

Personal Details

Membership No: _____ DOB: ___/___/___

Title Mr / Mrs / Miss / Ms / Rev etc _____

Name _____

Address _____

_____ Post Code _____

Phone: Home _____

Work _____

Mobile _____

Email _____

ACCOMODATION: Rented/Owned/Mortgage/
Living with Parents/Lodging (Please Circle)

Time at address _____

Previous Address(s) if under 3 years at current address

1 _____

Time at address _____

2 _____

Time at address _____

Household Details

No. of Dependants aged under 14 years? _____

No. of Dependants aged 14-18 years? _____

No. of Adult Dependants? _____

Total Dependants _____

Employment Details

Occupation _____

Employer _____

Business Type _____

Address _____

_____ Post Code _____

National Insurance No. ___/_____/___

Full Time/Part Time/Temporary/Other(specify).....

Length of Service _____

How many hours do you work each week? _____

Have you been furloughed from work? Yes/No

Are you still on furlough? Yes/No

How has COVID 19 affected your family income?

Bank Details

Bank Name _____

Branch _____

Sort Code: ____ - ____ - ____

Account No: ____ - ____ - ____ - ____ - ____ - ____

Account Holders Name _____

Your Income & Expenditure – 1 Months full household expenditure

please provide last 2 months bank/post office account statements

Regular Income	Weekly £	Monthly £	Expenditure A	Weekly £	Monthly £	Expenditure B	Weekly £	Monthly £
Salary/Wages			Rent/Mort/Digs			Fares/Petrol		
Partners Income			Council Tax			Car Loan		
Tax Credits			Electric/Gas			Other Loan 1		
Child Benefit			Building Ins			Other Loan 2		
ESA / UC			Contents Ins			Hire Purchase		
DLA			Life Insurance			Credit Cards		
Incapacity/PIP			Car Insurance			Catalogues		
Income Support			Childcare			Provident etc		
State Pension			Telephone			Savings		
Pension Credit			Mobile			Pension		
Works Pension			TV Subscript			Cigarettes		
Dig Money			TV Licence			Gym Fees		
Maintenance			Broadband			Entertainment		
Other			Groceries			Credit Union		
Total			Total			Total		

X4 X1

Exp. A Total

X4 X1

Exp. B Total

X4 X1

Total Income

£ _____

Total Expenditure A+B

£ _____

Loan Application Details

Loan Purpose _____ Loan Amount £ _____
 Repayment Amount £ _____ Additional Savings Amount £ _____ Total Payment £ _____
 Each Week (day) _____ or Fortnight (day) _____ or Month (date) _____ or 4weeks (date) _____

About your Credit History

Do you currently have a Trust Deed / DAS / Bankruptcy order /IVA /DRO YES NO If yes which? _____
 Date Started ___/___/___ Date Due to End ___/___/___
 Have you ever had a Trust Deed / DAS / Bankruptcy order /IVA /DRO YES NO If yes which? _____
 Date Started ___/___/___ Date Ended ___/___/___
 Do you currently have any wage arrestments? YES NO If yes what for ? _____

Consent to use and disclosure/Data Protection Acts, 1988 and 2003

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 which it may have in its possession concerning me (including disclosure to third parties). I note that this personal data may include sensitive personal data 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.

For the purpose of assessing my application for membership, assessing any loan applications which I may make to you and generally for administering and monitoring any accounts I have with the credit union, including any loan accounts I have from time to time with you, I consent:

- (i) to you seeking information concerning applications for loans and my credit history from any credit union or from any credit reference bureau, credit reference agency, and for that purpose you may disclose any information in any loan application which I may make to you or which you may have concerning me to any such credit union or to any such credit reference bureau or agency;
- (ii) to any credit union or any credit reference bureau, credit reference agency, or other agency, disclosing information to you concerning applications for loans and my credit history with any such credit union or otherwise;

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. To do so you write to us and pay a fee of £10.00

Credit Decisions and also the Prevention of Fraud and Money Laundering

We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the [leaflet/section] called: 'A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies'. If you would like to read the full details of how your data may be used please visit our website at www.ggcu.co.uk or phone 0141 440 2770 or ask one of our staff.

By confirming your agreement to proceed you are accepting that we may each use your information in this way

Applicants Signature _____	Date _____
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Declaration Please read carefully and complete as appropriate

I am not indebted to any other Credit Union, Bank, Building Society or loan agency either as borrower or guarantor except as stated above. **I am not an UNDISCHARGED BANKRUPT, have not granted (nor intend to grant) a TRUST DEED and have no knowledge of any BANKRUPTCY or SEQUESTRATION proceedings against me.**

The statements herein are made for the purpose of obtaining a loan and are true to the best of my knowledge and belief.

Applicants Signature _____	Date _____
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For Office Use Only

Date of Application _____	Committee Date _____	Decision Date _____
Approved £.....	Loan Policy.....	Shares £.....
Amended £.....	CC/LO.....	Current Loan £.....
Rejected	CC/LO.....	Risk £.....
		Equi
		Decision.....
	