

**LOAN APPLICATION – CONFIDENTIAL**

Membership No: ..... National Insurance No: ..... (Office Use Loan No:.....)  
 Full Name: ..... DOB: .....  
 Job Title: .....  
 Address:.....  
 ..... Post Code:.....  
 I have lived at the above address for:.....years..... months  
 If less than 3 years, please list previous addresses for the last 3 years.

Address	From	To
.....	.....	.....
.....	.....	.....

Have you had any County Court Judgements registered in your name? YES / NO  
 If Yes, please provide the judgement date, name of creditor(s) and the sum(s) involved.  
 Date(s)..... Creditor(s)..... Sum(s).....  
 Date(s)..... Creditor(s)..... Sum(s).....  
 Have you ever been Bankrupt ? YES /NO if yes, what year were you discharged? .....

**To aid your application, please complete the Income & Expenditure Form**

I would like to apply for a loan of £ ....., which will be spent on:  
 .....

I would like the cheque made payable to:.....  
 Or I would like to cash a cheque at the post office YES / NO .....  
**NEW: I would like a transfer straight into my bank account: YES / NO**

I would like to repay £ ..... each Week / Month / Fortnightly to my loan.  
 If possible I would like this loan by: .....  
 I Would Like to SAVE £..... with each repayment.  
 Times I can be contacted: ..... Tel.....  
 Mobile: ..... Email: .....  
**I GIVE PERMISSION FOR A MESSAGE TO BE LEFT ON MY ANSAPHONE/VOICEMAIL FROM RSACUL YES / NO**  
 I authorise you to make any credit references and other enquiries to determine my credit history. I understand that the credit agency you use will keep a record of the search and may share this information with other businesses. I authorise you to share my details with any relevant individuals or organisations in accordance with your procedure in connection with this application. I understand that RSACUL reserves the right to issue the loan cheque to a third party.

Signature: ..... Date: .....

**Now please fill in the Income & Expenditure Form if your request is for a large loan**

**Income and Expenditure Details** Please include all household income and expenditure, plus balances of other borrowing and savings.

Monthly Income	
Wages/Salary (applicant)	
Wages /Salary (partner)	
Child Benefit	
Child/Working Tax	
Mobility Allowance DLA	
Care Allowance DLA	
Carer's Allowance	
Incapacity Benefits	
Job Seekers Allowance	
Income Support	
Child Support Payments	
Private Pension	
State Retirement Pension	
Pension Credit	
Other Income	
<b>Total Income (A)</b>	£

Creditor	Amount Owed	Monthly Payments
<b>Total Payments (C)</b>		£

Now **deduct** your **Total Expenditure (B)** and **Total Payments (C)** from your **Total Income (A)**. This gives you a figure for disposable income.

**Note: Please put N/A in all boxes that do not apply**  
**Please attach copies of:**

- Most current bank statement
- The equivalent of two month's payslips
- Proof of income (i.e. JSA, Income Support etc)
- If loan is debt consolidation (current statements for all outstanding debts)
- If loan is for a large purchase (proof of intended purchase)
- If loan is for rent deposit (evidence from landlord)

**Formal Declaration**

I declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full of information. I understand that the provision of false information is fraud; and that the Credit Union may take appropriate action in I am found to have deliberately provided false or misleading information.

Monthly Expenditure		
Mortgage /Rent		
Council Tax		
Water Rates		
Electricity		
Gas		
Telephone & Internet		
Mobile Telephone		
Television Licence		
Television Rental		
Sky TV and other		
House Building &Contents Ins		
Car - Insurance/ Road Tax		
Petrol / Maintenance		
Travel Expenses		
Food / Housekeeping		
School Dinners		
Clothing		
Entertainment		
Child Maintenance / CSA		
Goods/Gas Maintenance Ins		
Subscriptions		
Prescriptions/Health		
Other (please specify)		
<b>Total Expenditure (B)</b>		£
<b>Total Income (A)</b>		£
<b>Minus Total Expenditure (B)</b>		£
<b>Minus Total Payments (C)</b>		£
	=	£

**Official Use Only**

Date Received:.....Decision\* approved/refused/referred

Comments & Reasons.....

Date member informed.....