (net pay): €
..... Average weekly/monthly overtime/bonus (net): €
..... Other Payments: €
..... Other income (specify):
..... (**include other household income if applicable**)
Tel No.:
..... Outlays (weekly/monthly); state average amount: €

I consent to the credit union contacting me at my place of employment during working hours in respect of this loan application and any credit agreement or otherwise in connection with my account.

Signature:

HOUSING DETAILS

Type of Accommodation: Owner / Tenant / Living with Parents / Other (please specify):

Mortgage: Yes / No (**delete whichever does not apply**)

(delete whichever does not apply)

Amount of rent (if any):

Name and Address of Mortgage Company:

How long at present address:

Previous address (if less than 3 years at present address):

Amount of mortgage: (original amount): €

Term of mortgage

Year of issue

Balance: €

TO BE COMPLETED IF APPLICATION IS FOR SITE PURCHASE / HOUSE PURCHASE / HOUSE REPAIRS / IMPROVEMENTS

Address at which work is to be carried out:

Will the member go on bridging finance?.....

If so, for how long?

Commencing when?

Financed by?

Nature of work:

Has provision been made to meet (if so, what?)

(i) Professional fees?

If site purchase, when does member intend to build?

Total cost of proposed work: €

Has builder estimate been obtained?

(ii) House furnishing?

How is balance to be financed?

Source:

Amount:

Repayments:

Has the loan been approved?

**THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE CREDIT UNION FROM TIME TO TIME.
WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.**

DECLARATION OF OTHER CREDITORS/DEBTS

I DECLARE that I am not indebted to any other credit union, bank or loan agency either as borrower, or guarantor, except as stated below. The statements made herein are made for the purpose of obtaining the loan, and are true to the best of my knowledge and belief.

I DECLARE that I am indebted to the following creditors (list all debts, such as loans, including car loans, hire purchase instalments, banks, overdrafts, visa / access / credit cards, furniture accounts, wedding loan, housing finance etc.):

Name of Creditor	Original Debt	Balance Due	Amount & Frequency of Payments
.....
.....
.....

Signature of Applicant: Date Signed:

**REPAYMENT PROTECTION INSURANCE (RPI) SECTION
DATA PROTECTION ACT 1988 AND 2003**

I consent to the information contained in the RPI Section of this application form being released to the Irish League of Credit Unions and Assurant General Insurance Limited and Assurant Life Limited for the purposes of repayment protection insurance..

Signature:

<p>INITIAL UNPROTECTED REPAYMENT</p> <p>€</p> <p>I understand that this repayment is unprotected</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;">RPI IS OPTIONAL</div> <p>Signature of member:</p>	<p>INITIAL PROTECTED REPAYMENT</p> <p>€</p> <p>The benefits of Repayment Protection have been explained to me. I wish to protect my repayments.</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;">RPI IS OPTIONAL</div> <p>Signature of member:</p>	<p>BREADWINNER PROTECTION</p> <p>If you are not eligible for cover you can still avail of RPI if your partner or spouse named below meets the eligibility conditions and your repayments will be protected in the event of the Breadwinner becoming ill or made redundant in accordance with the terms of coverage.</p> <p>Name:</p> <p>Date of Birth:</p>
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FOR OFFICE USE ONLY

Loan considered by: Credit Officer/Credit Committee/Special Committee/Board of Directors (delete whichever is appropriate)

On day of Year

we approved the loan of €

for 'Member' (subject to the following conditions)

.....

Total loan approved: €

Less RPI cancellation amount (if any): €

Plus RPI Premium (if any):

Approved by Credit Committee:

(Signatures of Credit Committee)

.....

.....

Approved by Special Committee:

(Signature of Chairman)

Approved by Board of Directors:

(Signature of Chairman):

Approved by Credit Officer:

(Signature of Credit Officer):

Name of Guarantor/Parent/Guardian: Mr./Ms./Mrs.

.....

Address:

.....

Dated:

Entered in minutes of: Credit Committee/Special Committee/Board

(delete whichever does not apply).

Any other comments:

.....

Entered in record book:

Consent to use and disclosure/Data Protection Acts, 1988 and 2003 and Section 71 of the Credit Union Act, 1997 (as amended)

I understand that under the Data Protection Acts, 1988 and 2003 (the "DPA"), my consent may be required for the credit union to process personal data that it may have in its possession concerning me (including disclosure to third parties). I note that this personal data may include sensitive personal data, such as data about my health, within the meaning of the DPA, the processing of which requires my explicit consent. I also understand that under Section 71 of the Credit Union Act, 1997, the credit union, subject to exceptions listed in the Section, shall not disclose or permit to be disclosed, without my consent, any information that concerns an account or transaction of mine with the credit union.

GIVING YOUR CONSENT

For the purpose of assessing my application for a loan and generally for administering and monitoring any accounts I have with the credit union:

- (i) to you seeking information concerning applications for loans and my credit history from the date of my original consent from any other credit union and for that purpose you may disclose any relevant information in this loan application to any such other credit union;
- (ii) to any other credit union disclosing information to this credit union concerning applications for loans and my credit history from the date of my original consent with any such other credit union;
- (iii) to you disclosing any information in my application or in respect of any account or transaction of mine with the credit union from the date of my original consent to authorised officers or employees of the Irish League of Credit Unions for the purpose of fulfilling requirements under the Savings Protection Scheme if such a scheme is operated on behalf of the credit union by the Irish League of Credit Unions; and
- (iv) to you disclosing any information in my application or in respect of any account or transaction of mine with the credit union to authorised officers or employees of ECCU Assurance Company Limited for the purpose of provision of insurance cover, which may apply, subject to the terms and conditions of cover provided by ECCU Assurance Company Limited to the credit union as policyholder; and
- (v) to the processing of any information relating to me, either contained in this form or any other form or application, for the purpose of assessing this application and administering any accounts I maintain with the credit union.

CORRESPONDENCE

For convenience, it may be necessary for the credit union to contact you via email or text message. Please note the credit union maintains the right to contact you by such means as best available to it in relation to a non-performing loan or outstanding debt to the credit union.

Email address:

.....
.....

Mobile number:

.....
.....

MARKETING

From time to time, the credit union would like to inform you of goods, services, competitions and/or promotional offers available from the credit union and carefully selected third parties which may be of interest to you. **We do not give your details directly to the 3rd party.**

The use of your details for marketing purposes will depend on the preferences that you express below:

Opt-In (Marketing by email, text message and fax)

We consent to the credit union, informing us of goods or services, competitions and promotional offers that may be of interest to us by email, text message or fax available from the credit union and carefully selected third parties.

Opt-Out (other forms of marketing)

Please tick the box opposite if you do not want the credit union to inform you by phone or letter of goods, services, competitions and promotional offers that may be of interest to you that are available from the credit union and carefully selected third parties.

Please note that you have the right to access personal data held about you by the credit union and to correct any inaccuracies in such data.

X Signature of first applicant

Date (DD/MM/YYYY)

Signature of second applicant (if any)

Date (DD/MM/YYYY)

IRISH CREDIT BUREAU

The information which is held on the ICB database relates to credit agreements between these ICB customers/members and their customers/members. A condition of such agreements is that the customers/member agrees that the credit union may use the data supplied for the purpose of credit checking. Consequently, where an individual enters a credit agreement with an ICB customer/member, details of the individual's performance in complying with the terms of the agreement are input to the ICB "credit file" database, which may be accessed by all customer/member institutions of ICB. Each time a person applies for credit from an ICB customer/member, that institution accesses the ICB's "credit file" to ascertain the applicant's performance under any previous credit agreements with ICB members.

In addition to the above, I further consent to and authorise the credit union to process and retain data provided by me in respect of this application, to seek and provide credit references (searches), to record details of any transaction relating to a loan or other credit which may result from this application with the Irish Credit Bureau (ICB) for a period of 5 years from the date of closure of the loan and ICB to record, retain and disclose to its members details of such searches for a period of one year

I acknowledge that the credit union and/or the ICB are permitted to disclose any material misstatement of fact contained in the application for financial accommodation to its members and relevant bodies. I consent to any such application being processed, recorded and retained by ICB.

Please note that you have the right to access personal data held about you by the ICB and to correct any inaccuracies in such data.

X Signature of first applicant

Date (DD/MM/YYYY)

Signature of second applicant (if any)

Date (DD/MM/YYYY)