

# Loan application notes

Gateway Credit Union Ltd. • 21 Commercial Street • Pontypool • Torfaen • NP4 6JQ  
Tel 01495 742500 • info@gatewaycu.co.uk • www.gatewaycu.co.uk

May 2014



Thank you for choosing to apply for a loan from Gateway Credit Union!

## Who can apply?

Existing Gateway members or anyone who lives or works in either Torfaen or Monmouthshire.

## How much can I borrow?

Loans may be granted from £50 up to a maximum of £10,000 or as permitted by law, with repayment periods up to 5 years.

## How do I repay my loan?

Through your bank by Standing Order, payroll deduction from your employer (where available), direct payment of benefits, PayPoint Card (must be requested) or in cash (if the loan is under £1,000) at Head office or at any of our collection points.

## Are my savings used towards my loan?

Only if you fall behind on your agreed loan repayments

## Can I take out another loan before the last loan is repaid?

Subject to approval, yes.

## What sort of evidence must I provide?

### Existing members

- your last three months Bank/Building Society statements
- your last three wage slips or proof of benefits payments
- payment book statement for outstanding cash loans

### Non members - as above, plus:-

- proof of ID
- proof of address

## So that we can assess your application we would like you to:

- **answer every question** - it helps us to assess your loan thoroughly and quickly.
- **be honest on the application form** - if not we may refuse your application immediately.

# Loan Application

Freeport RSRT-HAXK-RUYU

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July 2013



Are you a member of Gateway Credit Union? Yes / No

Membership No: \_\_\_\_\_

Title: \_\_\_\_\_

Surname: \_\_\_\_\_

Forename(s): \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Postcode: \_\_\_\_\_

Landline Tel: \_\_\_\_\_

Mobile Tel: \_\_\_\_\_

Work Tel: \_\_\_\_\_

E Mail: \_\_\_\_\_

Are you happy to receive information and statements by e mail instead of post?.

Yes

No

(Please note we will not disclose your details to any third parties)

Date of Birth:     /     /

National Insurance No: \_\_\_\_\_

**Household Status:-** How long have you lived at your present address? \_\_\_\_\_ Years \_\_\_\_\_ Months

If less than 3yrs please list all previous addresses within the last 3 years with the length of time at each address:

2nd Address: \_\_\_\_\_

Town / County: \_\_\_\_\_

Post Code: \_\_\_\_\_

How long? \_\_\_\_\_

3rd Address: \_\_\_\_\_

Town / County: \_\_\_\_\_

Post Code: \_\_\_\_\_

How long? \_\_\_\_\_

**Who else lives with you (please do not include yourself):-** Number of children \_\_\_\_\_

Number of adults \_\_\_\_\_

**Are you:-**

Tenant

Private

Housing Ass Name: \_\_\_\_\_

**Or :-** Home owner with mortgage

Living with parents / friends

Home owner without mortgage

**Data Protection Statement:** In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with Gateway Credit Union. Your personal details will be treated confidentially and will only be shared as outlined below, for which purposes we hold a Category H Consumer Credit Licence.

**Credit Reference (CRA) and Fraud Prevention Agencies (FPA):** We may make searches about you at CRA who will supply us with credit information as well as public information (including the Electoral Register). The CRA will record details of the search whether or not this application proceeds. Credit searches and other information which is provided to us and/or the credit reference agencies about you and anyone with whom you are linked financially may be used by us if credit decisions are made about you or anyone with whom you are linked financially. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRA. This information may be supplied to other organisations by CRA and FPA to perform similar checks and to trace your whereabouts and recover debts that you owe. This information may also be used for the detection and prevention of crime and money laundering as well as the management of your account. In addition, we may ask you to provide physical forms of identification and/or we may telephone you to confirm your identity. We may also make periodic searches at CRA and FPA to manage your account with us.

To prevent or detect fraud, money laundering or to assist in verifying your identity we may make searches of group records and at FPA who will supply us with information. If you give us false or inaccurate information, details may be passed to FPA and other organisations involved in crime and fraud prevention. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

Contact details of the Credit Reference Agencies are available upon request.

**Please continue onto page 2**

## Outgoings

## Your Credit History

Household Expenditure		
	Amount	How Often
Mortgage / Rent	£	
Council Tax	£	
Water Rates	£	
Child care	£	
School bus / meals	£	
Food	£	
TV Licence	£	
Satellite / Internet	£	
Landline telephone	£	
Mobile	£	
Home Insurance	£	
Health Insurance	£	
Pets Insurance	£	
Gas	£	
Electric	£	
Car Tax	£	
Car Insurance	£	
Fuel / Fares	£	
Smoking	£	
Drinking	£	
Other	£	
<b>Total</b>	<b>£</b>	

	Yes	No
Have you ever had a DWP Social Fund Loan?	<input type="radio"/>	<input type="radio"/>
Do you have any County Court Judgements?	<input type="radio"/>	<input type="radio"/>
Do you have any default notices? (This includes non-payments, underpayments and late payments)	<input type="radio"/>	<input type="radio"/>
Charging Orders against your property?	<input type="radio"/>	<input type="radio"/>
Are you an undischarged bankrupt?	<input type="radio"/>	<input type="radio"/>
Have you ever been bankrupt or are you in the process of bankruptcy?	<input type="radio"/>	<input type="radio"/>
Are you in the process of taking any money/debt relief orders including I.V.A's?	<input type="radio"/>	<input type="radio"/>
Are you currently using the services of a debt management organisation?	<input type="radio"/>	<input type="radio"/>

(If you answer yes, or are unsure, to any of the above please provide details or use this space for any further information)

### Additional Information

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### Office Use Only

Total Expenditure  wk/mnth  
 Total credit payments  wk/mnth  
 Total overall expenditure  wk/mnth

### Who else do you owe money to?

(Please list all loans, Credit Cards, mail order, Catalogues, payday loans, Debt management companies etc.)

Lender	Purpose	Loan Amount/ Limit	Outstanding Balance	Payment Amount	Payment frequency
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
<b>Total</b>		£	£	£	

## Income

Are you in employment?: Yes  No   
If Yes, Permanent  Temporary  Contract   
For how long?: \_\_\_\_\_  
Employers name: \_\_\_\_\_  
Job title: \_\_\_\_\_

Income	Amount	How often
Net Salary/wages	£	
Universal Credit	£	
Child Tax Credits	£	
Working Tax Credits	£	
Pension Credits	£	
Incapacity / ESA	£	
Child Benefit	£	
Income Support	£	
JSA	£	
DLA / Attendance Allowance	£	
Private Pension	£	
State Pension	£	
Carers Allowance	£	
Contributions of children	£	
Other (specify)	£	
<b>Total</b>	<b>£</b>	

If your partner pays bills please complete this section

Is your partner in employment? Yes  No   
If Yes, Permanent  Temporary  Contract   
For how long? \_\_\_\_\_  
Employers name: \_\_\_\_\_  
Job title: \_\_\_\_\_

Income	Amount	How often
Net Salary/wages	£	
Universal Credit	£	
Child Tax Credits	£	
Working Tax Credits	£	
Pension Credits	£	
Incapacity / ESA	£	
Child Benefit	£	
Income Support	£	
JSA	£	
DLA / Attendance Allowance	£	
Private Pension	£	
State Pension	£	
Carers Allowance	£	
Contributions of children	£	
Other (specify)	£	
<b>Total</b>	<b>£</b>	

If your partners income is used to support this loan application he/she will have to sign the Partners Declaration on **page 4**

Office use only: Total amount of disposable income £  wk/mnth  %

## Loan Requested

£  amount in words

Purpose of loan

Repayments to be made: weekly / 2 weekly / 4 weekly / monthly Over:  yrs  mths

By: Cash (under £1,000 only)  Standing Order  Payroll  Benefits  (Please state)

I would like to pay in instalments of: £  Starting on  /  /

I agree to mandatory savings of: £  into an "Attached shares" account

I will save an additional £  Total proposed Payment of savings and loan: £

## How would you prefer your loan to be paid?

Cheque:  made payable to?  or to be cashed at

Bank Transfer:  To your Gateway pre paid card (upload fee of 50p applies)

Would you like the paperwork posted to your address to be completed?

Would you like the paperwork sent to a Credit Union branch  (Please state)

To complete this application please sign on next page

**Partners Declaration:**

If you have declared your partners income details as part of your overall income in applying for this loan, your partner will need to sign below confirming agreement for their information to be used in considering the loan and its repayment.

**Partners name:** \_\_\_\_\_ **Partners Signature:** \_\_\_\_\_ **Date:** / /

**Partners date of birth:** / /

**Formal Declaration:**

I declare that I am/am not\* in good health and that I have/have not\* been diagnosed as having a life threatening condition. (\*delete as applicable) I further declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full complete. I understand the provision of false information is fraud and the credit union may take appropriate action if I am found to have deliberately provided false or misleading information. I acknowledge that Gateway Credit Union may verify any information given in relation to this loan application. All loans are subject to Credit Committee approval and availability of funds. I also agree to save the amount stated overleaf into my "Attached Shares account". I understand that I will not be able to withdraw from this account unless the loan balance is zero

**Signature:** \_\_\_\_\_ **Date:** / /

(Upon receipt at head office please note that completed loan applications will take a maximum of 7 days to return)

**Office use only**

Application completed and accepted by: \_\_\_\_\_ **Branch** \_\_\_\_\_ **Date:** / /

Additional Information: \_\_\_\_\_

Search required  Signed \_\_\_\_\_ **Date** / /

Approved / Refused Signed \_\_\_\_\_ **Date** / /

Approved / Refused Signed \_\_\_\_\_ **Date** / /

Approved / Refused Signed \_\_\_\_\_ **Date** / /

Pending / Reason \_\_\_\_\_

Informed Tel / In person Signed \_\_\_\_\_ **Date** / /

Comments: \_\_\_\_\_

Loan No. ( ) Loan amount: ( ) Loan & Interest: ( )

Loan agreement prepared by: ( )

Debit Card Upload           **DC Processed By:** ( )

Chq No.           **Chq Processed BY:** ( )

Bacs Payment ID No:           **Bacs Processed By:** ( )

**Handed over by:** ( ) **Date** / /