

# Loan Application Form

If you need any help completing the form let us know and we will do our best to assist. **Please read all sections, including the declaration on the last page of this form.** Please **ANSWER EVERY QUESTION** - this helps us to assess your loan thoroughly and as quickly as we can.



**Please return completed form to:**

Anchorman House 19 East Street, Okehampton EX20 1AT.  
Tel: 01837 658123 email: info@ploughandshare.co.uk

## 1. About You

Your name  Member number

Email:

Current address

  
  
 Post code: 

Previous address

  
  
 Post code: 

From

From  To

**If less than 3 years please give your previous addresses covering 3 years on a separate sheet.**

At your current address are you:

Owner  Private Renting  Family/friends  Other

If council or housing association tenant please state the name

Home phone  Mobile phone

How many children under 16 or other dependents live with you?  Ages:

Your national insurance number  Your date of birth

## 2. About Your Work

Employed  Self employed  Unemployed  Retired  Student  Other

How long has this been your employment status?  years  months

Name of company you work for/business name

Employer's address and post code/trading address and post code:

  
  

Work phone

Work mobile

Is your main income paid:

Weekly  Fortnightly  4 weekly  Monthly

Is your income paid to a:

Current account  Post Office Card Account  Credit Union Account  Giro/cheque/cash

If paid into an account is this in your name  someone else's name



#### 4. Previous Credit History

- Have you missed any payments in the last 12 months? Yes  No
- Are you in arrears with any bills/rent/mortgage? Yes  No
- Have you made any other applications for credit? Yes  No
- Do you have any CCJs (County Court Judgements)? Yes  No
- Have you applied for a DRO or IVA in the last 6 months? Yes  No
- Have you been bankrupt in the last 5 years? Yes  No
- Are you currently an undischarged bankrupt? Yes  No
- Have you ever taken out a payday or doorstep loan? Yes  No

If you have answered yes to any of these questions please give full details below. We consider all circumstances, but you need to tell us about them.

  

#### 5. About the loan You Are Requesting

Item	<input type="text"/>	Amount	<input type="text"/>
Item	<input type="text"/>	Amount	<input type="text"/>
Item	<input type="text"/>	Amount	<input type="text"/>
		Total	<input type="text"/>

How many weeks/months do you want to repay the loan over?

<input type="text"/>	
£	Per week/Per Month

**OR** What is the regular payment you feel you can afford?

Loan repayments will be made: Weekly  Monthly  Fortnightly

By: Standing order  Payroll deduction  Direct Benefit payment

(please note if benefits is your sole income we may request that at least one benefit is paid direct to us, the loans officer will discuss this with you)

Via BACs to your bank account  Or via our credEcard visa pre-paid card

Bank Name:	<input type="text"/>	Sort Code:	<input type="text"/>
Acc no:	<input type="text"/>	Account Holder:	<input type="text"/>

(please write your bank details clearly)

**Existing members only:** If you are applying to borrow an amount which is less than your savings and therefore not completing the income and expenses section, we would be grateful if you could just tick in the "Your Income" section any benefits which you receive. This information is used to inform our statistics and member data only.

When you receive your credit agreement please read this carefully, it will state how much savings you need to keep in your account during the repayment of your loan, if relevant.

Please tick this box to confirm you have read the above. Thank you.  Please contact the office if you have any questions.

# Declaration, credit reference agency & fraud prevention – please read all the information on this page

## In signing the application form I declare that:

- The information I have given on the form is true and accurate, and I will notify the credit union if any of the information changes.
- I understand that I have a responsibility to make all my loan payments on time and in full, and I promise to do so.
- I understand that my savings will be held as security against any loan and if I miss repayments those funds may be transferred to reduce or repay the balance outstanding.
- I confirm that Plough and Share Credit Union Ltd can use all the information on this form and information on the running of my credit union account(s) together with any other checks (including checking with licensed credit reference agencies) for assessing my application, to avoid fraud and to recover any outstanding debts,
- I know of no good reason why I would be unable to carry on with my usual work or why my benefits or other income may change during the loan term.

### Important – Your Personal Information

We may use credit reference and fraud prevention agencies to help us make decisions. What we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the leaflet called: **A Guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies**. By confirming your agreement to proceed you are accepting that we may each use your information in this way.

If you would like to read the full details of how your data may be used you can read the leaflet on our website [www.ploughandshare.co.uk](http://www.ploughandshare.co.uk) or phone 01837658123 and ask one of our team who will send the leaflet to you.

### Your data

In accordance with the principles of the Data Protection Act 1998 we will use your personal details for the purposes of managing your accounts with the credit union. Your personal details will be treated confidentially and will only be shared with other agencies, for the purposes of application processing, credit referencing and debt recovery (for which purpose we hold the appropriate Consumer Credit Licence), to prevent crime or fraud, or where legally required to do so. We may use information for reporting to funders or those for whom we provide services, but such information will be anonymised and will not personally identify you. You have the right to see the information we hold about you, for which we may charge a fee.

I declare that I **am/am not\*** in good health and I **do/do not\*** require regular medical treatment  
(if you are **not** in good health please contact us to request a medical information form).

Signed

Date

If you have included your partner's income in this application they must sign here to confirm that they agree that their information can be used in considering the loan request, that they understand that checks may be made using the information on the form **including checks with licensed credit reference agencies, and that they also agree to the declaration above.**

Partners  
Signature

Date

Partner's name

Date of birth

For security purposes when you telephone us. Please enter a memorable 6 character word

We like to keep our members updated with news on our services and promotions which we offer from time to time. We would never give your email to a third party and it will be used solely for the purposes of your membership with us.

I agree to receive email updates from my credit union (please tick only if you want to receive these updates)   
Please ensure you have supplied an email address on the first page of this form.



Anchorman House, 19 East Street, Okehampton, EX20 1AT.

email: info@ploughandshare.co.uk

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority firm reference 213704

### Equal Opportunities Form

The information you provide us is for monitoring purposes only. The aim of this monitoring is to inform us that all of our community is benefitting from membership with us. All records are strictly confidential. You can request for a copy of the information we have on your file, for which we may charge a fee.

Full name (incl title)

1. Are you?

Male  Female

2. What is your age range?

16-24  25-39  40-49  50-59  60-69  70+

3. How would you describe your ethnic background

British  Irish  Asian  Chinese  Afro-caribbean

African  Other (please specify)

4. What is your first language? English  Other

5. Do you have caring responsibilities? Yes  No

If yes how are you related to the person you care for?

6. Please tell us about your housing, are you?

Owner  Private sector renting  Council tenant (which council)

Housing association (which one)  Other

7. Do you have a disability? Yes  No

8. What is your household income?

£0 - £7.5k  £7.5k - £15k  £15k - £30k  £30k - £45k  £45k +

9. Have you ever had or currently have a loan from a doorstep Lender? Yes  No

10. Have you ever had or currently have a payday loan? Yes  No

11 How did you hear about us? Leaflet  Family/Friend recommendation

News Story  Bus campaign  News Story  From my employer

Housing association  Other - Please Specify.....