

**SAVER LOAN APPLICATION FORM**

DATE RECEIVED IN OFFICE .....



**Member details**

Name:..... Member number:.....

Previous Name: ..... Date changed:.....

Address:.....

..... Post code:.....

Time at current address:..... (if less than 3 years, please provide details of other addresses in the past 3 years)

Residential status\*: **Private tenant/ Council tenant/ Housing association tenant/ Living with family or friend/ Home owner (outright)/ Home owner (with mortgage)** \*Delete as appropriate

Number and age of Dependants:...../.....

Date of birth:..... National Insurance number:.....

Home Phone No:..... Mobile Phone No: .....

Email address:.....

Employment status\*: **Employed / Self-employed /Retired / Unemployed / Student** \*Delete as appropriate

Occupation:.....

Name of employer:.....

Employer's address:.....

Can we contact you at work **YES/NO** Work Telephone number.....

Time with current employer:.....(if less than one year please provide details of previous employment below)

Health status: **I have/have not\*** received treatment or medical advice/consultation for an illness or injury within the last six months.

\*Delete as appropriate

Please provide details:.....

**I have / have not\*** had a County Court Judgement (CCJ) against me. \*Delete as appropriate

**Loan Details**

Purpose of loan:..... Amount requested: £.....

I wish to repay the loan at £..... plus £..... savings

Repayment frequency\*: **Weekly/ Fortnightly/ 4 weekly/ Monthly** \*Circle appropriate categories  
Repayment method\*: **Cash or Cheque/ Standing Order/ Payroll deduction**

**Bank details for payment of loan:**

Please make the bank transfer payable to .....

Account number: ..... Sort Code: .....

Successful Saver Loan applications will be charged a £5 loan administration fee.

## Budget Information

Please provide budget details in the table below, using either the monthly or weekly column. This information will be used to perform an affordability check.

<b>Expenditure</b>	<b>Weekly</b>	<b>Monthly</b>
<b>Housing</b>		
Rent/ mortgage		
Insurance (buildings/ contents)		
Council tax		
Gas/ Electricity/Oil		
Water		
Telephone/ Internet/ Television		
<b>Household</b>		
Groceries		
Clothing		
<b>Creditors* Refer to Appendix 2</b>		
Loans		
Credit cards		
Other Debts		
<b>Transport</b>		
Petrol		
Car maintenance/ tax/ MOT		
Bus/ train/ taxi		
<b>Leisure</b>		
Eating out		
Gym membership		
Lottery/ betting		
Alcohol/ tobacco		
Holidays		
<b>Other</b>		
Toiletries/ cosmetics/ hairdressing etc.		
Child care		
Pension		
Savings		
Other (please state)		
<b>Total Expenditure</b>		
<b>Income</b>		
Wages/ salary (after tax)		
Investment income (from savings, property etc.)		
Child Maintenance		
Job Seekers Allowance		
Income Support		
Pensioner Tax Credit		
Housing Benefit		
Working Tax Credit		
Child Tax Credit		
Child Benefit		
Pension/s		
Attendance Allowance		
Disability Living Allowance / Personal Independence Payment		
Universal Credit		
Employment Support Allowance		
Other income (please state)		
<b>Total Income</b>		
<b>Income - Expenditure</b>		

## Data Protection

In accordance with the principles of the Data Protection Act 1998, Harlowsave 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 credit referencing, project monitoring, and/or debt recovery.

For the purpose of this application, Harlowsave is the Data Controller as defined by the Data Protection Act 1998.

## Declaration and consent

*Please read carefully before signing.*

- I confirm that the information which I have provided is to the best of my knowledge true and accurate, and I have provided supporting documentation as detailed in appendix 1.
- I acknowledge and agree to Harlowsave Credit Union and its partners carrying out searches to verify the information I have provided. I understand that such verification may include contacting referees provided in my application and/ or consulting with credit reference agencies, who may share my information with other organisations for credit referencing and crime prevention purposes.
- In connection with my application, I acknowledge and consent to:
  - Harlowsave and its partners keeping a record of any search carried out to verify the information I have provided;
  - Harlowsave may pass on any information I have supplied and the results of any linked checks; and
  - Harlowsave may use debt collection agencies or tracing agencies to recover monies owed.
- I understand that I will be required to maintain the minimum savings level of either £2.50pw or £20 pcm throughout the term of my loan repayment.
- I understand that I may not withdraw my savings until my loan is repaid (other than any savings in excess of the loan value.)
- I understand that if I fail to repay the loan (default) I will be liable for the costs of recovery including legal costs and a £75 administrative charge towards the Credit Unions costs.
- I agree that if I default on repayments, information regarding my loan may be passed to the Department of Work and Pensions for consideration. This could affect the benefits I am, or will become entitled to.
- I have read and understood the data protection statement regarding data sharing and agree to information being shared for non-commercial project monitoring purposes with credit union funders.

Applicant's signature: ..... Date: .....

**The section below is for office use only. CREDIT COMMITTEE MEMBERS TO COMPLETE:**

We approve / decline a loan for £.....

To be paid back at £..... plus £..... savings per **week/fortnight/month/4 weekly**  
(savings must be **at least** £2.50 per week or £20 pcm)

**Approved on the date:** .....

Authorised Signatories

Signed

Print names

..... DATE.....

..... DATE.....

Member notified by (name) .....

Agreement signed, BACS issued (date).....

## Appendix 1: Supporting Documentation

Please provide the following information to support your application:

- Bank statements for the last three months, for all bank accounts that you hold. Statements should show bill payments and income. If expenditure is shared (with a spouse or partner for example), please provide their bank statements.
- Bills and receipts to support housing and utility expenditure
- Proof of income for the last three months
- Statements for any current loans, credit cards or other borrowing
- Proof of home ownership (if applicable)

## Appendix 2: Other Creditors

I already owe money to the following creditors. Please list all bills, loans including council tax, mortgages or any other sums owed. Continue on new sheet if necessary.

**Other debts or a CCJ will not necessarily stop us from offering you a loan, but failure to disclose this will lead to your application to be declined. Please list ALL monies owed, if any.**

Creditor	Address	Purpose	Original Amount	Balance Owing	Repaid at £/month