



Application for loan

Instructions

Please answer all questions on this form. Write **NONE** where appropriate. In order to enable your Credit Committee to deal promptly with your application, the questions should be answered as fully as possible. Please note in accordance with the registered rules of the credit union, no loan shall be made to a member who is under the age of eighteen and neither is nor has been married unless an indemnity is provided by the member's parent or guardian or by a person approved by the board of directors.

ALL SECTIONS REQUIRING SIGNATURE MUST BE SIGNED.

Loan applicant

Name			
Present address			
Previous address			
Date of birth		Member ID	
Telephone (H)		Telephone (W)	
Mobile		Email	

Personal details

Marital	
Number of dependants	
Accommodation	

I hereby apply for a loan of €
for the following provident or productive purpose

I propose to repay this loan by _____ installments of not less than
€ _____ including interest, **with my shares and deposits held as security.**

Account details

Share balance		Existing loan	
Deposit balance		Amount applied for	
		New total loan balance	

Other current loans

Balance Name: Repayment Details: Principal Remaining: Arrears or Prepaid Amt:

Proposed guarantor (if any)

Name	
Address	
Security	

Declaration of other creditors

I declare that I am not indebted to any other credit union, bank or loan agency either as a borrower, or guarantor, except as stated below. The statements made herein are made for the purpose of obtaining the loan, and are true to the best of my knowledge and belief.

I declare that I am indebted to the following creditors (list all debts, such as mortgages, loans, including car loans, hire purchase installments, banks, overdrafts, visa/access/credit cards, furniture accounts, etc.):

Description	Name of creditor	Balance	Amount	Frequency
Applicant signature:				
Date signed:				

Other information

(If there is any other information you believe would help in approving this loan please provide here).

Your employment details

Status			
Occupation			
Name and address of present employer			
Length of service with present employer		Employer's telephone number	
Net salary			
Other Income			
<p>I consent to the credit union contacting me at my place of employment during working hours in respect of this loan application and any credit agreement or otherwise in connection with my account.</p> <p>Applicant signature: Date signed:</p>			

Spouse's employment details (if applicable)

Status			
Occupation			
Name and address of present employer			
Length of service with present employer		Employer's telephone number	
Net salary			
Other Income			
<p>I hereby consent to my personal data being used to support the loan application of my spouse.</p> <p>Spouse's signature:</p> <p>Witness signature (CU Official):</p>			

ICB consent

The information which is held on the ICB database relates to credit agreements between ICB members and their customers/members. A condition of such agreements is that the customer agrees that the financial institute/Credit Union may use the data supplied for the purpose of credit checking. Consequently, where an individual enters a credit agreement with an ICB member, details of the individual's performance in complying with the terms of the agreement are input to the ICB "credit file" database, which may be accessed by all member institutions of ICB. Each time a person applies for credit from an ICB member, that institution accesses the ICB "credit file" to ascertain the applicant's performance under any previous agreement credit agreements with ICB members.

I consent to and authorize the Credit Union to process and retain data provided by me in respect of this application, to seek and provide credit references (searches), to record details of any transactions relating to a loan or other credit which may result from this application with the Irish Credit Bureau (ICB) for a period of 5 years from the date of closure of the loan and ICB to record, retain and disclose to its members details of such searches for a period of one year.

I acknowledge that the Credit Union 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 consent to any such application being processed, recorded and retained by ICB.

Please note that you have the right to access personal data held about you by the Credit Union and to correct any such inaccuracies in such data.

If we Malahide Credit Union Limited reject your credit application based on the consultation of a database (i.e. after a search of a database of credit histories) we Malahide Credit Union Limited are required by law to inform you immediately and without charge of the result of such consultation and are also required to provide you with particulars of the database consulted.

To put this in context for you, we should explain that it is our usual practice to consult a database on credit histories as part of our process for considering any application for credit. This can only be done with your permission, because credit history databases contain personal data which is protected by privacy rules. The databases we usually consult contain details, supplied by ourselves and other regulated financial/credit entities, of borrowers' recent credit performance in relation to specific debts to participating credit entities. We send an electronic request to the credit bureau for a credit report, and the credit bureau's database produces an automatic electronic response which shows whether the borrower is in arrears in relation to any credit agreement which has been registered with the database. This report is then considered as one of the factors in our decision on the application for credit.

You should note that, as stated above, the database is compiled using details, supplied by ourselves and other regulated financial/credit entities, in respect of borrowers' recent credit performance in relation to specific debts to participating regulated financial / credit entities. Neither Irish Credit Bureau Limited nor Malahide Credit Union Limited have any control over the information provided by the regulated financial / credit entities which participate in the database and are unable to verify the completeness and accuracy of such information. If you have a concern about the information provided by a regulated financial / credit entity in respect of your past credit performance you can obtain a copy of your own credit report at any time from Irish Credit Bureau Limited by paying a nominal fee.

Applicant signature: **Date signed:**

Witnessed by

Witness signature: **Witness name:**

Consent to use and disclose

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 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 loans which I may make to you and generally for administering and monitoring any accounts that 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 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 and employees of the Irish League of Credit Unions for the purpose of fulfilling your requirements and under the Savings Protection Scheme if such a scheme is operated on behalf of the Credit Union by the Irish League of Credit Unions; and
- (iv) to the processing 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.

Applicant signature: **Date signed:**

Marketing consent

I consent to the Credit Union, or third parties selected by the Credit Union, using my details to inform me of goods and/or services which may be of interest to me by email, text message or fax.	Yes / No
I consent to the Credit Union, or third parties selected by the Credit Union to inform me by phone or letter of goods and services that may be of interest to me.	Yes / No

Applicant signature: **Date signed:**

Declaration of fitness for work

I confirm that I am/I am not fit to follow my normal occupation or duties.

Applicant signature: **Date signed:**

Approvals

Approved by Board of Directors: **Approved by Credit Committee:**
(Signature of Chairman) **(Signatures of Credit Committee)**

Approved by Credit Officer:
(Signature of Credit Officer)