



PART 4 – PARTNER'S DECLARATION (for loan applications only)

If you have declared your partner's income and/or expenditure details as part of your overall income and expenditure (Part 2) 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:

PART 5 – APPLICANT'S DECLARATION & AUTHORISATION

(to be completed in all cases)

I hereby apply for membership of and agree to abide by the rules of Norfolk Credit Union Ltd, which are available for inspection at the Long Stratton head office on request. I declare that the information given by me on this form is true and correct to the best of my knowledge. I understand that the provision of false information is fraud and that the credit union may take appropriate action if I am found to have deliberately provided false or misleading information. I authorise you to share my details with any relevant individuals in accordance with your procedures in connection with this application.

I give permission for a message from NCU to be left on my answerphone/voicemail: YES / NO

For a loan application I authorise you to make any credit reference enquiry and other enquiries to determine my credit history. I understand that the credit agency you use will keep a record of the search and may share this information with other businesses. I understand that NCU reserves the right to issue the loan cheque to a third party.

Applicant's Signature: Date:

For savings do you wish to nominate beneficiaries in the event of your premature death?	YES / NO	If YES, please complete a separate Nomination of Beneficiary form.
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Data Protection Act (DPA)

The Credit Union will process your data in accordance with your rights under the Data Protection Act 1988. We will use your information for the following purposes only.

- To consider any application you make.
- To deal with your account and provision of services.
- To undertake statistical analysis, financial risk assessment, money laundering checks, compliance and regulatory recording, fraud protection and debt tracing.
- To forward newsletters, statements, new terms and conditions or information on changes in the way the account is operated. If you do not wish to receive this information to address on your application form, please tick

Under the Category F Consumer Credit Licence, we will only disclose information outside the Credit Union:

- To agents or subcontractors for operational reasons.
- To any person, including insurers, who provides a service of benefit to you or for us in connection with your account.
- To licensed credit reference agencies with the DPA and the Consumer Credit Act.
- To fraud prevention and other agencies to help prevent crime where we suspect fraud.
- If compelled to do so by law.
- To an external funder to manage the statistical performance of an externally funded project.
- For the purposes of compliance and regulatory reporting to confirm your identity for money laundering purposes, which may include checking the electoral register.

Office Use Only

LOAN NUMBER		Date received	/ /	Authorised signatories for membership and loan approval
		Date of LAS&RA	/ /	
Final Decision	Loan Approved / Declined / Offered: £.....			
Date Applicant Informed of Loan Decision		/ /		

Registered Office: South Norfolk House, Swan Lane, Long Stratton, Norwich NR15 2XE
 Registered under the Industrial and Provident Societies Act 1965 as a Credit Union – Registration No 680C
 Authorised and regulated by the Financial Services Authority – Registration No 214255
 Complaints we cannot handle may be referred to the Financial Ombudsman Service
 Member of the Association of British Credit Unions Limited

Norfolk Credit Union Ltd
 South Norfolk House
 Swan Lane, Long Stratton
 Norwich NR15 2XE
 Tel: 01508 533842
 Email: info@norfolkcu.co.uk

MEMBERSHIP & LOAN

Office Use Only:	
Branch:	Member No:

APPLICATION

PART 1 – MEMBERSHIP

Please complete in BLOCK CAPITALS

PERSONAL DETAILS											
Title	First Name(s)			Surname							
Gender	Male	Female	Date of Birth	/	/	UK Resident?	YES/NO				
Nationality	National Ins No			-	-	-	-	-	-	-	-
Living with Partner?	YES/NO	Number of dependent children (please circle)				0	1	2	3	4 >	
Current Address:						If rented property, name of housing association or council					
Post Code:											
Time at Current Address		Years	Months								
Residential status (circle)		Owner occupier / Rented (see above) / Private rented / Living with parents									
If less than three year at current address, please give previous address details below:						Post Code	From	To			
Tel Nos:	Home:	Work:	Mobile:	Email:							
Preferred method of contact: Home / Work / Mobile / Email						Between:					
Occupation		Employer									
If not resident in Norfolk, please state address of employer and enclose P60/current payslip:											
Do any of your family members belong to NCU?						YES / NO					
MEMBERSHIP REQUIREMENTS										Office Use Only	
Note that membership is subject to approval. A membership fee of £1.00 together with a minimum £1.00 share is payable to Norfolk Credit Union Ltd.											
Two original documents are required for proof of identity and address (one in each case). Eg a passport, driving licence or benefit entitlement document for identity AND a recent utility bill or bank/credit card statement for address. Documents sent through the post will be returned.										Identity	
										Address	
Please indicate the amount you wish to save with Norfolk Credit Union excluding your membership fee.						£	Monthly / Weekly / Other				
Do you wish to save regularly by Standing Order?						YES / NO		If YES, complete the enclosed mandate			

PART 2 – BORROWING (for loan applications only)

CREDIT HISTORY				
Have you had any County Court Judgements/Bankruptcy registered in your name? YES / NO If YES, please provide the judgement date, name of creditor(s) and the amount(s) involved:				
Date	Creditor	Amount		
LOAN REQUIREMENTS				
Amount of loan required	£	Repayments	Monthly / Weekly	
Are repayments in addition to your current regular savings? YES / NO / Other Savings Amount £				
Purpose of Loan				
Cheque payable to				
Do you wish to repay your loan by Standing Order?		YES / NO	If YES, complete the enclosed mandate	
INCOME & EXPENDITURE				
<i>Please include all household income and expenditure (including savings), plus balances and monthly payments for all unsecured borrowings including credit cards and overdrafts. Put NIL in boxes where no income/expenditure etc.</i>				
Monthly Income		Office Use Only	Monthly Expenditure	Office Use Only
Wages/Salary (applicant)			Mortgage/Rent	
Wages/Salary (partner)			Council Tax	
Child Benefit			Water	
Working / Child Tax Credit			Electricity	
Housing Benefit			Gas / Oil Heating	
Incapacity Benefit			Telephone	
Income Support			Mobile Telephone	
Job Seekers Allowance			TV Licence	
Mobility Allowance DLA			TV Rental	
Carer's Allowance DLA			Life Assurance	
Care Allowance			Building & Contents Ins	
Child Support Payments			Car Ins / Road Tax	
Private Pension			Fuel / Car Maintenance	
State Retirement Pension			Other Travel Expenses	
Pension Credit			Food / Housekeeping	
Other Income (specify)			School Dinners	
			Clothing	
Total Income (A)	£		Entertainment	
Debts / Borrowings			Child Maintenance CSA	
Creditor	Amount Owed	Monthly Payment	Subscriptions	
			Prescriptions / Health	
			Savings (incl NCU)	
			Other (specify)	
Total Debt Payments (C)		£	Total Expenditure (B)	£

INCOME & EXPENDITURE (Continued)			
Now deduct your Total Expenditure (B) and Total Debt Payments (C) from your Total Income (A) to give a figure for your disposable income.	Total Income (A)	£	
	Minus Total Expenditure (B)	£	
	Minus Total Debt Payments (C)	£	
	Disposable Income (A)-(B)-(C)	£	
DOCUMENTATION REQUIREMENTS <i>Please enclose with your application originals (which will be returned) of the following documents:</i>			
Document	Tick if enclosed	Office Use Only	
Most current bank statement (all accounts)			
The equivalent of two month's payslips & P60 if available			
Proof of income (ie JSA, Income Support, accountant's statement etc)			
Current statements for all outstanding debts/borrowings			
If loan is large purchase – proof of intended purchase			
If loan is for rent deposit – evidence from landlord			
HEALTH DECLARATION			
I declare to the best of my knowledge and belief I am (not) in good health and am fit (not fit) to follow my normal occupation. I have (not) seen a medical practitioner during the last six months (delete as appropriate). Details:			

PART 3 – DATA MONITORING *We are committed to Equal Opportunities and it would help us monitor our performance if you would kindly provide the following information. Please tick (✓) (or circle) whichever applies to you.*

Ethnic group	✓	Banking status	✓
White British		Have bank/building society account	
White Irish		Don't have bank/building society account	
White Other		Intend to open a bank/bs account or CU current account following my loan application	
Mixed White & Black Caribbean		Have you borrowed from the following?	
Mixed White & Asian			Provident Finance
Mixed White & Other Background		Cattles	
Asian or Asian British Indian		S & U	
Asian or Asian British Pakistani		Greenwoods	
Asian or Asian British Other Background		Shop & Cheque	
Black or Black British Caribbean		Pawnbrokers	
Black or Black British African		Other doorstep lender	
Black or Black British Other Background		Pay day loan company	
Chinese			
Romany/Gypsy/Traveller			

Do you have a disability?	YES / NO
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