



StFrancis Credit Union Ltd

Friars Walk, Clonroadbeg, Ennis, Co Clare
Phone : 065-6828305 Fax : 065-6828769
Web : www.stfranciscu.ie Email : info@stfranciscu.ie

Member Number

Date

Teller

LOAN APPLICATION FORM

Contact Details		Membership Details																									
Name	<input type="text"/>	Share Account	<input type="text"/> Deduct DIRT <input type="checkbox"/>																								
Address	<input type="text"/>	<table border="1"><thead><tr><th colspan="2">Current Balances</th><th colspan="2">Historic Loan Information</th></tr></thead><tbody><tr><td>Savings Balance</td><td><input type="text"/></td><td>Number of Loans</td><td><input type="text"/></td></tr><tr><td>Loan Balance</td><td><input type="text"/></td><td>Total Loan Issues</td><td><input type="text"/></td></tr><tr><td>Loan Arrears</td><td><input type="text"/></td><td>Last Loan Issued</td><td><input type="text"/></td></tr><tr><td>Interest Due</td><td><input type="text"/></td><td>Last Loan Type</td><td><input type="text"/></td></tr><tr><td>Balance All Loans</td><td><input type="text"/></td><td colspan="2"></td></tr></tbody></table>		Current Balances		Historic Loan Information		Savings Balance	<input type="text"/>	Number of Loans	<input type="text"/>	Loan Balance	<input type="text"/>	Total Loan Issues	<input type="text"/>	Loan Arrears	<input type="text"/>	Last Loan Issued	<input type="text"/>	Interest Due	<input type="text"/>	Last Loan Type	<input type="text"/>	Balance All Loans	<input type="text"/>		
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Balance All Loans	<input type="text"/>																										
Telephone	<input type="text"/>	Loan Application Details																									
Email	<input type="text"/>	Loan Purpose	<input type="text"/>																								
Personal Details		Existing Balance	<input type="text"/> Gross Loan <input type="text"/>																								
Date of Birth	<input type="text"/> Age <input type="text"/> Date Joined <input type="text"/>	Amount Requested	<input type="text"/> Less Cancelled RPI <input type="text"/>																								
Marital Status	<input type="text"/> No. of Dependents <input type="text"/>	Net Loan	<input type="text"/> To Loan <input type="text"/>																								
Accommodation Details		Term of Loan	<input type="text"/> 0.00 To Interest <input type="text"/>																								
Accommodation Type	<input type="text"/> Years <input type="text"/>	Repayment	<input type="text"/>																								
Employment Details		Repayment Protection Insurance Details																									
Occupation	<input type="text"/>	RPI Taken	<input type="text"/>																								
Employer Name	<input type="text"/>	Declaration	<input type="text"/>																								
Nature Of Business	<input type="text"/>	Member1 Signature	<input checked="" type="checkbox"/>																								
Address	<input type="text"/>	Member2 Signature	<input checked="" type="checkbox"/>																								
Status	<input type="text"/> Years <input type="text"/>	RPI Breadwinner Protection Details																									
Net Salary	<input type="text"/> Gross <input type="text"/>	If you are not in full time employment you can still avail of Repayment Protection Insurance. Your repayments will be protected in the event of the breadwinner below becoming ill or redundant.																									
Other Income	<input type="text"/>	Name	<input type="text"/>																								
Mortgage & Creditor Details		Date of Birth	<input type="text"/>																								
Other Credit	<input type="text"/>	Data Protection Acts 1988 & 2003																									
		I consent to the information contained in this application form being released to the Irish League of Credit Unions and the Repayment Protection Insurance Provider for the purposes of Repayment Protection Insurance.																									
		Member1 Signature	<input checked="" type="checkbox"/>																								
		Member2 Signature	<input checked="" type="checkbox"/>																								
Spouse Details		Collateral Details																									
Spouse Member No	<input type="text"/>	Collateral	<input type="text"/>																								
Name	<input type="text"/>	Collateral Amount	<input type="text"/>																								
Occupation	<input type="text"/>	Other Collateral	<input type="text"/>																								
Employer Name	<input type="text"/>	Guarantor Details																									
Address	<input type="text"/>	Member Number	<input type="text"/> Relationship <input type="text"/>																								
Status	<input type="text"/> Years <input type="text"/>	Guarantor Name	<input type="text"/>																								
Net Salary	<input type="text"/>	Address	<input type="text"/>																								
		Phone	<input type="text"/>																								



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Member Number	<input type="text"/>
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Teller	<input type="text"/>

LOAN APPLICATION FORM

DATA PROTECTION

(Consent to Use and Disclosure/Data Protection Acts 1998 and 2003 and Section 71 of the Credit Union Act, 1997.)

I understand that under the Data Protection Acts, 1988 and 2003 (the "DPA"), my consent may be required for the Credit Union to process personal data which it may have in its possession concerning me (including disclosure to third parties). I note that this personal data may include sensitive personal data, such as data about my health, within the meaning of the DPA, the processing of which requires my explicit consent. I also understand that under Section 71 of the Credit Union Act, 1997, the Credit Union, subject to exceptions listed in the Section, shall not disclose or permit to be disclosed, without my consent, any information that concerns an account or transaction of mine with the Credit Union.

For the purpose of assessing my application for membership, assessing any loan applications which I may make to you and generally for administering and monitoring any accounts I have with the Credit Union, including any loan accounts I have from time to time with you, I consent:

- (i) to you seeking information concerning applications for loans and my credit history from the date of my original consent from any Credit Union and for that purpose you may disclose any relevant information in any loan application which I may make to you or which you may have concerning me to any Credit Union;
- (ii) to any Credit Union disclosing information to you concerning applications for loans and my credit history from the date of my original consent with any such Credit Union;
- (iii) to you disclosing of any information in any application (including loan applications) or in respect of any account or transaction of mine with the Credit Union from the date of my original consent to officers or employees of the Irish League of Credit Unions for the purpose of fulfilling our requirements and under the Savings Protection Scheme if such scheme is operated on behalf of the Credit Union by the Irish League of Credit Unions; and
- (iv) to the processing of any information relating to me, either contained in this form or any other form or application, for the purpose of assessing applications and administering any accounts I maintain with the Credit Union.

2. From time to time, the Credit Union, or third parties selected by the Credit Union, may use your details to inform you of goods and/or services which may be of interest to you. The use of your details for marketing purposes will depend on the preferences that you express below:

- Opt in (marketing by email, text message and fax)**
I consent to the Credit Union, or third parties selected by the Credit Union, informing me of goods or services that may be of interest to me by email, text message or fax.
- Opt Out (other forms of marketing)**
Please tick the box opposite if you do not want the Credit Union or third parties selected by the Credit Union, to inform you by phone or letter, of goods or services that may be of interest to you.

Please note that you have the right to access personal data held about you by the credit union and to correct any inaccuracies in such data.

Applicant 1 Signature	<input checked="" type="checkbox"/>	Applicant 2 Signature	<input checked="" type="checkbox"/>
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DECLARATION

- I am not indebted to any other Credit Union, bank or loan agency either as a borrower or guarantor, except as stated above.
- I confirm that I have the financial means to repay this loan, and that it will be used for the purpose stated overleaf.
- The statements herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief.
- It has been explained to me that my shares will be held as security for this loan.

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

Member Signature	<input checked="" type="checkbox"/>	Member 2 Signature	<input checked="" type="checkbox"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>
Witness Signature	<input type="text"/>	Witness Signature	<input type="text"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>

IRISH CREDIT BUREAU CONSENT

I/We authorise to process and retain data provided by me/us in respect of this application, to seek and provide credit references (searches), to record details of any transaction which may result from this application with Irish Credit Bureau Limited (ICB) and ICB to record, retain and disclose to its members details of such searches for a period of one year. I/We acknowledge that and/or ICB are permitted to disclose any material misstatement of fact contained in the application for financial accommodation to its members and relevant bodies. I/We consent to any such application being processed, recorded and retained by ICB.

Verbal Acknowledgement Received Yes No Witness Signature Date

Applicant 1 Signature	<input type="text"/>	Applicant 2 Signature	<input type="text"/>
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If we reject your credit application based on the consultation of a database (i.e. after a search of a database of credit histories) we are required by law to inform you immediately and without charge of the result of such consultation and are also required to provide you with particulars of the database consulted. To put this in context for you, we should explain that it is our usual practice to consult a database on credit histories as part of our process for considering any application for credit. This can only be done with your permission, because credit history databases contain personal data which is protected by privacy rules. The databases we usually consult contain details, supplied by ourselves and other regulated financial/credit entities, of borrowers' recent credit performance in relation to specific debts to participating credit entities. We send an electronic request to the credit bureau for a credit report, and the credit bureau's database produces an automatic electronic response which shows whether the borrower is in arrears in relation to any credit agreement which has been registered with the database. This report is then considered as one of the factors in our decision on the application for credit. You should note that, as stated above, the database is compiled using details, supplied by ourselves and other regulated financial/credit entities, in respect of borrowers' recent credit performance in relation to specific debts to participating regulated financial/credit entities. Neither Irish Credit Bureau Limited nor have any control over the information provided by the regulated/credit entities which participate in the database and are unable to verify the completeness or accuracy of such information. If you have a concern about the information provided by the regulated financial/credit entity in respect of your past credit performance you can obtain a copy of your own credit report at any time from Irish Credit Bureau Limited by paying a nominal fee.

OFFICE USE ONLY	Application Decision Status	Approval Signatures		Date	<input type="text"/>
	Loan Officer	Approved <input type="checkbox"/>		Maturity Date	<input type="text"/>
		Rejected <input type="checkbox"/>		Cheque No	<input type="text"/>
	Manager	Approved <input type="checkbox"/>		Credit Agr No	<input type="text"/>
		Rejected <input type="checkbox"/>		Paid	<input type="text"/>
	Credit Committee	Approved <input type="checkbox"/>		Amount Applied For	<input type="text"/>
		Rejected <input type="checkbox"/>		Amount Approved	<input type="text"/>
	Board	Approved <input type="checkbox"/>		New Credit Limit	<input type="text"/>
		Rejected <input type="checkbox"/>		Comments	<input type="text"/>