

# Solar Loan Application

Freeport RSRT-HAXK-RUYU

Gateway Credit Union Ltd. • 21 Commercial Street • Pontypool • Torfaen • NP4 6JQ

Tel 01495 742500 • info@gatewaycu.co.uk • www.gatewaycu.co.uk

January 2014



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

Yes  No

Date of Birth:     /     /

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

**Household Status:-** How long have you lived at address above? 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? \_\_\_\_\_

**There are:-** Number of children \_\_\_\_\_ Number of adults \_\_\_\_\_ in this household

**Do you own the above property where the Solar PV installation is planned:-**

Home owner with mortgage  Home owner without mortgage  No, but I have the owners permission

## Solar Loan requested

£ \_\_\_\_\_ amount in words \_\_\_\_\_

Description of installation \_\_\_\_\_

If approved, your loan will be paid direct to the installer on receipt of proof of a satisfactory installation

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

By: Standing Order  Payroll  (Please state)

I understand that there must be an initial deposit of £ \_\_\_\_\_ (equal to 5 repayments in lieu of the first FIT payment)

Feed In Tariff (FIT) plus instalments of: £ \_\_\_\_\_

Starting on     /     /

I will save an additional: £ \_\_\_\_\_

Total of loan and savings: £ \_\_\_\_\_

## Income and employment - You

Permanent  Temporary  Contract

For how long? \_\_\_\_\_

Employers name: \_\_\_\_\_

Job title: \_\_\_\_\_

Net Salary £	Period
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## Your partner

If your partner pays bills please complete this section

If Yes, Permanent  Temporary  Contract

For how long? \_\_\_\_\_

Employers name: \_\_\_\_\_

Job title: \_\_\_\_\_

Net Salary/benefits £	Period
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### Other Income

Source	Amount	Period

### Household Expenditure

	Amount	Period
Housing costs	£	
Loan payments	£	
Other credit payments	£	
Child care	£	
Education costs	£	
Utilities and phones	£	
Insurances	£	
Pensions and savings	£	
Motoring costs	£	
Other transport	£	
Smoking / Drinking	£	
Other commitments	£	
<b>Total</b>	£	

Additional Information that may affect this application:


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

#### Important - Your personal information



We may use credit reference and fraud prevention agencies to help us make decisions. What we do and how both we, and credit reference and fraud prevention agencies will use your information is detailed in the accompanying leaflet called: "How we use your information". If you have not received this leaflet please call us at the number above or read it online at:

<https://zinu.co.uk/network/document/gatewaycu.co.uk/Forms/DataProtectionFullGuideJan2014.pdf>

By confirming your agreement to proceed you are accepting that we may each use your information in this way.

#### 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 that while payments are based on the predicted Feed in Tariff I remain liable for full repayments of the loan should any shortfall arise. Funds held in the 'Green Saver' Account will not be available for withdrawals until the loan balance is zero.

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

# How we use your information

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## A guide to the way we use your personal information by ourselves and at Credit Reference Agencies (CRA) and Fraud Prevention Agencies (FPA).

- 1) When you apply to us to open an account, this organisation will check the following records about you and others (see 2 below)
  - a) Our own;
  - b) those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
  - c) those at fraud prevention agencies (FPAs).

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

- 2) If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
- 3) Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
- 4) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
- 5) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 6) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 7) 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.

### How to find out more

This is a condensed version and if you would like to read the full details of how your data may be used please visit our website at <https://zinu.co.uk/network/document/gatewaycu.co.uk/Forms/DataProtectionFullGuideJan2014.pdf> or phone 01495 742500 to request a printed version.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- **CallCredit**, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414
- **Equifax PLC**, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to [www.myequifax.co.uk](http://www.myequifax.co.uk)
- **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to [www.experian.co.uk](http://www.experian.co.uk).