



Loan Application

Membership No. _____

To apply complete all three sections in BLOCK CAPITAL LETTERS and send to us at the address above.

We will require your 2 most recent payslips as proof of employment and a bank statement dated within 3 months

Title: _____ Surname _____ First Name(s) _____

Date of Birth

Home Email _____ Home Telephone _____

Mobile Telephone _____

Home Address _____

Years lived at Address _____

If less than 5 years at current address, please list up to two previous addresses below during that period (including postcodes)

Previous Addresses (If applicable) _____

I hereby apply for a loan of £ _____ Purpose of Loan _____

I believe my existing payments will cover this

I shall increase my payments to £ _____ per month

University Employees only

School/Institute/Dept. _____ Position _____

Work Address _____

Postcode _____

Work Telephone _____ Work Email _____

Payroll No. _____ National Insurance No. _____

Credit History

Have you ever signed a trust deed? Yes No Date of Trust Deed

If yes, are you discharged? Yes No Date of Discharge

Have you ever had a summary judgement in a sheriff court? Yes No

Have you reached a voluntary agreement with Creditors? Yes No

Have you had an application for credit in the last 3 years declined? Yes No

If yes to any of the above, please give details _____

Mortgages, Secured/Unsecured Loans and Hire Purchase Agreements

I am indebted to the following creditors (Please list all debts: Loans, or Hire Purchase agreements)

Name of Creditor	Original Debt	Current Balance	Monthly Repayment
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Are your payments for all the above up to date? Yes No

If No, please specify _____

(If necessary continue on a fresh sheet of blank paper)

Credit Cards & Store Cards

I pay off all of my credit card balances each month Yes No

Name of Creditor	Original Amount	Balance Due	Credit Limit	Regular Repayment
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Are your payments for all the above cards up to date? Yes No

If No, please specify _____

(If necessary continue on a fresh sheet of blank paper) if you require more space

Medical Statement

I am attending work Yes No

(If NO please give details below when you stopped working and when you anticipate returning to work)

Do you have any serious medical conditions? Yes No

If YES, please give details along with Doctor's name and address _____

Loan Payment Method

Direct to Bank Account Cheque

For Direct payment to bank account

Sort Code: _____ Account Number: _____

Declaration

I shall repay the loan and save, according to the agreement I reach with First Scottish Credit Union.

I offer my shares as security for the loan. I declare that I am not indebted to any other Credit Union, Bank or Loan Agency, either as a borrower or a guarantor except as stated on this application form. The prior statements are made for the purposes of obtaining the loan and are true to the best of my knowledge and belief.

As part of our loan application process we will carry out credit scoring via Experian. If your application is unsuccessful this is not necessarily due to credit scoring and may result from other facts considered in the application process.

I submit this application for a Credit Union Personal Unsecured Loan and declare that the information that I have supplied is true and accurate. I also authorise you to make all enquiries you believe necessary for confirmation of the application including a credit reference check using Experian. I understand that you may not approve this application; that information will be forwarded to a credit referencing agency; that approval of this application will not constitute an agreement to make a loan or provide any other credit and will not bind me or the Credit Union to enter into such agreement; that any agreement to provide the loan to which this application relates may be constituted as a credit agreement being signed by me and on behalf of the First Scottish University Credit Union Limited in accordance with the Consumer Credit Act 1974; and that you may disclose information about me for purposes of this application to other Credit Unions and their employees and agents for debt recovery purposes. I also authorise the release of information to the CUNA Mutual Group or other authorised insurer for Credit Union purposes.

Applicant's Signature _____ Date _____