



Aughrim Street & District Credit Union Limited

LOAN APPLICATION FORM

Checked By: _____

Date _____ Date of Birth _____ Account No. _____

Name _____

Address _____

E-mail _____

Tel No: Home _____ Work _____ Mobile _____

Previous Address (if less than 3 yrs) _____

PERSONAL DETAILS

Status: ☐ Single ☐ Married ☐ Widowed ☐ Separated ☐ Divorced ☐ Cohabiting

My residence is: ☐ Mortgaged ☐ Owned ☐ Rented ☐ Living with parents (Please tick)

No. of Dependent Children _____

EMPLOYMENT DETAILS

Position _____ Permanent ☐ Contract ☐ Retired ☐

Employer Name _____

Address _____

How long with this employer _____ Years

Your Take home pay € _____

Weekly ☐ Fortnightly ☐ Monthly ☐ (Please tick)

Spouse/Partners Name _____

Their Credit Union A/C No. _____

Employer Name _____

Employer Address _____

Position _____ Length of Service _____

Their take home pay € _____

Weekly ☐ Fortnightly ☐ Monthly ☐ (Please tick)

YOUR REPAYMENT AMOUNT TO US INCLUDING INTEREST (Please tick)

Payment Method:

Cash ☐ Direct Debit ☐ Standing Order ☐

Shares ☐ Loan ☐ TOTAL ☐ Weekly ☐ Fortnightly ☐ Monthly ☐

Please save at least 2euro per week
Please ensure proposed repayment is within your means

Share Balance € _____

Current Loan Balance € _____

Loan Required € _____

Purpose of Loan _____

Other Household Income W M

Childrens Allowance € _____ ☐ ☐

Social Welfare € _____ ☐ ☐

Lone Parents Allowance € _____ ☐ ☐

Carers Allowance € _____ ☐ ☐

Pension € _____ ☐ ☐

Other (please specify) _____

Outgoings (Please tick) W M

Mortgage € _____ ☐ ☐

Rent € _____ ☐ ☐

Loans (Bank etc...) € _____ ☐ ☐

Insurance (Car, House, etc...) € _____ ☐ ☐

Credit Cards € _____ ☐ ☐

Other Outgoings € _____ ☐ ☐

TOTAL € _____ ☐ ☐

MEMBER DECLARATION

I confirm that I am fit to follow my normal occupation or duties: Yes ☐ No ☐

Signed: _____ Date: _____

Payment Protection Insurance is available for your Loan, would you like us to give you a quote? Yes ☐ No ☐

Signed: _____

Please ensure that you have completed all sections of the loan application. You must provide 2 recent payslips and a current bank statement for the last 3 months. Incomplete applications will not be processed



Aughrim Street Parish & District Credit Union Limited

CREDIT SEARCH

I / We authorise Aughrim Street Parish & District Credit Union Ltd to process and retain data provided by me/us in respect of this application, to seek and provide credit references (searches), to record details of any transaction which may result from this application with Irish Credit Bureau Limited (ICB) (or any other Credit Bureau that the Credit Union may have to subscribe to by law) and ICB to record, retain and disclose to its members details of such searches for a period of one year.

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

Signature: _____ Date: _____

"If we Aughrim Street Parish & District Credit Union Ltd reject your credit application based on the consultation of a database (i.e. after a search of a database of credit histories) we Aughrim Street Parish & District Credit Union Ltd are required by law to inform you immediately and without charge of the result of such consultation and are also required to provide you with particulars of the database consulted.

To put this in context for you, we should explain that it is our usual practice to consult a database on credit histories as part of our process for considering any application for credit. This can only be done with your permission, because credit history databases contain personal data which is protected by privacy rules. The databases we usually consult contain details, supplied by ourselves and other regulated financial/ credit entities, of borrowers' recent credit performance in relation to specific debts to participating credit entities. We send an electronic request to the credit bureau for a credit report, and the credit bureau's database produces an automatic electronic response which shows whether the borrower is in arrears in relation to any credit agreement which has been registered with the database. This report is then considered as one of the factors in our decision on the application for credit.

You should note that, as stated above, the database is compiled using details, supplied by ourselves and other regulated financial/credit entities, in respect of borrowers' recent credit performance in relation to specific debts to participating regulated financial / credit entities. Neither Irish Credit Bureau Limited nor Aughrim Street Parish & District Credit Union Ltd have any control over the information provided by the regulated financial / credit entities which participate in the database and are unable to verify the completeness and accuracy of such information. If you have a concern about the information provided by a regulated financial / credit entity in respect of your past credit performance you can obtain a copy of your own credit report at any time from Irish Credit Bureau Limited by paying a nominal fee.

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 that 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: I consent:

1. 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;
2. 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;
3. 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
4. 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.
5. to you disclosing any information in my application or in respect of any account or transaction of mine with the credit union to authorised officers or employees of ECCU Assurance Company Limited for the purpose of provision of insurance cover, which may apply, subject to the terms and conditions of cover provided by ECCU Assurance Company Limited to the credit union as policyholder,

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.

Applicant's signature: _____

Date _____

Date: _____

FOR CREDIT UNION USE ONLY

Print Name: _____

Date _____ € _____

Witnessed By: _____

Signed _____

Print Name: _____

Signed _____