

Fast Track Payroll Loan

Gateway Credit Union Ltd. • 21 Commercial Street • Pontypool • Torfaen • NP4 6JQ
Tel 01495 742500 • info@gatewaycu.co.uk • www.gatewaycu.co.uk
October 2019



Member number:

Forename:

Surname:

Address Details

1st Line of Address:

Town:

County:

Postcode:

Contact Telephone Number:

Email:

Loan Details

Loan Amount required (up to £500):

£

Loan Purpose:

Employer Details

Name of Employer:

Are you currently working within a probation period?

Start Date:

Contract End Date:

Bank Details

Sort Code:

Name of Bank:

Account Number :

Please answer the following questions accurately. The answers you provide may not have a negative effect on your loan application.

- I. Are the payments affordable?
- II. Do you expect your circumstances to change in the next 12 months?
- III. Have you had any County Court Judgements in the last 12 months?
- IV. Are you in the process of, or currently using the services of a debt management Company?

Where did you hear about our Fast Track Payroll Loan?

Credit Reference Agencies (CRAs)

In order to process your application, we will perform credit and identity checks on you with one or more credit reference agencies ("CRAs"). To do this, we will supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information. We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. 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. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. 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 should make sure you discuss this with them, and share with them this information, before lodging the application. CRAs will 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. The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail at

<http://www.experian.co.uk/crain/index.html>

Formal Declaration

I declare that **I am in good health and I have not been diagnosed as having a life threatening condition**. 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 have made the Credit Union aware of any change in my circumstances, which will affect my ability to repay the loan. I acknowledge that Gateway Credit Union may verify any information given in relation to this loan application. I agree that Gateway Credit Union may process my data in accordance with its Privacy Notice. All loans are subject to Credit Committee approval and availability of funds.

I confirm that the above information is true, and I would like to submit this loan application:

Name:

Date: