



**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**

**\*MEMBER NUMBER**

\*Name:

Maiden Name:

(If applicable)

\*Date of Birth:

/ /

\*Home Address:

Telephone Number:

Mobile Number:

Email Address:

\*\*PPSN:

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Marital Status:

No of Dependants:

Ages:

Length at present address:

 yrs  mths

Are you?:

Home Owner

Tenant

Living with Parents

Other

Original (Parents) Address:

\*Denotes items of personal data requested for the purposes of the Central Credit Register - see notice below. \*\*PPSN only required for reportable loans and for reportable loan applications.

**LOAN DETAILS**

Amount of Loan

€

Share Balance:

€

Purpose of loan:

Duration of loan:

Repayments:

(Weekly / Fortnightly / Monthly)

Existing Loan Balance (with St. Columba's Credit Union)

€

**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)

**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 .....

## 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="text"/>	€ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage Lender:	<input type="text"/>	Current value of property € <input type="text"/>			
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="text"/>	€ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage Lender:	<input type="text"/>	Current value of property € <input type="text"/>			
Is mortgage repayment temporarily reduced: Yes	<input type="checkbox"/>	No <input type="checkbox"/> (If yes, supply written agreement from your Bank)			
Rent:	€ <input type="text"/>		<input type="checkbox"/>	<input type="checkbox"/>	
Management fees (If Applicable):	€ <input type="text"/>	€ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Car Loan*:	€ <input type="text"/>	€ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card*:	€ <input type="text"/>	€ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other Loans: <small>(Not including St. Columba's Credit Union)</small>	€ <input type="text"/>	€ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Child-minding fees:	€ <input type="text"/>		<input type="checkbox"/>	<input type="checkbox"/>	
Maintenance:	€ <input type="text"/>		<input type="checkbox"/>	<input type="checkbox"/>	
Other expenditure:	€ <input type="text"/>		<input type="checkbox"/>	<input type="checkbox"/>	
Please specify:	<input type="text"/>				
Other expenditure:	€ <input type="text"/>		<input type="checkbox"/>	<input type="checkbox"/>	
Please specify:	<input type="text"/>				

\*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.

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](http://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](http://www.centralcreditregister.ie)

### FOR OFFICE USE ONLY

Approved by ..... Date.....

Loan Office (LO) Credit Committee (CC) Special Committee (SC) Board of Directors (BD)

Comments .....

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