

# Loan application notes

Gateway Credit Union Ltd. • 21 Commercial Street • Pontypool • Torfaen • NP4 6JQ  
Tel 01495 742500 • info@gatewaycu.co.uk • www.gatewaycu.co.uk



Thank you for choosing to apply for a loan from Gateway Credit Union!

## Who can apply?

Existing Gateway members or anyone who lives or works in our Common Bond area or works for one of our partner employers- please ask if you are unsure if you can join.

## How much can I borrow?

Loans may be granted from £50 up to a maximum of £10,000 or as permitted by law, with repayment periods up to 5 years.

## How do I repay my loan?

Through your bank by Standing Order, payroll deduction from your employer (where available), or direct payment of benefits. You can make extra payments by bank transfer, cheque or cash at any time.

**Do I have to save as well?** Yes, all members who have a loan are required to save a small amount as well, which is locked in until the loan is repaid. You are also encouraged to save regularly in other accounts with us.

## What sort of evidence must I provide?

### Existing members

- your last three months Bank statements showing all sources of income for your household.
- your last three wage slips or proof of benefits payments
- payment book statement for outstanding cash loans

### Non members - as above, plus:-

- proof of ID
- proof of address

### So that we can assess your application we would like you to:

- **answer every question** - it helps us to assess your loan thoroughly and quickly.
- **be honest on the application form** - if not we may refuse your application immediately.

*If you need any help in completing the form let us know and we will do our best to assist.*

# Loan Application

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Are you a member of Gateway Credit Union? Yes / No

Membership No: \_\_\_\_\_

Title: \_\_\_\_\_ Forename(s): \_\_\_\_\_ Surname: \_\_\_\_\_

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_ Landline Tel: \_\_\_\_\_ Mobile Tel: \_\_\_\_\_

E Mail: \_\_\_\_\_ Marital Status \_\_\_\_\_

Date of Birth:     /     /                      National Insurance No: \_\_\_\_\_

## Household Status:-

If less than 3yrs please list all previous addresses within the last 3 years with the length of time at each address:

2nd Address: \_\_\_\_\_

Town / County: \_\_\_\_\_ Post Code: \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_

3rd Address: \_\_\_\_\_

Town / County: \_\_\_\_\_ Post Code: \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_

Number of dependants \_\_\_\_\_ Age of children \_\_\_\_\_

## Residential Status:-

Tenant  Home owner with mortgage  Living with parents / friends  Home owner without mortgage

Private

Where did you hear about us? \_\_\_\_\_

**Data Protection Statement:** In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with Gateway Credit Union. Your personal details will be treated confidentially and will only be shared as outlined below, for which purposes we hold a Category H Consumer Credit Licence.

**Credit Reference (CRA) and Fraud Prevention Agencies (FPA):** We may make searches about you at CRA who will supply us with credit information as well as public information (including the Electoral Register). The CRA will record details of the search whether or not this application proceeds. Credit searches and other information which is provided to us and/or the credit reference agencies about you and anyone with whom you are linked financially may be used by us if credit decisions are made about you or anyone with whom you are linked financially. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRA. This information may be supplied to other organisations by CRA and FPA to perform similar checks and to trace your whereabouts and recover debts that you owe. This information may also be used for the detection and prevention of crime and money laundering as well as the management of your account. In addition, we may ask you to provide physical forms of identification and/or we may telephone you to confirm your identity. We may also make periodic searches at CRA and FPA to manage your account with us.

To prevent or detect fraud, money laundering or to assist in verifying your identity we may make searches of group records and at FPA who will supply us with information. If you give us false or inaccurate information, details may be passed to FPA and other organisations involved in crime and fraud prevention. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

Contact details of the Credit Reference Agencies are available upon request.

Please continue onto page 2

# Income

Are you in employment?: Yes  No   
 If Yes, Permanent  Temporary  Contract   
 For how long?: \_\_\_\_\_  
 Employers name: \_\_\_\_\_  
 Job title: \_\_\_\_\_

Income	Amount	How often
Net Salary/wages	£	
Universal Credit	£	
Child Tax Credits	£	
Working Tax Credits	£	
Pension Credits	£	
Incapacity / ESA	£	
Child Benefit	£	
Income Support	£	
JSA	£	
DLA / PIP	£	
Private Pension	£	
State Pension	£	
Carers Allowance	£	
Contributions of children	£	
Other	£	
<b>Total</b>	<b>£</b>	<b>Month</b>
<b>Total Income</b>	<b>£</b>	<b>Month</b>

If your partner pays bills please complete this section  
 Is your partner in employment? Yes  No   
 If Yes, Permanent  Temporary  Contract   
 For how long? \_\_\_\_\_  
 Employers name: \_\_\_\_\_  
 Job title: \_\_\_\_\_

Income	Amount	How often
Net Salary/wages	£	
Universal Credit	£	
Child Tax Credits	£	
Working Tax Credits	£	
Pension Credits	£	
Incapacity / ESA	£	
Child Benefit	£	
Income Support	£	
JSA	£	
DLA / PIP	£	
Private Pension	£	
State Pension	£	
Carers Allowance	£	
Contributions of children	£	
Other	£	
<b>Total</b>	<b>£</b>	<b>Month</b>

**Office use only:** Total amount of disposable income  month  %

## Loan Requested

£ \_\_\_\_\_ amount in words \_\_\_\_\_

Purpose of loan \_\_\_\_\_

Repayments to be made: weekly / 2 weekly / 4 weekly / monthly Over: \_\_\_\_\_ yrs \_\_\_\_\_ mths

By: Cash (under £1,000 only) / Standing Order / Payroll / Benefits (Please state) \_\_\_\_\_

Loan Repayment of: £ \_\_\_\_\_

Mandatory Savings of: £ \_\_\_\_\_ into an "Attached shares" account

Total proposed Payment of savings and loan:  Starting on / /

How would you prefer your loan to be paid?

Cheque:  made payable to? \_\_\_\_\_

Bank Transfer:  To your Change Account card  Direct to third parties

**To complete this application please sign on next page**

## Outgoings

## Your Credit History

Household Expenditure		
	Amount	How Often
Mortgage / Rent	£	
Council Tax	£	
Water Rates	£	
Child care	£	
School bus / meals	£	
Groceries	£	
TV Licence	£	
Satellite / Internet	£	
Landline telephone	£	
Mobile	£	
Home Insurance	£	
Health Insurance	£	
Pets Insurance	£	
Gas	£	
Electric	£	
Car Tax	£	
Car Insurance	£	
Fuel / Fares	£	
Smoking	£	
Drinking	£	
Other	£	
<b>Total</b>	<b>£</b>	

	Yes	No
Do you currently have a DWP Social Fund Loan?	<input type="radio"/>	<input type="radio"/>
Do you have any County Court Judgements?	<input type="radio"/>	<input type="radio"/>
Do you have any default notices? (This includes non-payments, underpayments and late payments)	<input type="radio"/>	<input type="radio"/>
Charging Orders against your property?	<input type="radio"/>	<input type="radio"/>
Are you an undischarged bankrupt?	<input type="radio"/>	<input type="radio"/>
Have you ever been bankrupt or are you in the process of bankruptcy?	<input type="radio"/>	<input type="radio"/>
Are you in the process or currently using the services of a debt management organisation?	<input type="radio"/>	<input type="radio"/>

(If you answer yes, or are unsure, to any of the above please provide details or use this space for any further information)

Additional Information

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### Who else do you owe money to?

(Please list all loans, Credit Cards, mail order, Catalogues, payday loans, Debt management companies etc.)

Lender	Purpose	Loan Amount/ Limit	Outstanding Balance	Payment Amount	Payment frequency
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
	Total	£	£	£	

### Office Use Only

Total Expenditure	£ <input style="width: 150px;" type="text"/>	month	<input style="width: 300px;" type="text"/>
Total credit payments	£ <input style="width: 150px;" type="text"/>	month	<input style="width: 300px;" type="text"/>
Total overall expenditure	£ <input style="width: 150px;" type="text"/>	month	<input style="width: 300px;" type="text"/>

**Partners Declaration:**

If you have declared your partners income details as part of your overall income in applying for this loan, your partner will need to sign below confirming agreement for their information to be used in considering the loan and its repayment.

**Partners name:** \_\_\_\_\_ **Partners Signature:** \_\_\_\_\_ **Date:** / /  
**Partners date of birth:** / / **National Insurance No:** \_\_\_\_\_

**Formal Declaration:**

I declare that I am/am not\* in good health and that I have/have not\* been diagnosed as having a life threatening condition. (\*delete as applicable) I further declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full complete. I understand the provision of false information is fraud and the credit union may take appropriate action if I am found to have deliberately provided false or misleading information. I acknowledge that Gateway Credit Union may verify any information given in relation to this loan application. All loans are subject to Credit Committee approval and availability of funds. I also agree to save the amount stated overleaf into my "Attached Shares account". I understand that I will not be able to withdraw from this account unless the loan balance is zero

Are you happy to receive information and statements by e mail instead of post? Yes  No   
(Please note we will not disclose your details to any third parties)

**Signature:** \_\_\_\_\_ **Date:** / /

**(Please note applications will not be accepted until all relevant information is provided)**

**Office use only**

Application completed and accepted by: \_\_\_\_\_ Branch \_\_\_\_\_ Date: / /

Additional Information: \_\_\_\_\_  
\_\_\_\_\_

ALD Search Yes  No  ALD Result \_\_\_\_\_ Date / /

Approved / Refused Signed \_\_\_\_\_ Date / /

Approved / Refused Signed \_\_\_\_\_ Date / /

Approved / Refused Signed \_\_\_\_\_ Date / /

Conditions / Reason \_\_\_\_\_  
\_\_\_\_\_

Informed Tel / In person / Email / Text Signed \_\_\_\_\_ Date / /

Comments: \_\_\_\_\_  
\_\_\_\_\_

**Collection from?** \_\_\_\_\_ **Office** \_\_\_\_\_ **Date** \_\_\_\_\_

Loan No. ( ) Loan amount: ( ) Loan & Interest: ( )

Loan agreement prepared by: ( ) Handed over by: ( ) Date / /

Debit Card Upload         DC Processed By: ( )

Chq No.         Chq Processed BY: ( )

Bacs Payment ID No:         Bacs Processed By: ( )