

Loan Application Form

1) Personal details:

Full Name

Membership Number

Date of Birth: (dd/mm/yyyy)

/
/

Date of this Loan Application:

Present Home Address:

Previous Home Address if less than 2 years at present address

Residency status: (Tick as appropriate)

Owned outright

☐

Purchasing with Mortgage

☐

Renting

☐

Reside with Family

☐

Other (details reqd.)

☐

Relationship Status: (Tick as appropriate)

Single

☐

Married

☐

Separated

☐

Divorced

☐

Widowed

☐

Number of dependants: Age of dependants:

Telephone contact details:

Home Landline No.

Work Ph No.

Mobile No.

Email address:

If loan application approved please specify how you wish funds to be paid to you:-

i) To your Bank: Bank Name

A/c no.

Sort Code:

ii) By cheque payable to:

iii) Hold until advised?

☐

Yes

☐

No

Give details of where loan documentation should be sent:-

Home address:

Work address: (full details required)

2) Loan Application details:

- a) Loan Amount sought €
- b) Loan Purpose
- c) Loan Term requested {max period of five years} years
- d) *Fortnightly/Monthly re-payment reference this loan €

3) Member's Profile – Loans/Shares:

- a) Do you have existing loan with Ervia Credit Union? Yes ☐ No ☐

Note: Where member is currently repaying existing loan additional repayments in respect of any new loan application is required as specified above (2-d)

- b) Car Draw deduction {€ 3 fortnightly or € 6 monthly} Yes ☐ No ☐

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The following details will be completed by Credit Union office:-

- c) Existing Loan balance details where applicable €
- d) Total value of all loans €
- e) Savings/Shares with Credit Union €
- f) Total Payroll Deduction (including all loans) €

Note: Members accept that any amendment to fortnightly/monthly loan repayments can only be made with prior agreement of Credit Union and as detailed in Credit Union Loan Application Policy document.

4) Employment Details

- a) Permanent Employee: Yes ☐ No ☐
- b) Where employed: Networks ☐ Corporate ☐ Water ☐
- c) Contract or Fixed Term Employee? *Yes ☐ No ☐

**If 'Yes' attach copy of your Employment Contract & termination date details.*

- d) Retired from Ervia: Yes ☐ No ☐
- e) Other ☐ please give details
- f) BGE Payroll Number

5) Income Details

- a) Salary/Pension – net of all deductions: Fortnightly €
or Employee Code
- b) Other Income paid to you monthly i.e. rental income; investment income etc. –
please specify: €
- c) Partner's monthly income (if applicable): €

6) Outgoings:

- a) Mortgage on home or other property: Monthly repayments €
(*Under Central Bank regulations evidence of applicants Mortgage position must be provided) Balance outstanding €
- b) Other loans including non Ervia Credit Union loans: Monthly repayments €
Balance outstanding €
- c) Bank Overdraft/term Loan: Monthly repayments €
Balance outstanding €
- d) Car Loan: Monthly repayments €
Balance outstanding €
- e) Credit Cards/Charge Cards: Average Monthly Repayments €
- f) Insurance – Health/Life/
Car/Home etc: Total Monthly Repayments €
- g) Rental payments if renting property: Total Monthly payment €

7) Savings/Collateral Details:

- a) Bank/Building Society/ Other Deposits held: €
- b) Other Credit Union Savings
- excluding Ervia Credit Union Savings: €

Note(i): Current Credit Policy will apply

Note(ii): Under our Terms & Conditions of this Credit Agreement, should employment with Ervia cease, you authorise Ervia Payroll to deduct from your final salary/lump sum payment any outstanding loan balance due to EECU net of savings/shares held.

8) Declaration of health (for Loan Insurance Purpose):

Please tick whatever is applicable

I DECLARE that to the best of my knowledge and belief:

I am in good health ☐
I am not in good health ☐

And

I am fit to follow my normal occupation ☐
I am not fit to follow my normal occupation ☐

I declare that all the information here provided is true and correct and understand that the credit union may reject my loan application if found to be untrue or inaccurate.

Member's Signature:

Date:

9) Consent to use and disclosure/Data Protection Acts, 1988 and 2003 and Section 71 of the Credit Union Act, 1997 (as amended)

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 such 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 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 a scheme is operated on behalf of assessing 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. 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.

(iv) I / We authorise Ervia Employees' Credit Union Ltd. 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) for a period of five years from date of closure of the loan. I consent that ICB may record, retain and disclose to its members details of such searches for a period of one year.

I / We acknowledge that Ervia Employees' Credit Union Ltd. 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.

Member's Signature: Date:

Important Note:

Please ensure that all sections are completed fully; that the declaration of health is ticked appropriately and that you have signed in the two places indicated, as incomplete forms will be returned to the applicant.

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

(delete whichever does not apply)

On the day of year

I / We approved the loan of €

for above member

At initial interest rate of: %

(Subject to the following conditions)

Approved by Credit Committee:
(Signatures of Credit Committee)

Approved by Board of Directors:

(Signature of Chairman)

Approved by Credit Officer:

(Signature of Credit Officer)