



F.S.U.C.U.L
FIRST SCOTTISH UNIVERSITY
CREDIT UNION LIMITED

FSUCU Ltd
Telephone: 07951095154
Email: universitycu@btconnect.com

Loan Application

(To apply complete all sections in **BLOCK CAPITAL LETTERS** and send to the address above.)

We will require your two latest payslips as proof of your employment and a full bank statement dated within the last three months.

Membership number _____

Title _____ Surname _____ First Name(s) _____

_____ Date of Birth _____

Email _____ Contact Telephone _____

Address _____

Years lived at Address _____

If you've lived at your current address for under 5 years, please list up to two previous addresses below during that period (including postcodes)

I hereby apply for a loan of £ _____ Purpose _____

I believe my existing payments will cover this

OR I shall increase my payments to £ _____ per month

Name of Employer _____ Work Address _____

_____ Post Code _____

Position _____ Work Phone No _____

Email _____ Payroll No _____

Credit History

Have you ever signed a trust deed? Yes No Date

If yes, are you discharged? Yes No Date

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 denied in the last 3 years? Yes No

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

Creditors

(including Mortgages, rent, Secured/Unsecured Loans, Hire Purchase Agreements, Credit Cards, Store Cards)

Name of Credit	Current Balance	Monthly Repayment
_____	_____	_____
_____	_____	_____
_____	_____	_____

Are your payments all up to date? Yes No

If no, please specify _____

Loan Payment Method

For direct payment to nominated bank account:

Name of Account Holder _____

Sort Code _____ Account Number _____

Declaration

I shall repay the loan and save, according to the agreement I reach with FSUCUL.

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. 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 a credit reference agency. 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 also authorise you to make all enquiries you believe necessary for confirmation of the application including a credit reference. 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 FSUCUL in accordance with the Consumer Credit Act in 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 _____

Have you enclosed your two payslips and a recent bank statement?

