

## CHURCHES' MUTUAL CREDIT UNION— COMMUTATION LOAN APPLICATION FORM

(please answer all the questions on this form, if the question does not apply please put N/A)

Are you a member of the Credit Union? YES/NO. If Yes what is your membership number?

If you are not already a member, please state your qualifying connection:

\_\_\_\_\_

### ABOUT THE LOAN

How much would you like to borrow (maximum £15000)? \_\_\_\_\_

What is the loan for? \_\_\_\_\_

What term do you want the loan over (maximum 36 months)? \_\_\_\_\_

### ABOUT YOU

Title: \_\_\_\_\_ Surname: \_\_\_\_\_

First Name/s: \_\_\_\_\_

Date of Birth: \_\_\_/\_\_\_/\_\_\_ N.I.No.: \_\_\_\_\_

Status: \_\_\_\_\_

Number of Dependent Children: \_\_\_\_\_ Ages: \_\_\_\_\_

Telephone Number Home: \_\_\_\_\_ Mobile: \_\_\_\_\_

Email Address: \_\_\_\_\_

### ABOUT YOUR PARTNER

Title: \_\_\_\_\_ Surname: \_\_\_\_\_

First Name/s: \_\_\_\_\_

Date of Birth: \_\_\_/\_\_\_/\_\_\_ N.I.No.: \_\_\_\_\_ Occupation: \_\_\_\_\_

## ABOUT YOUR HOME

Current Address: \_\_\_\_\_

\_\_\_\_\_

Post Code \_\_\_\_\_ Tenure: \_\_\_\_\_

How long have you lived at this address? Years \_\_\_\_\_ Months \_\_\_\_\_

If you have lived at the above address for less than 3 years please give your previous address/es

\_\_\_\_\_

Post Code \_\_\_\_\_ tenure: \_\_\_\_\_

How long did you live at this address? Years \_\_\_\_\_ Months \_\_\_\_\_

What is your primary source of income? \_\_\_\_\_

If working please state your occupation and if full time, part time, self-employed or other and give the name and address of your employer (if applicable): \_\_\_\_\_

\_\_\_\_\_

Please complete the Income and Expenditure form on the following page.

PLEASE NOTE: If you are applying for a loan based on your sole income please provide the details of the proportion of the household expenditure you are responsible for. If you are applying for the loan based on household income please also provide the full details of the household income and expenditure. You may also be asked to provide proof of this income and expenditure. Your partner must also sign the form below and consent to the checks and affordability assessment as outlined on page four of this application form.

## ABOUT YOUR BANK ACCOUNT

Name on Account: \_\_\_\_\_

Sort Code \_\_\_\_\_ Account Number \_\_\_\_\_

How Long have you had this account? \_\_\_\_\_

Do you have any other Accounts? (If Yes, please supply details) \_\_\_\_\_

\_\_\_\_\_

**Please supply a statement, less than three months old, of your main account showing a minimum of one month's transactions and your primary source of income. Please note that if your loan application is agreed your loan will be paid by BACS transfer into your bank account as stated on**

**this application form unless otherwise arranged by yourself or the Credit Union.**

<b>INCOME per Month</b>	<b>YOU</b>	<b>YOUR PARTNER</b>
Earnings from Work		
Pension		
Tax Credits		
Child Benefits		
Expenses		
Rental Income		
Other (please state)		
<b>TOTAL</b>		
<b>EXPENDITURE per Month</b>	<b>YOU</b>	<b>YOUR PARTNER</b>
Housing Costs e.g. rent, mortgage		
Council Tax		
Utilities (gas, electricity, water, TV licence)		
Groceries (food, toiletries and other products)		
Clothing/Uniforms		
Telephones/Internet/TV/Media Charges		
Travel Costs (Fares, Petrol)		
Car expenses (MOT, Tax, Service)		
Life Insurances and Pension Contributions		
General Insurance (Home, Car, Pet)		
Savings		
Secured Borrowing (other mortgages, Car, HP)		
Unsecured Loans		
Credit Cards		
Charitable Giving		
Entertainment/Birthdays		

Child Care Costs		
Additional Educational Expenses		
Do you own a property that is not your principal residence? If yes please state total costs on this property if not included above.		
Any other regular expenditure.		
<b>TOTAL</b>		
<b>MONTHLY DISPOSABLE INCOME</b>		

### MORE INFORMATION WE NEED

What date do you reasonably expect to retire? \_\_\_\_\_

**Please remember to submit a copy of your most recent statement from your defined benefit occupational pension scheme with this loan application.**

Have you any unspent criminal convictions? YES/NO (If Yes, please supply details) \_\_\_\_\_

\_\_\_\_\_

Have you included rental income? If yes please provide the address of the property and proof of income/ expenditure if in separate account \_\_\_\_\_

\_\_\_\_\_

Do you have a full EU driver's licence? (car loans only) YES/NO

Have you ever had a CCJ, DRO, IVA or been bankrupt? (If Yes, please supply details) \_\_\_\_\_

\_\_\_\_\_

Have you been known by any other name/s in the past? (If Yes, please supply details) \_\_\_\_\_

\_\_\_\_\_

Do you want your loan payment to be made to a third party? (If Yes, please supply details) \_\_\_\_\_

\_\_\_\_\_

Please tell us how you heard about Churches' Mutual Credit Union \_\_\_\_\_

\_\_\_\_\_

We may take up such references and make such enquiries about you as we consider necessary, and we may use credit scoring and may search the files of credit reference agencies. The fact a search has been made will be recorded by each credit reference agency used and the data

supplied will be available to other lenders and others authorised to search the credit reference agencies files, for purpose such as the credit assessment of you and members of your household and occasionally for debtor tracing and fraud prevention. If your application for finance is accepted then details about you and the conduct of your account may be passed to credit reference agencies and these details will be used for similar purposes. Information may be passed within our Credit Union partners. We may also disclose information about you and the conduct of your account to credit industry fraud avoidance networks and to tracing and debt collection agencies and our solicitors.

Data Protection Act 1998: Your Personal Information will be treated as confidential and will only be disclosed a) at your request b) to our agents in managing your accounts c) in the public interest d) to prevent fraud or by the order of the courts or e) taking up references. The Data Protection Act gives you a right to a copy of your personal records held on our files on payment of a fee.

In submitting this form you confirm that the information you have provided is correct and you authorise CHURCHES' MUTUAL CREDIT UNION LTD to make any enquiries it deems necessary to third parties in connection with this application. You also confirm that if there is any change in your circumstances during the loan application process you will inform us immediately. You also submit the application on the understanding that if the income of your partner (if applicable) is required to establish the affordability of this loan your partner will be required to join the credit union and to act as guarantor on the loan.

This form does not require a physical signature. Once complete this form may be submitted by email to [loans@cmcu.org.uk](mailto:loans@cmcu.org.uk) or by post to Churches' Mutual Credit Union Ltd, 3 Beaufort Buildings, Spa Road, Gloucester, GL1 1XB. We aim to give you a decision on your application within three working days.