

APPLICANT'S STATEMENT

I am indebted to the following creditors (list all debts such as mortgage, bank / credit union other loans, hire-purchase instalments, credit & store cards, debt management arrangements etc).

Please declare the amount YOU pay.

Name of Creditor / Provider	Original Debt £	Balance Due £	Weekly £	Monthly £

INCOME: Please complete in full to avoid your loan decision being delayed
 (Please only declare YOUR income and not that of your partner / spouse / other)

Details	Weekly £	Monthly £	Comments re source (eg if benefits, please give details ie PIP, Uni Credit etc)
Salary / Wages			
Pension (private)			
Pension (government)			
Benefit			
Benefit			
Benefit			
Benefit			
Other			
Other			
Other			

Other Comments:

OUTGOINGS: Please complete in full to avoid your loan decision being delayed

Details	Weekly £	Monthly £	Comments
Rent			
Rates			
Insurances (life, car, home)			
Household (food, energy, phone, tv)			
Car expenses (petrol, tax)			
Childcare			
Child Maintenance			
Other (please give details)			
Other (please give details)			
Other (please give details)			
Other			

Other Comments:

QUICK GUIDE TO LOAN REPAYMENTS

LOAN AMOUNT	REPAYMENT TERMS / DURATION				
	6MTHS	1YR	2YRS	3YRS	4YRS
£500	£20pw	£11pw			
Total repaid	£516	£531			
APR	12.62%	12.63%			
£1,000		£89pm	£48pm		
Total repaid		£1,066	£1,130		
APR		12.64%	12.64%		
£2,000		£178pm	£95pm		
Total repaid		£2,132	£2,259		
APR		12.64%	12.64%		
£3,000			£142pm	£100pm	
Total repaid			£3,388	£3,586	
APR			12.64%	12.64%	
£4,000			£189pm	£133pm	£106pm
Total repaid			£4,518	£4,781	£5,053
APR			12.64%	12.64%	12.64%
£5,000			£236pm	£166pm	£132pm
Total repaid			£5,647	£5,975	£6,316
APR			12.64%	12.64%	12.64%

*pw = weekly pm = monthly

Terms and conditions apply. Loans subject to approval. Figures indicative only.

Do you have any County Court Judgments (CCJ), Default Notices, Individual Voluntary Arrangements (IVA) or Debt Relief Order (DRO) registered against you, or in progress, or have you ever been made bankrupt?

Yes: No: Details: £

Member Declaration

I confirm that I am fit to follow my normal occupation or duties Yes: No:

I declare that the statements in this application form are complete and true to the best of my knowledge and are made for the purposes of obtaining a loan. I understand that Ballyhackamore Credit Union Ltd and its representatives may rely on the statements made in this form in reaching a decision about my loan application. I understand that if any such statements are subsequently found to be untrue that I will have committed a criminal offence and may be liable for criminal prosecution.

I understand that I am required to produce photographic ID plus one recent proof of address when collecting my loan.

Signature of Applicant:

Date:

Lending Privacy Notice

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 our general privacy notice at any time on www.bhcu.co.uk.

Please tick here to confirm that you have received a copy of our lending privacy notice

Receipt of obligatory notices by email

There are certain notices that credit unions are obliged to provide from time to time. Please provide your email address if you would like to receive these obligatory, non-marketing communications by email (for example notice of the Annual General Meeting). This will assist the Credit Union in reducing its carbon foot print and will also reduce costs.

Email address:

Please note that we maintain the right to contact members by such means as best available to us in relation to a non-performing loan or outstanding debt to the credit union, including by text or email.