



Please read these notes carefully before filling out this form.

Please answer all questions on the form. Write NONE where appropriate. In order to enable the Credit Committee or Credit Officer to deal promptly with your application, the questions should be answered as fully as possible.

PERSONAL DETAILS

(BLOCK CAPITALS PLEASE)

TO BE COMPLETED WHERE THE SPOUSE/PARTNER IS NOT A JOINT PARTY TO THE LOAN

Title: Mr. Mrs. Miss. Ms.

First Name: _____ Surname: _____

Address: _____

Contact Number: _____ Date of birth: _____

Email: _____

EMPLOYMENT DETAILS

Employment Status: Permanent Temporary Self-Employed Homemaker
 Retired Unemployed Other _____

Occupation: _____

Employers Name: _____

Time with Employer/Self-Employed: _____

Salary (After Tax): € _____ (Weekly / Fortnightly / Monthly)

OTHER INCOME DETAILS

(Rental Income / Pensions / Other)

Income Type: _____

Amount: € _____ (Weekly / Fortnightly / Monthly)

OTHER EXPENSES

	Repayment Amount	Balance Outstanding	Weekly	Monthly	Will any of these loans be cleared with the proceeds of this loan?
Mortgage on family home:	€ _____	€ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage Lender:	_____	Current value of property € _____			
Is mortgage repayment temporarily reduced: Yes	<input type="checkbox"/>	No <input type="checkbox"/> (If yes, supply written agreement from your Bank)			
Mortgage on second property:	€ _____	€ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage Lender:	_____	Current value of property € _____			
Is mortgage repayment temporarily reduced: Yes	<input type="checkbox"/>	No <input type="checkbox"/> (If yes, supply written agreement from your Bank)			
Rent:	€ _____		<input type="checkbox"/>	<input type="checkbox"/>	
Management fees (If Applicable):	€ _____	€ _____	<input type="checkbox"/>	<input type="checkbox"/>	
Car Loan*:	€ _____	€ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card*:	€ _____	€ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other Loans: (Not including St. Columba's Credit Union)	€ _____	€ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Child-minding fees:	€ _____		<input type="checkbox"/>	<input type="checkbox"/>	
Maintenance:	€ _____		<input type="checkbox"/>	<input type="checkbox"/>	
Other expenditure:	€ _____		<input type="checkbox"/>	<input type="checkbox"/>	
Please specify:	_____				
Other expenditure:	€ _____		<input type="checkbox"/>	<input type="checkbox"/>	
Please specify:	_____				

*If any of the above items are identified as to be repaid from the proceeds of this loan, please provide the most recent Statement of the Account, specifying the relevant BIC and IBAN.

YOUR RESPONSIBILITIES AS GUARANTOR

- If the member fails to pay, YOU are liable to maintain regular repayments.
- If a top-up loan is required, you may be required to guarantee the additional loan under the new agreement.
- If at the end of the guaranteed period, the loan is in arrears, the Credit Union will ask YOU to pay the arrears.
- If the loan falls into arrears, you will be notified.
- If the member fails to make arrangements to repay this loan, the account will be sent to our solicitors for recovery. Please note that YOU, as a Guarantor may also face court proceedings.
- If you wish to take out a loan in your own account, this guarantee will be taken into account.
- You have the right to enquire about the loan during office hours.

GUARANTORS SHOULD BE AWARE THAT THEY MAY HAVE TO PROVIDE THE FOLLOWING:

- Recent payslips or social welfare receipts
- 3 months current bank statements dated within the last 4 weeks
- Proof of address (current utility bill, bank or credit card statement)
- Proof of Identity (valid passport or driving licence)
- Self-employed (your most recent Tax Assessment)

Signature

Signature

Date

Day/Month/Year

PLEASE TAKE TIME TO READ THE LENDING PRIVACY NOTICE OF THE CREDIT UNION WHICH OUTLINES HOW AND WHY WE PROCESS YOUR PERSONAL DATA. A COPY IS AVAILABLE FOR YOU TO TAKE AWAY AND YOU CAN ACCESS THE PRIVACY NOTICE AT ANY TIME ON WWW.GALWAYCREDITUNION.IE

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.

NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

The Central Credit Register is owned and operated by the Central Bank of Ireland.
For more information see www.centralcreditregister.ie

Where did you last hear about St. Columba's Credit Union Loans?

Friend/Family Newspaper Radio In Credit Union Flyer Where I work
Always get my loans from St. Columba's Credit Union Other Please Specify

**Walter Macken Road,
Mervue, Galway**
Tel: 091 755 825
Fax: 091 770 964

**24 Eyre Square,
Galway**
Tel: 091 563 531
Fax: 091 565 120

**6 Castle Road,
Oranmore, Galway**
Tel: 091 794 477
Fax: 091 794 501