

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 / Month/4 weeks How do you wish to repay the loan? Standing order Benefits to credit union



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			
Credit Expenses loans catalogues, overdraft etc - see section 7 above			
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 / fines			



Personal Loan Application

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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 Wiltshire Money Line, Community First, Wyndhams, St Joseph's Place, Devizes, Wilts SN10 1DD

(Please do not send any other documents)