



**EAST SUSSEX**  
CREDIT UNION

# LOAN APPLICATION FORM

☒ Community Base,  
☒ 113 Queens Road, Brighton, BN1 3XG  
☎ 01273 234858  
✉ [info@credit-union.org.uk](mailto:info@credit-union.org.uk)

**This application must be supported by proof of income. If you are employed this should be your two most recent payslips. If you receive any benefits this should be a letter from the DWP or other benefit authority dated in the last three months. You must also enclose a bank or Post Office account statement dated in the last two months. If you do not have a bank account you must enclose a recent utility bill. If you have credit commitments you must provide proof of these.**

Surname:.....First Name(s):.....

Address:.....

.....Tel No.....

Member No:..... Date of Birth.....National Insurance No.....

Do you : Rent privately  Rent from council  Rent /Part own from Housing Assoc  Own your home

How long have you lived at your present address?.....Years.....Months. If less than 3 years, please give details of previous addresses below

1. ....

2. ....

Are you? Working less than 21hrs/wk  Working more than 21hrs/wk  Not working  Retired

What is your total normal income?..... weekly/fortnightly/monthly

If you are working give details of your employer

Employer's Name:.....Occupation.....

Employer's Address:.....

Time with current employer: .....Years.....Months

If you have been with your current employer less than 3 years, please give details of previous employers below

1. ....

2. ....

If you receive any benefits, please tell us what these are, how much you get and if weekly/ fortnightly/ monthly.

Child Benefit..... Income Support..... JSA.....

Incapacity Benefit ..... Housing Benefit..... DLA.....

Child Tax Credit..... Working Tax Credit.....

Other income (please give details).....

**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 the credit union. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing and debt recovery, for which purpose we hold a Category F consumer credit licence.

# Budget Planner

(complete either on weekly/monthly basis)

Are You ?

Single  Living with partner/spouse  Lone parent   
 Widowed

Description	Weekly	Monthly
Mortgage/Rent	£	£
Home Insurance	£	£
Health Insurance	£	£
Gas	£	£
Electricity	£	£
Water	£	£
Telephone/Mobile	£	£
Car Expenses	£	£
TV Licence	£	£
Satellite/Cable	£	£
Council Tax	£	£
Child Care	£	£
Food	£	£
Other loans	£	£
Credit Cards	£	£
HP/Catalogue	£	£
Court Orders	£	£
Other	£	£
<b>TOTAL :</b>	<b>£ :</b>	<b>£ :</b>

How many dependants do you have?.....

How much do you want to borrow .....

Purpose of loan.....

.....

I wish to repay the loan at £.....per week/month plus £.....savings

How do you wish to re-pay the loan?

Cash / PayPoint  Standing order  Payroll deduction

Please indicate how you would like to receive your money:

**Direct Credit** : (please complete direct credit form)

**By Cheque** made payable to yourself

**CASH at Post Office** (please specify location from list on website)

.....  
 Please note that payments to clear debts/arrears will be made to the creditors.

## Who else do you owe money to?

Please list all loans, credit cards, catalogues, credit books etc. Provide proof eg. most recent credit card or store card statements ,payment books

Name of creditor	Original amount	Balance owing	Repayments (weekly/monthly)

Do you have any CCJ's, Charging Orders or Default Notices registered against you? YES / NO

If on benefits, do you have any deductions inc. Social Fund loan? YES / NO (please delete as appropriate)

If YES, how much are you having deducted.....weekly/fortnightly/monthly

ARE YOU AN UNDISCHARGED/DISCHARGED BANKRUPT? YES / NO (please delete as appropriate)

**Health status** I have / have not received treatment or medical advice / consultation for an illness or injury in the past six months. If yes please give details:

**Formal Declaration:** I declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full information. I understand that the provision of false information is fraud and that the credit union may take appropriate action if I am found to have deliberately provided false or misleading information. I understand ESCU may verify any information given in relation to this loan application including use of a credit reference agency and all loans are subject to Loan Officer approval and availability of funds.

Signed..... Date.....

**Partners Declaration:** If you have declared your partner's 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 including use of a credit reference agency and its repayment.

Partner's name ..... Partner's Signature.....

Office use only

Amount approved:.....Loan repayment.....Savings.....wkly/fortnightly/monthly Signed..... Signed.....

**LOAN TYPE:** LOAN 1 / LOAN 2 / LOAN 3 / Top up **PAYMENT METHOD** BACS / PP / SO / PD