

LOAN DETAILS:

I HEREBY APPLY FOR A NEW LOAN OF: €

WHICH WHEN ADDED TO MY EXISTING LOAN OF: €

MAKES A NEW LOAN BALANCE OF: €

EXISTING SAVINGS: €

PURPOSE OF LOAN:

FREQUENCY OF REPAYMENTS: Weekly Fortnightly Monthly

PROPOSED AMOUNT OF EACH REPAYMENT: €

DO YOU WISH TO PAY BY STANDING ORDER FROM YOUR BANK ? Yes No

ARE YOU IN GOOD HEALTH & FIT TO FOLLOW YOUR NORMAL OCCUPATION ? Yes No

Members are advised that their existing shares will be used as security against their loan.
 Acceptance of this loan application form does not in any way imply that the loan application will be passed in the amount applied for (or any part thereof) or commit the Credit Union in any way.
 Interest on loans is payable on the basis of not greater than 1% per month on outstanding balances (APR 12.68%)

MARITAL STATUS: Single Married Widowed
 Separated Divorced Living with Partner

NO. OF DEPENDANTS PARTNER'S NAME

OCCUPATION PARTNER'S ACCOUNT NO.

EMPLOYER'S DETAILS PARTNER'S OCCUPATION

EMPLOYER'S DETAILS PARTNER'S EMPLOYER'S DETAILS

EMPLOYER'S PHONE NO.

INCOME DETAILS:

DETAILS OF OUTGOINGS:

SOURCE	NETT AMOUNT (MONTHLY)	REASON	AMOUNT (MONTHLY)
OWN WAGES	<input type="text"/>	MORTGAGE/RENT	<input type="text"/>
PARTNER'S WAGES	<input type="text"/>	BANK LOAN REPAYMNTS	<input type="text"/>
SOCIAL WELFARE	<input type="text"/>	CREDIT UNION REPAYMNTS	<input type="text"/>
CHILDREN'S ALLOW	<input type="text"/>	OTHER LOAN REPAYMNTS	<input type="text"/>
OTHER (SPECIFY)	<input type="text"/>	CREDIT CARD REPAYMNTS	<input type="text"/>
OTHER (SPECIFY)	<input type="text"/>	HIRE PURCHASE	<input type="text"/>
OTHER (SPECIFY)	<input type="text"/>	OTHER (SPECIFY)	<input type="text"/>
OTHER (SPECIFY)	<input type="text"/>	OTHER (SPECIFY)	<input type="text"/>
TOTAL INCOME	<input type="text"/>	TOTAL OUTGOINGS	<input type="text"/>

HAVE YOU EVER BEEN DECLARED BANKRUPT ? Yes No

Consent to use and disclosure/Data Protection Acts, 1988 and 2003

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 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 any applications (including loan applications) which I may make to you and generally for administering and monitoring any accounts I have with the credit union, including the loan account if granted and any other loan account I have from time to time with you, I consent:

- (i) to you seeking information concerning applications for loans and my credit history from any credit union affiliated to the Irish League of CreditUnions ("the League") and from any credit reference bureau or agency operated or arranged by the League and for that purpose you may disclose any information in this application or which you may have concerning me to any such credit union or to any such credit reference bureau or agency; and
- (ii) to any credit union affiliated to the League or any credit reference bureau or agency operated or arranged by the League disclosing information to you concerning applications for loans and my credit history with any such credit union or otherwise; and
- (iii) to the processing of any information relating to me, either contained in this form or otherwise, for the purpose of assessing applications and administering any accounts I maintain with the credit union.

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.

Signature of Applicant Date:..... Signature of Witness:

Signature of Applicant: Date:..... Signature of Witness:

DECLARATIONS

I authorise the Credit Union to make whatever enquiries are deemed necessary to process this application.

I AM IN GOOD HEALTH AND FIT TO FOLLOW MY NORMAL OCCUPATION. Yes No

I am not indebted to any other Credit Union Bank or loan agency either as a borrower or guarantor except as stated above, the statements herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief.

REPAYMENT PROTECTION INSURANCE

<p>INITIAL UNPROTECTED REPAYMENT</p> <p>I understand that this repayment is not protected</p> <p>Signed: _____</p> <p>€ <input type="text"/></p>	<p>INITIAL PROTECTED REPAYMENT</p> <p>The benefits of repayment protection have been explained to me. I wish to protect the repayments and acknowledge receipt of policy document.</p> <p>Signed: _____</p> <p>€ <input type="text"/></p>	<p>BREADWINNER PROTECTION</p> <p>If you are not in full time employment you may wish to protect your repayments. If your husband or wife named below is unable to work.</p> <p><input type="text"/></p> <p>Date of Birth: <input type="text"/></p>
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APPLICANT'S SIGNATURE DATED

FOR OFFICE USE ONLY

IS SECURITY REQUIRED? Yes No

IF SO, DETAILS:

IS GUARANTOR REQUIRED ? Yes No

IF SO: NAME

ADDRESS

ACCOUNT NO.

IS THIS LOAN APPROVED ? Yes No Members Advised

AMOUNT OF THIS LOAN € Date

TOTAL APPROVED LOAN € Initials

Approved By:

LOANS OFFICER

CREDIT COMMITTEE

BOARD

DATE OF APPROVAL

COMMENTS



**KANTURK
CREDIT UNION
Limited**

Strand Street, Kanturk, Co. Cork.
Tel: 029 - 50276 Fax: 029 - 50604

OFFICE HOURS

Monday 9.30am - 5.00pm
Tuesday 9.30am - 5.00pm
Wednesday CLOSED
Thursday 9.30am - 5.00pm
Friday 9.30am - 6.00pm
Saturday 9.30am - 5.00pm

LOAN APPLICATION FORM

PLEASE USE BLOCK LETTERS, ALL INFORMATION IS TREATED AS CONFIDENTIAL

NAME ACCOUNT NO.

ADDRESS DATE OF BIRTH

HOME PHONE NO.

WORK NO.

PREFERRED CONTACT NUMBER/TIME MOBILE NO.

RESIDENTIAL STATUS: Owner Tenant With Parents Other

FAMILY ADDRESS (IF TENANT)