

BALLINASLOE CREDIT UNION (Our Lady of Lourdes) Ltd

Tel: 090 96 43179 Fax: 090 96 43511 Email info@ballinasloecreditunion.ie

LOAN APPLICATION

Official Use Only

Name(s): Address:	Date of Birth:					
	Date joined:					
	Maiden Name:					
Tel Home: Mobile:	Tel Work Email :					
Common Bond Previous Address (if less than 3 years at current)	Accommodation: Common Bond Code Membership Type: Marital Status: Dependents P.P.S.N. No Guaranteeing Amt:					
RPI :						
Loan Amount Required: € Existing Balance € Less Cancelled RPI: € New RPI Premium € Net RPI € NEW LOAN BALANCE: € Share Balance: €	Guarantor Name: Account no: Other Accounts					
Purpose Of Loan:	Loan Type:					
Collateral:						
Repayment Details: The Total Loan Liability of _____ is repayable in _____ instalments of € _____ interest. Date last instalment is due _____						
OTHER REPAYMENT SCHEDULES						
Account Holder: Employers Name: Address: Occupation: Salary (after tax): Other Income : How Long Employed:	Spouses Name: Account No: Employers Name: Address: Occupation: Salary/Other Income (after tax): How long Employed:					
Additional Income						
<table border="1"><thead><tr><th><u>Description</u></th><th><u>Amount</u></th><th><u>Frequency</u></th></tr></thead></table>		<u>Description</u>	<u>Amount</u>	<u>Frequency</u>		
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Borrowings (Present Financial Situation)						
<table border="1"><thead><tr><th><u>Description</u></th><th><u>Name of Creditor</u></th><th><u>Current Bal</u></th><th><u>Repay Amount</u></th><th><u>Frequency</u></th></tr></thead></table>		<u>Description</u>	<u>Name of Creditor</u>	<u>Current Bal</u>	<u>Repay Amount</u>	<u>Frequency</u>
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Signature (1) Witness Signature (2) Witness Guarantor Witness Date	LINKED ACCOUNTS Member No Shares Loan					

Approved by Credit Comm	Date
Signed	By
Date	
No of Loans to Date: Date of Last Loan: Amt of Last Loan: Highest Loan: Arrears/Prepaid: Interest Due: No of Letters:	
Repayment Protection Insurance: I/We wish to avail of Repayment Protection Insurance I/We confirm that the benefits of Repayment Protection Insurance have been explained to me/us. Signature _____	
I/We do not wish to avail of Repayment Protection Insurance I/We confirm that the benefits of Repayment Protection Insurance have been explained to me/us. I/we understand that this repayment is not protected. Signature _____	
Breadwinner Protection If you are not in full time employment you can still avail of R.P.I. Enter the name and date of birth of the breadwinner below and your repayments will be protected in the event of the breadwinner becoming ill or redundant. Name: D.O.B.	
Initial Protected Repayment Unprotected Repayment	
Declaration To the best of my knowledge and belief I declare that I am/I am not fit to follow my normal occupation. (Delete as appropriate). I authorise the credit union to make whatever enquiries are deemed necessary to process this application. Signature _____	

Consent to use and disclosure/Data Protection Acts, 1988 and 2003 and Section 71 of the Credit Union Act, 1997

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, such as data about my health, 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:

1. I consent:

(i) to you seeking information concerning applications for loans and my credit history from the date of my original consent from any credit union and for that purpose you may disclose any relevant information in any loan application which I may make to you or which you may have concerning me to any such credit union;

(ii) to any credit union disclosing information to you concerning applications for loans and my credit history from the date of my original consent with any such credit union;

(iii) to you disclosing any information in any application (including loan applications) or in respect of any account or transaction of mine with the Credit Union from the date of my original consent to officers or employees of the Irish League of Credit Unions for the purpose of fulfilling our requirements and under the Savings Protection Scheme if such a scheme is operated on behalf of the Credit Union by the Irish League of Credit Unions; and

(iv) to the processing of any information relating to me, either contained in this form or any other form or application, for the purpose of assessing applications and administering any accounts I maintain with the Credit Union.

2. From time to time, the Credit Union, or third parties selected by the Credit Union, may use your details to inform you of goods and/or services which may be of interest to you.

The use of your details for marketing purposes will depend on the preferences that you express below:

Opt-In (Marketing by email, text message and fax)

I consent to the Credit Union, or third parties selected by the Credit Union, informing me of goods or services that may be of interest to me by email, text message or fax.

Opt-Out (other forms of marketing)

Please tick the box opposite if you do **not** want the Credit Union, or third parties selected by the Credit Union, to inform you by phone or letter of goods or services that may be of interest to you.

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.

Member's signature:

Date:

Member's Signature:

Date:

The information which is held on the ICB database relates to credit agreements between ICB members and their customers/ members. A condition of such agreements is that the customer agrees that the financial institution / Credit Union may use the data supplied for the purpose of credit checking. Consequently, where an individual enters a credit agreement with an ICB member, details of the individual's performance in complying with the terms of the agreement are input to the ICB "credit file" database, which may be accessed by all member institutions of ICB. Each time a person applies for credit from an ICB member, that institution accesses the ICB's "credit file" to ascertain the applicant's performance under any previous credit agreements with ICB members.

3. In addition to paragraphs 1 and 2 above, I further consent to and authorise the Credit Union to process and retain data provided by me in respect of this application, to seek and provide credit references (searches), to record details of any transaction relating to a loan or other credit which may result from this application with the Irish Credit Bureau (ICB) for a period of 5 years from the date of closure of the loan and ICB to record, retain and disclose to its members details of such searches for a period of one year.

4. I acknowledge that the Credit Union and/or the ICB are permitted to disclose any material misstatement of fact contained in the application for financial accommodation to its members and relevant bodies. I consent to any such application being processed, recorded and retained by ICB.

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.

Member's signature:

Date:

Member's Signature:

Date:

Decision Credit Officers box here with signature box.

Decision Credit Officers	<u>Accept</u>	<u>Reject</u>	<u>Defer</u>
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Signatures:	Date:
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