

Danum Credit Union Limited

8 Station Road, Stainforth, Doncaster, DN7 5QA Telephone 01302 841155
12 Nether Hall Road, Doncaster, DN1 2PW Telephone 01302 349401

LOAN APPLICATION FORM

Please complete all sections of the form in **BLOCK CAPITALS**. If you need any help in completing the form, staff or volunteers in the credit union will be pleased to assist.

Member Details: To be completed in full

Name.....	Membership Number.....
Address.....	
..... Postcode	
Email address	
Time at current address.....(If less than 3 years, please provide details of other addresses in the past 3 years on a separate sheet or page 3)	
Housing Status: Owner Occupier.....Council/Housing Association.....Private Rented.....	
Lodger/Living with Parents.....(Please state)	
Date of Birth.....	National Insurance number.....
Home Telephone No.....	Mobile Telephone No.....
Total number of adults in household.....None dependant Adults.....	
Number of dependant children.....Ages of children.....	

Employment / Benefit Details To be completed in full

Employment status* <u>employed / self-employed / retired / unemployed / employment scheme</u>
Occupation (or type of benefit received).....
Name of employer.....
Address of employer.....
Work phone number.....Can you be contacted here?* <u>Yes/No</u>
Time with current employer.....(If less than five years, please provide details of previous employment on a separate sheet)

Loan Details

Purpose of loan.....	Amount requested £.....	Repayments £.....
Suggested repayment period.....weeks, fortnights, months. Date loan required.....		
Payment by: Cash.....	Cheque.....	BACS.....Sort code.....Account No.....
Maximum £500		
Repayment by Cash.....	Standing order.....	Payroll.....Benefit deduction.....

Income & Expenditure Details Please include all household income and expenditure, plus balances of other borrowings and savings and value of assets. i.e house, car, life policies and others.

Income Item	£ per wk ft mth	Expenditure Item	£ per wk ft mth
Applicants salary/Wages (please provide proof)		Rent/Mortgage Rent/Mortgage Arrears 2 nd Mortgage	
Partner's Salary/Wage (Please provide proof)		Council Tax Council Tax Arrears	
Child Benefit		Electricity Electricity Arrears	
Working Tax credits		Gas Gas Arrears Solid Fuel/Oil	
Child Tax Credits		Water Water Arrears	
Job seekers allowance		Car Loan/Hire purchase Insurance Road Tax / MOT Repairs Fuel	
Income support		Telephone Mobile Phone	
DLA		Groceries House Keeping Pet Food	
Incapacity Benefit		Catalogues Clothing	
Attendance Allowance		Credit Cards Hire purchase Secured Loans Unsecured Loans	
Carers Allowance		TV Licence Sky / Telewest Internet	
Pension State Private Pension credit		Pension Savings / Investments Home insurance Life Insurance	
Other Income (please specify)		Lottery Cigarettes Perscriptions Newspapers/Magazines Hairdressing	
None Dependant income		Magistrates Fines County court judgements Bus / Train fares	
Total		Total	

If you are applying for a loan to consolidate debts please give details of the creditors & amounts. If you have priority arrears please give individual totals as you may be able to apply to a trust to help to pay them.

Additional Information

If you have declared arrears on Priority Debts or declared payments to any Non-priority Creditors please give details below. If there are no arrears please state this.

Priority Creditors Arrears

Rent
Mortgage
Council Tax
Gas
Electricity
Water
H P Arrangements

Other Creditors

Name of Loan Company	Outstanding Balance	Payments
DWP Social Fund Loan		
Provident Financial		
Greenwoods		
CLC		
Shopacheck		
Other creditors		

Previous Addresses

.....Postcode.....
.....Postcode.....
.....Postcode.....

Should the loan be for refinancing or consolidation of debts the credit union will require the following information

Proof of Income: Bank Statement, Wage slips, Child tax credits, Working tax credits, etc.

Proof of Expenditure: Proof of Rent, Mortgage, Council Tax, Water and Fuel bills.

Proof of Creditors: Bank statements, Store card statements, H P agreements, Loan agreements and statements or payment books

Data Protection Statement: In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with the credit union. Your personal

details will be treated confidentially 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 credit licence.

We may at times use your details to keep you informed of services available from the credit union. If you wish your details to be used for these marketing purposes, please tick this box

Formal Declaration

I declare that I am / am not in good health and that I do / do not require regular medical treatment. If you are not in good health, please complete the credit union medical form for insurance purposes.

I understand, that Danum Credit Union Limited may at their discretion, have a Credit Check carried out on me and I authorise, if required, such a check to be carried out. I also understand that I must pay the cost of the Credit Check before it is carried out.

I declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full information. I understand that the provision of false information is fraud and that the credit union may take appropriate action if I am found to have deliberately provided false or misleading information.

Loan applied for on the Benefit Plus Account are applied for on the understanding that the member continues to have their benefit paid via the credit union and must give notice of any change in benefit payments or the loan becomes due in full.

I understand that, if this application is approved by the credit union, I will be liable for the repayment of this loan. Credit Committee Decision is final.

Applicant's signature..... Date.....

The following information is optional and required for equal opportunities monitoring purposes only. We would be grateful if you would complete this section

Gender	Male / Female	Do you consider yourself disabled			Yes / No
Age	18 – 24	25 – 34	35 – 49	50 – 64	65+
Ethnic Group	Black African	<input type="checkbox"/>	Chinese	<input type="checkbox"/>	White <input type="checkbox"/>
	Black Caribbean	<input type="checkbox"/>	Indian	<input type="checkbox"/>	Other
	Bangladeshi	<input type="checkbox"/>	Pakistani	<input type="checkbox"/>	

How did you hear of the credit union?

Official Use Only:

Date received..... Decision approved / refused / referred

Comments & reasons.....

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Date members informed Authorised signatory.....