

1. Your Personal Details

Title : **Mr / Mrs / Miss / Ms**

Name:

Previous names used:

Address:

Post code.....Tel Home.....Mobile.....Work.....

Time at present addressyrs.....months. If less than 3 years please give details of previous addresses below (most recent first) with amount of time spent at each address.

1

2

Email address:

Date of Birth : NI No. :

How did you hear about us?.....

2. About You

Number of dependant children What age(s) are they?.....

Married: Single: Widowed: Living with partner: Divorced / Separated:

Name of Lender / Landlord Telephone No.....

Landlord: Council: Housing association: Private landlord: Friends & family:

3. Employment / Benefits

Unemployed: Employed / Self Employed: Retired: Incapacity: Student: Carer:

If you are working, what is your occupation? Full Time: Part Time:

Employer Name & Address

.....Tel

How long have you worked here? Do you receive Benefits? Yes/No

How are you paid? To Bank: Cash: Cheque:

4. Loan Application

How much do you wish to borrow? £..... Purpose of Loan.....

How much do you wish to repay £..... per Week / Fortnight / 4 weekly / monthly

How do you wish to repay the loan? Standing order cash as collection point

5. Present Banking Details

Name of bank / building society:.....

Address of bank/building society.....

Your name on the Account:

Sort Code:.....Account No:.....Time with bank :Years

Can you have standing orders? Yes / No

6. Savings (eg Credit Union membership number).....Total : £ other £

7. Existing Liabilities - Loans / HP/catalogues

| | Balance Owed | Monthly Payment | Weekly Payment | Credit Limit |
|-------------------------|--------------|-----------------|----------------|--------------|
| 1. Rent arrears | | | | |
| 2. Social fund loan | | | | |
| 3. Credit/store cards | | | | |
| 4. provident/greenwoods | | | | |
| 5. Overdraft | | | | |
| Any thing else | | | | |
| Totals | £ | £ | £ | £ |

Have you applied for credit in the last 12 months (e.g. mobiles, catalogues, loans)? Yes / No

Have you borrowed or had credit from Provident, Shopcheck, Brighthouse, or similar Yes/ No

Do you have a social fund loan? Yes / No

Have you been referred to a Debt Collection Agency in the last 12 months? Yes / No

Have you any County Court Judgments registered in your name? Yes / No

If 'YES' please provide the judgment date, name of creditor and the sum involved:

Have you been bankrupt or had a Debt Relief Order? Yes / No

If yes please provide details of dates including discharge.....



Personal Loan Application

Private & confidential

Key A=annual, Q=Quarterly, M=Monthly, 4W=4 weekly, 2W=2 weekly, W=weekly

| | Amount | Details | How often? |
|-------------------------------------|--------|---------|------------|
| Your main income | | | |
| Benefit 1 | | | |
| Benefit 2 | | | |
| Benefit 3 | | | |
| Partner's income | | | |
| Other income * | | | |
| Expenditure details | | | |
| Mortgage / Rent | | | |
| Council Tax | | | |
| Electricity | | | |
| Gas/Oil/Coal | | | |
| Water Rates | | | |
| Household / pets insurance | | | |
| Telephone (landline) | | | |
| Telephone (mobile) | | | |
| TV license / Cable / Sky / Internet | | | |
| Loans (see section 7) | | | |
| Credit/store cards (see section 7) | | | |
| Other liabilities (see section 7) | | | |
| Court Fines | | | |
| Living expenses | | | |
| Food / shopping / cleaning | | | |
| Clothes / Uniforms / Shoes | | | |
| Pet expenses | | | |
| Travel - bus, taxi, rail | | | |
| Car expenses - petrol | | | |
| Car expenses - insurance | | | |
| Car - MOT / maintenance | | | |
| Car expenses - tax | | | |
| Child minding/childcare | | | |
| Pocket money | | | |
| School meals | | | |
| Life insurance / Pension | | | |
| Maintenance payments | | | |
| Haircuts | | | |
| Birthdays | | | |
| Christmas | | | |
| Personal expenses | | | |
| Cigarettes | | | |
| Drinks / meals out | | | |
| Hobbies / children's activities etc | | | |
| Papers / Magazines / Lottery/Bingo | | | |
| Health cost | | | |
| Nappies/ baby milk | | | |



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10. Equal Opportunities Monitoring

This section is optional; however it helps us ensure we are fair to all applicants so we would be grateful if you would complete it.

Ethnic Origin: Gender: (please circle) F / M Disability: Yes / No

12. Formal declaration

I submit this application for a loan and declare that the information that I have supplied is true and accurate. I understand that the provision of false information is fraud and that Wiltshire Money Line/Credit Union may take appropriate action if I am found to have deliberately provided false or misleading information. I authorise you to make any enquiries you feel necessary for confirmation of the information contained in this application. I authorise you to review relevant account information and share information with Credit Unions and Wiltshire Money Partners including Housing Landlords in Wiltshire. I agree that you may carry out searches against me at credit reference agencies and acknowledge that details of such searches will be added to the credit reference agency's records about me and may be seen by other organisations making searches. I also agree and acknowledge that information held about me by credit reference agencies may be linked to records relating to any person with whom I am linked financially.

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 the credit union. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing and debt recovery, for which purpose we hold a consumer credit license.

By signing below I agree to the processing of my personal information as set out in this application and in the terms and conditions of the credit agreement. I also commit to joining the local credit union and paying a £2 membership joining fee. (NB any savings in your credit union account is subject to 7days withdrawal notice)

Signed : Date:

Partner's declaration

If you have declared your partner's 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

Partner's name

Partner's signature

Please return completed application to Freepost RSSG-LZET-LCCA, Wiltshire Moneyline, 60 Redland, CHIPPENHAM, SN14 0JB

(Please send 2 months bank statements on all your accounts)

Wiltshire Money Line trading name of Community First, Wyndhams, St. Joseph's Place, Devizes, SN10 1DD
Tel: 01380 736387 Fax 01380 728476 Company Registration No: 1757334 Consumer Credit Act Licence No: 569135
North Wilts Credit Union, Redlands, Chippenham, Wilts SN14 0JE. Authorised & Regulated by FSA No 213668
Kennet Credit Union, The Pact Centre, High Street Pewsey, Wilts SN9 5AQ. Authorised & Regulated by FSA No 401388
South Wilts CU, 60 Pinewood Way, Bemerton Heath, Salisbury, Wilts SP2 9HU Authorised & Regulated FSA 213793
West Wilts CU, Chappell Associates, Bratton Road, Westbury, Wilts BA13 3EP. Authorised and Regulated FSA 220838