

DECLARATION

Membership No (please write your membership number here):

In signing this application form, I declare that:

- I understand that my savings will be held as security against the loan and that I will not be able to withdraw my savings until my savings balance is higher than my loan balance.
- The information I have given on the form is true and accurate, and I agree to notify the credit union if any of the information changes before my loan is assessed.
- I understand that I have a responsibility to make all my loan payments on time and in full, and I promise to do so.
- I authorise Cardiff & Vale Credit Union to use any information I have provided on this form to carry out any checking with licenced credit reference agencies, to prevent fraud and to recover any outstanding debts.
- I am not aware of any reasons why I would not be able to carry out my usual work or why my benefits or other income may change during the loan term.
- I understand that my application is subject to approval.

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 section in the attached guidance notes called:

A Guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies.

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

I have read and understood the declaration above.

Signed:

Date:

If you have included your partner's income in this application, they must sign to confirm that they agree that their information can be used in considering this loan application and that they also agree to the Declaration above.

Signed:

Dated:

Partner's name

Date of Birth

FOR OFFICE USE ONLY

Share Balance	£
Loan Balance	£
Amount of last loan	£
Date of last loan	
Current SBO/Payroll etc.	£
Current Loan Repayments	£

Revised Loan Repayment	£
Savings	£
Share 2	£
Total Revised Payment	£
Payment is	Same / New

Date agreement posted	
SBO / Payroll enclosed?	Yes / No

Approved Declined Offer

Amount Approved Over Loan No. £ @ %APR
 Weeks/Months
 Signature
 Staff / Credit Comm / Management

SBO / Payroll returned	Yes / No / n/a
Payment date	
Cheque No. / BACS	
BACS authorisation	1 <input type="text"/> 2 <input type="text"/>

Comments