



NORWICH  
CREDIT  
UNION

# NORWICH CREDIT UNION

## Loan Application

- *People helping People*
- *Finance with Integrity*
- *Saving and working*

MEMBER NUMBER		DATE JOINED	
NAME			
ADDRESS		POSTCODE	

(\* If less than 12 months at this address - please complete the following

PREVIOUS ADDRESS		POSTCODE	
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TELEPHONE		MOBILE		DOB	
EMAIL			NI NUMBER		
BANK ACCOUNT NUMBER		BANK SORT CODE			

HOUSING STATUS	Owner / Rented / Family or Friends / No Fixed Address / Other	PURPOSE OF LOAN	
WORKING STATUS	Full Time / Part Time / Contract / Self Employed / Unemployed / Retired		

PRESENT SHARE BALANCE		PRESENT LOAN BALANCE	
REGULAR SAVINGS PATTERN FOR THE LAST 3 MONTHS	YES / NO	IF NO, GIVE REASONS .....	.....

LOAN PRODUCT APPLIED FOR		LOAN AMOUNT REQUESTED		TOTAL LOAN	
REPAYMENT INSTALMENTS OF		EVERY		STARTING	
ADDITIONAL AMOUNT TO BE SAVED					
PAYMENT TO BE MADE TO MEMBER BY		Cash / Cheque / Bank Transfer / Card / Shares			

<b>TO BE COMPLETED FOR EITHER FIRST TIME LOANS <u>OR</u> EXPOSURE EXCEEDS £1000</b>				
EMPLOYER (NAME & ADDRESS)				
START DATE		CURRENT POSITION		MONTHLY TAKE HOME PAY
BENEFITS RECEIVED			NUMBER OF DEPENDANTS	
LANDLORD (IF APPLICABLE)			MONTHLY RENT or MORTGAGE	

**AUTHORISATION**

1st signature..... (if under £1000 exposure and fully in policy)

2nd signature..... (if £1000-£1999 exposure and fully in policy)

3rd signature..... (if £2000- £2999 or loans up to this exposure not within policy)

**Please explain to the Member that for exposure of over £3000 or any Large Loan or any loan where there are concerns, there may be an interview. Credit Committee may want to see proof of ID, current address, residency status, evidence of employment status and income and a bank statement for proof of expenditure and commitments, and any other information deemed necessary. A Guarantor may be required.**

**I am not indebted to any other Credit Union, Bank or Loan agency (including the DWP) either as a borrower or a guarantor. The statements herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief.**

**I understand that in the event of my death any outstanding loan balance will be repaid via the Credit Union Loan Insurance Policy. However there will no payment under the policy if the death occurs and either:-**

- it is in the first 6 months and is due to a pre-existing condition
- it occurs after my 80th birthday

**NB In the event that your loan is not covered by the Insurance Policy then any shares attaching to your account will be used to reduce the outstanding loan balance.**

**APPLICANT'S SIGNATURE..... Date.....**

<b>FOR OFFICE USE</b>	<b>INITIALS</b>
LOAN APPROVED	
LOAN AGREEMENT CHECKED & COPY TO MEMBER	
COMPLETED ON CURTAINS	