LEICESTER CARIBBEAN CREDIT UNION

Loan Application Form

(TOP UP – WITHIN 12 MONTHS)

Please complete in full.

This shortened application form is to only be used if:

- You have previously completed a full application form within the last 12 months.
- You have not had any change to your income and expenditure in the last 12 months and have completed the attached top-up loan income and expenditure disclaimer.

If any of the boxes on the disclaimer are not ticked, we may require further information before your loan can be processed.

SECTION 1 - ABOUT YOU

First Name:	**Surname:**
Member No.:	**Reason for loan:**
Nat. Ins. No.:	
Address & Postcode	
Home Tel. No.	**Mobile**
Work Tel. No.	**Email**

TOP-UP LOAN INCOME & EXPENDITURE DISCLAIMER

Statement	**Please complete/tick as appropriate**
Date of last full loan application (must be dated within the last 12 months)	
Since my last full loan application, I confirm that my income has not reduced and I have not taken on or increased other debts or CCJs.	
Since my last full loan application, I confirm I have not applied for or entered into a bankruptcy order, IVA, debt collection or Debt Management Plan and am not intending to do so in the next 12 months.	
Since my last full loan application, I confirm I am not indebted to any other credit union, bank or loan agency, either as a borrower or guarantor, except as previously stated/discussed.	
At this time and to the best of my knowledge and belief, I am in good health and am able to follow my normal occupation(s) when required.	

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 months, to be paid in monthly 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 provided
Proof of ID	
Proof of address	

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.