

PRIVACY NOTICE

Please take time to read the lending privacy notice of the Credit Union which outlines how and why we process your personal data. A copy is available for you to take away, and you can access the privacy notice at any time on www.inishowencu.ie.

Please sign to confirm that you have received a copy of our lending privacy notice.

Applicant 1 Signature: _____ Applicant 2 Signature: _____

Date: _____

RECEIPT OF OBLIGATORY NOTICES BY EMAIL

There are certain notices that credit unions are obliged to provide from time to time. Please provide your email address if you would like to receive these obligatory, **non-marketing** communications by email (for example notice of the Annual General Meeting and Annual Statements).

This will assist the Credit Union in reducing its carbon footprint and will also reduce costs.

Email Address: _____

Please note that we maintain the right to contact members by such means as best available to us in relation to a non-performing loan or outstanding debt to the credit union, including by text or email.

CREDIT REFERENCE AGENCIES

I/We authorise Inishowen Credit Union Limited to process and retain data provided by me/us in respect of this application, to seek and provide credit references (searches), to record details of any transaction which may result from this application with other credit reference agencies and to record, retain and disclose to its members' details of such searches for a period of one year. I/We acknowledge that Inishowen Credit Union Limited or other credit reference agencies are permitted to disclose any material misstatement of fact contained in the application for financial accommodation to its members and relevant bodies. I/We consent to any such application being processed, recorded and retained by other credit reference agencies.

Verbal Acknowledgement Received Yes No Witness Signature _____ Date _____

Member 1 Signature _____ Member 2 Signature _____

If we reject your credit application based on the consultation of a database (i.e. after a search of a database of credit histories) we are required by law to inform you immediately and without charge of the result of such consultation and are also required to provide you with particulars of the database consulted. To put this in context for you, we should explain that it is our usual practice to consult a database on credit histories as part of our process for considering any application for credit. This can only be done with your permission, because credit history databases contain personal data which is protected by privacy rules. The databases we usually consult contain details, supplied by ourselves and other regulated financial/credit entities, of borrower's recent credit performance in relation to specific debts to participating credit entities. We send an electronic request to the credit bureau for a credit report, and the credit bureau's database produces an automatic electronic response which shows whether the borrower is in arrears in relation to any credit agreement which has been registered with the database. This report is then considered as one of the factors in our decision on the application for credit. You should note that, as stated above, the database is compiled using details, supplied by ourselves and other regulated financial/credit entities, in respect of borrower's recent credit performance in relation to specific debts to participating regulated financial/credit entities. The Inishowen Credit Union Limited does not have any control over the information provided by the regulated/credit entities which participate in the database and are unable to verify the completeness or accuracy of such information. If you have a concern about the information provided by the regulated financial/credit entity in respect of your past credit performance you can obtain a copy of your own credit report at any time from other credit reference agencies by paying a nominal fee.

CENTRAL CREDIT REGISTER

Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements. The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information see www.centralcreditregister.ie

Application Received by _____ Date _____ Application Input by _____ Date _____

FOR OFFICE USE ONLY

Documentation Attached	Notes
Proof of Income	
3 Months Current Bank Statements	
Self Employed Documents	
Other	

Declaration of Health Required Yes No If yes, attach form

Application Decision Status

Approved Rejected Date _____

Approval Signatures _____



Loan Application Form



Important: All sections must be completed or marked non-applicable(n/a). Applicants must initially supply the most recent 3 months bank statements and 3 most recent payslips or proof of income. If self-employed the last 2 years financial accounts filed with the Revenue Commissioners, a tax letter issued by the Revenue Commissioners for the most recent tax year, a signed form 11 for the most recent tax year and all business and personal bank statements for the previous 3 months. Proof of PPSN. Most recent Revolut statements if applicable. Proof of ID and Proof of Address may be required, if advised by staff.

Date: _____

Member Number

--	--	--	--	--

PERSONAL DETAILS Applicant 1

Mr / Mrs / Miss / Ms First Name: _____ Surname: _____

Tel: _____ Email: _____

Address: _____

Eircode: _____ PPSN: _____

Marital Status:

Single Married Separated

Date of Birth: _____

Widowed Divorced With Partner

No. of Dependent Children (incl. ages): _____

PERSONAL DETAILS Applicant 2 (Joint Account Only)

Mr / Mrs / Miss / Ms First Name: _____ Surname: _____

Tel: _____ Email: _____

Address: _____

Eircode: _____ PPSN: _____

Marital Status:

Single Married Separated

Date of Birth: _____

Widowed Divorced With Partner

No. of Dependent Children: _____

LOAN & ACCOUNT DETAILS

Personal Loan Student Loan Home Improvement Loan Car Loan Other Specify _____

Amount of Loan Required € _____ Purpose of Loan: _____

Current Loan Balance € _____

€ _____

Total Credit Union Indebtedness: € _____

Are you a guarantor on a loan for any other member Yes No Share Balance: € _____

if yes, please provide credit member number _____

I understand that my shares will be pledged as security against the loan and will not be withdrawable. Members Signature _____

REPAYMENTS

Loan Term: _____ Years _____ Months _____ Weeks

Repayment Frequency: Weekly / Fortnightly / Monthly

Installment of: € _____ including interest

I intend to repay my loan: At the counter By Electronic Payment Payroll Deduction

NOTE: It is the members responsibility to ensure that repayments are increased to meet new loan agreements.

HOUSING / RESIDENTIAL DETAILS

Current Address:

Length of time at address: Years Months Weeks

If less than 3 years please provide previous address:

(Tick as appropriate) Owner Tenant With Parents Lodger Other

If other, please provide details:

If student, please provide your term address:

EMPLOYMENT / INCOME DETAILS

Employment Status: Employed Self-Employed Unemployed

Tick as appropriate Full-time Student Part-time If Part-time, number of hours worked:

Permanent Temporary Contract Retired Homemaker

Enter Name of Employer (if Employee) or Name of Business (if Self-employed):

Employer's/Business Address:

Job Title:

Business Tel No: Length of Service:

Can we contact you at this number? Yes / No

If Unemployed, Benefit Type:

If less than 3 years, please provide previous employer and length of service:

Do you require a work visa? Yes No Expiry Date:

Income Description	Amount	Frequency
Salary (i.e. Take Home Pay)		
Social Welfare		
Rental Income		
Children's Allowance		
Other:		

SPOUSE/PARTNER

Name: Date of Birth:

CU account number (if any)

GUARANTOR DETAILS

SEPARATE GUARANTOR APPLICATION MUST BE COMPLETED AND SUBMITTED WITH SUPPORTING DOCUMENTATION

Guarantor Yes No

Member Number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------	----------------------

OTHER COMMITMENTS

1. Do you have rent / a mortgage(s) Yes No If yes, please provide mortgage details below:

Debt	Creditor	Amount Outstanding	Repayment	Frequency
Rent				
Mortgage 1				
Mortgage 2				

Are you on reduced mortgage repayments? Yes No

If yes, we require documented evidence of the arrangement. Supplied? Yes No

2. Do you have Credit Union loan/bank loan(s)/car loan(s)/hire purchase? Yes No If yes, please provide details below:

Type of Debt	Creditor	Amount Outstanding	Repayment	Frequency

3. Do you have credit card(s)? Yes No If yes, please provide details below:

Creditor	Amount Outstanding	Repayment	Frequency

4. Do you have outstanding debt with moneylender(s)? Yes No If yes, please provide details below:

Creditor	Amount Outstanding	Repayment	Frequency

5. Do you have other finance (e.g. Catalogue/Store Card/POS)? Yes No If yes, please provide details below:

Creditor	Amount Outstanding	Repayment	Frequency

6. Do you have regular childcare costs? Yes No If yes, please provide details: **Payment** **Frequency**

7. Do you have a Legal Judgement against you for debts owed? Yes No If yes, please provide details:

DECLARATION

I am not indebted to any other Credit Union, bank or loan agency either as a borrower or guarantor, except as stated above. I confirm that I have the financial means to repay this loan, and that it will be used for the purpose stated overleaf. The statements herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief. It has been explained to me that my shares will be held as security for this loan.

I have requested staff assistance in completing this application

Member 1 Signature: _____ Member 2 Signature: _____

Print Name: _____ Print Name: _____

Date: _____ Date: _____

Witness Signature: _____ Witness Signature: _____

Print Name: _____ Print Name: _____

Date: _____ Date: _____