



SAG Credit Union Limited

SAG Credit Union Limited, Belfast, BT11 9BS
Phone : 028 90615669

Web : sagcreditunion.co.uk Email : sag-creditunion@btconnect.com

Member Number

Date

Teller

LOAN APPLICATION FORM

Contact Details

Name

Address

Telephone

Email

Personal Details

Date of Birth Age Date Joined

Marital Status No. of Dependents

Accommodation Details

Accommodation Type Years

Employment Details

Occupation

Employer Name

Nature Of Business

Address

Status Years

Net Salary Gross

Other Income Type	Amount	Agency	Balance

Mortgage & Creditor Details

Credit Type	Amount	Agency	O/S Balance	End Date

Spouse Details

Spouse Member No

Name

Occupation

Employer Name

Address

Status Years

Net Salary

Membership Details

Share Account

Account Balances

Current Balances

Savings Balance

Loan Balance

Loan Arrears

Interest Due

Balance All Loans

Historic Loan Information

Number of Loans

Total Loan Issues

Last Loan Issued

Last Loan Type

Loan Application Details

Loan Purpose

Existing Balance Gross Loan

Amount Requested £0.00

Net Loan

Term of Loan

Repayment

Collateral Details

Collateral

Collateral Amount

Other Collateral

Guarantor Details

Member Number Relationship

Guarantor Name

Address

Phone



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DATA PROTECTION

I understand that under the Data Protection Acts, 1998 ("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.

Applicant 1 Signature	<input checked="" type="checkbox"/>	Applicant 2 Signature	<input checked="" type="checkbox"/>
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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 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 of 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 scheme is operated on behalf of the Credit Union by the Irish League of Credit Unions; and
- (iv) to you disclosing any information in my application or in respect of any account or transaction of mine with the Credit Union to authorised officers or employees of ECCU Insurance Company Limited for the purpose of provision of insurance cover, which may apply, subject to the terms and conditions of cover provided by ECCU Assurance Company Limited to the Credit Union as policyholder; and 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.

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.

Applicant 1 Signature	<input checked="" type="checkbox"/>	Applicant 2 Signature	<input checked="" type="checkbox"/>
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MARKETING

From time to time, the Credit Union, or third parties selected by the Credit Union, may use your details to inform you of goods and/or services which may be of interest to you. The use of your details for marketing purposes will depend on the preferences that you express below:

Opt in (marketing by email, text message and fax)

I consent to the Credit Union, or third parties selected by the Credit Union, informing me of goods or services that may be of interest to me by email, text message or fax.

Opt Out (other forms of marketing)

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.

Applicant 1 Signature	<input checked="" type="checkbox"/>	Applicant 2 Signature	<input checked="" type="checkbox"/>
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I consent to and authorise this Credit Union to process and retain data provided by me in respect of this application as the application for credit although not from myself is depending on my income for repayments

Spouse/Partner/ Guarantor Signature	<input checked="" type="checkbox"/>	Witness (CU Official)	<input checked="" type="checkbox"/>
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DECLARATION

- I am not indebted to any other Credit Union, bank or loan agency either as a borrower or guarantor, except as stated above.
- I confirm that I have the financial means to repay this loan and that it will be used for the purpose stated overleaf.
- The statements herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief.
- It has been explained to me that my shares will be held as security for this loan.
- I hereby agree that in the event of my death, having reached my 80th birthday, any outstanding balances on my loan shall be deducted from my shares and paid to SAG Credit Union Limited.

Member Signature	<input checked="" type="checkbox"/>	Member 2 Signature	<input checked="" type="checkbox"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>
Witness Signature	<input type="text"/>	Witness Signature	<input type="text"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>

CREDIT CHECK

The information which the Credit Union and other lenders provide to the credit agencies may be used by other organisations to:

- i. verify your identity if you or your financial associate applies for other facilities including all types of insurance applications and claims;
- ii. make credit decisions about you, your partner, other members of your household or your business;
- iii. trace your whereabouts and recover payment if you do not make payments that you owe;
- iv. conduct checks for the prevention and detection of crime including fraud and/or money laundering;
- v. manage your personal, your partner's and/or your business account (if you have one);
- vi. undertake statistical analysis and system testing.

Applicant 1 Signature	<input checked="" type="checkbox"/>	Applicant 2 Signature	<input checked="" type="checkbox"/>
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OFFICE USE ONLY	Application Decision Status		Approval Signatures	Date	<input type="text"/>
	Loan Officer	Approved <input type="checkbox"/>		Maturity Date	<input type="text"/>
		Rejected <input type="checkbox"/>		Cheque No	<input type="text"/>
	Manager	Approved <input type="checkbox"/>		Credit Agr No	<input type="text"/>
		Rejected <input type="checkbox"/>		Paid	<input type="text"/>
	Credit Committee	Approved <input type="checkbox"/>			
		Rejected <input type="checkbox"/>			
	Board	Approved <input type="checkbox"/>			
		Rejected <input type="checkbox"/>			
	Amount Applied For	<input type="text"/>		Comments	<input type="text"/>
Amount Approved	<input type="text"/>				
New Credit Limit	<input type="text"/>				