

**PERSONAL DETAILS**

\* Name \_\_\_\_\_

\* Address \_\_\_\_\_

\* Date of Birth \_\_\_\_\_

\* P.P.S No: \_\_\_\_\_

Marital Status: \_\_\_\_\_

\* Dependents: \_\_\_\_\_

\* Denotes items of personal data requested for the purposes of the central credit registrar, see notice on reverse

Home/Mobile Phone No. \_\_\_\_\_

Email Address \_\_\_\_\_

Home Owner  Private Tenant  Local authority

Living with Parents  Other

How long are you living at your current address \_\_\_\_\_

Previous address (if less than 3 years) \_\_\_\_\_

**EMPLOYMENT DETAILS**

Occupation \_\_\_\_\_

Employer's Name \_\_\_\_\_

Address \_\_\_\_\_

Work Ph. No. \_\_\_\_\_

Permanent  Self employed

Contract  Expiry Date \_\_\_\_\_

Temporary  Expiry Date \_\_\_\_\_

Work Permit  Expiry Date \_\_\_\_\_

Length of service with present employer \_\_\_\_\_

I consent to the Credit Union contacting me at my place of employment during working hours in respect of this loan application and any Credit Agreement or otherwise in connection with my account

Spouse/Partner Name: \_\_\_\_\_

Account No: \_\_\_\_\_

Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_

Address: \_\_\_\_\_

**FINANCIAL DETAILS**
*Please enclose Payslips, Accounts, Bank Statements - Other*
**Income**

Net basic (wages/pension) € \_\_\_\_\_ per \_\_\_\_\_

Other part-time work € \_\_\_\_\_ per \_\_\_\_\_

Partner's contribution € \_\_\_\_\_ per \_\_\_\_\_

Social Welfare € \_\_\_\_\_ per \_\_\_\_\_

Income from other sources € \_\_\_\_\_ per \_\_\_\_\_

Investment/ Rental income € \_\_\_\_\_ per \_\_\_\_\_

Other: € \_\_\_\_\_ per \_\_\_\_\_

**Expenditure**

Mortgage / Rent € \_\_\_\_\_ per \_\_\_\_\_

Bank Loans € \_\_\_\_\_ per \_\_\_\_\_

Car Loan € \_\_\_\_\_ per \_\_\_\_\_

Credit Cards / Store Cards € \_\_\_\_\_ per \_\_\_\_\_

Household expenses € \_\_\_\_\_ per \_\_\_\_\_

Educational expenses € \_\_\_\_\_ per \_\_\_\_\_

Health / Life Assurance € \_\_\_\_\_ per \_\_\_\_\_

**LOAN DETAILS**

Loan	Existing Loan	New Loan	Total Loan	Repayment	Frequency	Counter <input type="checkbox"/> Bank <input type="checkbox"/>
	_____	_____	_____	_____	_____	
Savings	Shares	Deposit	Total			Loan _____
	_____	_____	_____			Savings _____
Type	Secured <input type="checkbox"/>	Standard <input type="checkbox"/>	Education / Home <input type="checkbox"/>			Total: _____
Purpose of Loan	_____					
Other Security	Guarantor: _____	A/C No: _____				

The information provided by me on this form is supplied for the purpose of obtaining the loan, and is true to the best of my knowledge and belief. I confirm that I am fit to follow my normal occupation or duties Yes  No

I hereby apply for this loan.

Member's Signature \_\_\_\_\_ Date \_\_\_\_\_

## Consent

PLEASE TAKE TIME TO READ THE DATA PRIVACY NOTICE OF THE CREDIT UNION WHICH OUTLINES HOW AND WHY WE PROCESS YOUR PERSONAL DATA. A COPY IS AVAILABLE FOR YOU ON OUR WEBSITE [www.blackrockcu.ie](http://www.blackrockcu.ie) OR FOR COLLECTION IN OUR OFFICE.

WARNING: IF YOU DO NOT MEET THE REPAYMENT ON YOUR CREDIT AGREEMENT, YOUR LOAN ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

WARNING! YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.

### Your Marketing Preferences

As part of improving our service to you, from time to time, we would like to inform you of goods, services, competitions and/or promotional offers available from us. We may wish to use different means when sending such marketing communications. Please now indicate by which methods, if any, you consent to being contacted by ticking yes to each method of communication below:

**YES**  **Post**      **YES**  **Email**      **YES**  **Text**      **YES**  **Landline call**      **YES**  **Mobile call**

You have a right to notify us free of charge at any time of your right to refuse such marketing by writing to this Credit Union or by using "opt-out" options in any marketing message we send you.

Signature: \_\_\_\_\_

### 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 Credit Union in reducing its carbon footprint and will 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 non-performing loan or outstanding debt to the credit union, updating personal data, including by text or email.**

Applicant's Signature: \_\_\_\_\_ Witnessed by: \_\_\_\_\_

Print name: \_\_\_\_\_ Print name: \_\_\_\_\_

Date: \_\_\_\_\_

### NOTICE

**Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.**

**The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information see [www.centralcreditregister.ie](http://www.centralcreditregister.ie)**

### FOR CREDIT UNION USE ONLY

		Received	O/S
Interviewed by: _____	Pay Slips	<input type="checkbox"/>	<input type="checkbox"/>
Length of membership _____	Bank Statement	<input type="checkbox"/>	<input type="checkbox"/>
Total Advanced to Date _____	Estimates	<input type="checkbox"/>	<input type="checkbox"/>
Number of previous loans _____	Accounts	<input type="checkbox"/>	<input type="checkbox"/>
Other relevant information _____	CCR	<input type="checkbox"/>	<input type="checkbox"/>
	Insurance Form	<input type="checkbox"/>	<input type="checkbox"/>
Pre contractual issued Yes <input type="checkbox"/> No <input type="checkbox"/>	Standing Order	<input type="checkbox"/>	<input type="checkbox"/>

**Staff Member's Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

Loan considered by Credit Officer / Credit Committee / Board of Directors

On \_\_\_\_\_ We approve the loan for € \_\_\_\_\_ @ \_\_\_\_\_ per \_\_\_\_\_

Signed \_\_\_\_\_

