

Loan Application Form

Please complete in full, including Budget planner

SECTION 1 - ABOUT YOU

First Name:	Surname:
Member No.:	Reason for loan:
Nat. Ins. No.:	
Address & Postcode	
Length of time at this address _____ Years _____ Months	
If less than 3 years, please provide previous address and postcode:	
Length of time at this address _____ Years _____ Months	
Home Tel. No.	Mobile
Work Tel. No.	Email
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 ☐	
If employed, name, address and postcode of current employer	
Years with this employer _____ Years with previous employer _____	

Do you work (leave blank if n/a)

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 answer all questions below: -

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
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

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 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			
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 other 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 etc)			
Home Credit			
Doorstep Lender (e.g. Provident)			
Payday Loan (e.g. Wonga)			
Community Fund Loan			
Debt management plan			
Other (please specify)			
TOTAL			

TO BE COMPLETED BY LOAN OFFICER:

Loan details:

The amount you will be able to borrow will depend on your current savings and loan balance. Interest is charged at a rate of 1.5% a month based on the reducing loan balance.

I would like to borrow £ over weeks / months, to be paid in instalments of £ . I also agree to save £ per month in addition to this.

I would like my loan to be paid to me:

By cheque ☐ By bank transfer ☐ to account:

Bank name:

Name on account:

Sort Code:

Account number:

Payment will be made either:

- Monthly on or before: 1st ☐ 10th ☐ 20th ☐ 28th ☐ of each month.
- Weekly, every (write day of the week)

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 Leicester Caribbean Credit Union may take appropriate action against me if I am found to have deliberately provided false or misleading information.

Member's signature:

Print Name:

Date:

Partner's signature:

(If income included)

Print Name:

Date:

Loan officer signature:

Print Name:

Date:

For office use only:

Loan No.:

Loan type:

For office use only:

Proof of ID	Proof provided
Proof of address	
Proof of income (last 3 payslips, last self-employed return or evidence of benefits – must show National Insurance number)	
Last 3 months bank statements	
Guarantor required?	YES ☐ NO ☐



Data Protection and use of your information

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

The Credit Union may contact any third party it deems necessary without further notice, including but not limited to Employers or Credit Reference Agencies, for reports or information.