

# Loan Application Form

## Checklist

- 3/6 months up to date bank statements
- 3 most recent payslips or social welfare payment slips
- If Self-Employed the last 2 years Notice of Self-Assessment, a Tax Clearance Certificate/Letter from an Account
- Confirming Tax Affairs are up-to-date and a Set of Business Accounts if available.
- Up to date ID & Address Verification
- Evidence of PPS Number
- Any other paperwork that will back up your application e.g. quotes/estimates, education fees etc

Loans greater than €20,000 may require further information e.g. Salary Certificate, Statement of Means etc.

(PLEASE COMPLETE ALL SECTIONS IN BLOCK CAPITALS)

## Section 1: Loan Details



Amount applied for: € \_\_\_\_\_ Purpose of Loan: \_\_\_\_\_

Repayment amount: € \_\_\_\_\_ Repayment frequency: Weekly  Fortnightly  Monthly

## Section 2: Personal Details

**PLEASE NOTE: In the case of a loan in joint names information must be provided by both parties to the loan.**

### APPLICANT 1

Title: \_\_\_\_\_ First Name: \_\_\_\_\_

Surname: \_\_\_\_\_

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

If less than 5 years at current address, please indicate previous home address: \_\_\_\_\_  
\_\_\_\_\_

Contact Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_

(personal email address only - "info@..." not permitted)

PPS/Tax ID Number: \_\_\_\_\_

Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Nationality: \_\_\_\_\_

Country of Residence: \_\_\_\_\_

Visa ID: \_\_\_\_\_ Visa Expiry: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Marital Status: \_\_\_\_\_

Number of dependents: \_\_\_\_ Ages: \_\_\_\_, \_\_\_\_, \_\_\_\_, \_\_\_\_, \_\_\_\_, \_\_\_\_

### APPLICANT 2 (where applicable)

Title: \_\_\_\_\_ First Name: \_\_\_\_\_

Surname: \_\_\_\_\_

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

If less than 5 years at current address, please indicate previous home address: \_\_\_\_\_  
\_\_\_\_\_

Contact Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_

(personal email address only - "info@..." not permitted)

PPS/Tax ID Number: \_\_\_\_\_

Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Nationality: \_\_\_\_\_

Country of Residence: \_\_\_\_\_

Visa ID: \_\_\_\_\_ Visa Expiry: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Marital Status: \_\_\_\_\_

Number of dependents: \_\_\_\_ Ages: \_\_\_\_, \_\_\_\_, \_\_\_\_, \_\_\_\_, \_\_\_\_, \_\_\_\_

## Section 3: Further Details

### APPLICANT 1

#### Accommodation:

Home Owner  Renting  Living with Parents/Relative   
 Other  Please specify: \_\_\_\_\_

#### Employment:

Occupation: \_\_\_\_\_  
 Position Held: \_\_\_\_\_  
 Employer Name: \_\_\_\_\_  
 Employer Address: \_\_\_\_\_  
 \_\_\_\_\_  
 Date Commenced Employment: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Employment Type: Full-Time  Part-Time  Student   
 Self-Employed  Unemployed  Retired   
 Pay Frequency: Weekly  Fortnightly  Monthly

#### If self-employed:

Business Name: \_\_\_\_\_  
 Business Address: \_\_\_\_\_  
 \_\_\_\_\_  
 Business Name: \_\_\_\_\_  
 Years in Business: \_\_\_\_\_  
 Name of Accountant: \_\_\_\_\_  
 Accountant Phone Number: \_\_\_\_\_  
 Accountant Address: \_\_\_\_\_  
 \_\_\_\_\_

### APPLICANT 2 (where applicable)

#### Accommodation:

Home Owner  Renting  Living with Parents/Relative   
 Other  Please specify: \_\_\_\_\_

#### Employment:

Occupation: \_\_\_\_\_  
 Position Held: \_\_\_\_\_  
 Employer Name: \_\_\_\_\_  
 Employer Address: \_\_\_\_\_  
 \_\_\_\_\_  
 Date Commenced Employment: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Employment Type: Full-Time  Part-Time  Student   
 Self-Employed  Unemployed  Retired   
 Pay Frequency: Weekly  Fortnightly  Monthly

#### If self-employed:

Business Name: \_\_\_\_\_  
 Business Address: \_\_\_\_\_  
 \_\_\_\_\_  
 Business Name: \_\_\_\_\_  
 Years in Business: \_\_\_\_\_  
 Name of Accountant: \_\_\_\_\_  
 Accountant Phone Number: \_\_\_\_\_  
 Accountant Address: \_\_\_\_\_  
 \_\_\_\_\_

## Section 4: Income Details

### APPLICANT 1

#### Main Income (Yearly):

Net income per annum: € \_\_\_\_\_  
 (Note: net income is your take home pay)

#### Other Income (Monthly):

Children's Allowance: € \_\_\_\_\_  
 Social Welfare: € \_\_\_\_\_  
 Type of Payment: \_\_\_\_\_  
 Length of Payment: \_\_\_\_\_  
 Additional Income: € \_\_\_\_\_  
 Details: \_\_\_\_\_  
 \_\_\_\_\_

### APPLICANT 2 (where applicable)

#### Main Income (Yearly):

Net income per annum: € \_\_\_\_\_  
 (Note: net income is your take home pay)

#### Other Income (Monthly):

Children's Allowance: € \_\_\_\_\_  
 Social Welfare: € \_\_\_\_\_  
 Type of Payment: \_\_\_\_\_  
 Length of Payment: \_\_\_\_\_  
 Additional Income: € \_\_\_\_\_  
 Details: \_\_\_\_\_  
 \_\_\_\_\_



## Section 5: Ongoing Commitments

### APPLICANT 1

	Monthly repayment amount (€)	Outstanding balance (€)	Provider
Rent/Mortgage	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit Card	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bank Loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Car Loan/Lease	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other CU Loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Store Cards	<input type="text"/>	<input type="text"/>	<input type="text"/>
Store Finance	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Loans	<input type="text"/>	<input type="text"/>	<input type="text"/>

Credit Card limit: € \_\_\_\_\_

### APPLICANT 2 (where applicable)

	Monthly repayment amount (€)	Outstanding balance (€)	Provider
Rent/Mortgage	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit Card	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bank Loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Car Loan/Lease	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other CU Loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Store Cards	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Loans	<input type="text"/>	<input type="text"/>	<input type="text"/>

Credit Card limit: € \_\_\_\_\_

## Section 6: Data Protection & Data Privacy Statement

The details provided in this application form together with any other information that is furnished to us in connection with this application will be retained and processed by Member First Credit Union Ltd. in accordance with our Data Privacy Statement. Please take time to read this document which is available to you at [www.mfcu.ie](http://www.mfcu.ie) or in any of our branches.

### CENTRAL CREDIT REGISTER

**IMPORTANT NOTICE:** Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements. The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information see [www.centralcreditregister.ie](http://www.centralcreditregister.ie)

## Section 7: Declaration

1. I/we are over 18 years of age.
2. All statements made and particulars given to the Credit Union in connection with this loan application including all supporting information are strictly true to the best of my/our knowledge and belief. I am not indebted to any other Credit Union, bank or loan agency as a borrower or guarantor, except as stated above.
3. That the information provided accurately represents my/our financial situation.
4. I/we confirm that I/we have the financial means to repay this loan, and it will be used for the purpose outlined and that I/we will inform the Credit Union of any changes to my/our situation which might affect my/our financial situation.
5. I/we understand that my/our shares at loan issue will be held as security for this loan.

Applicant 1

Applicant 2

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Note: For convenience, it may be necessary for the Credit Union to contact you via phone or text message. Please note the Credit Union maintains the right to contact you by such means as best available to it in relation to a non-performing loan or an outstanding debt to the Credit Union.

Lending criteria, T&C's apply.

**WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.**



# Your Loan Options ...

Whether it's buying a new car, financing your education or renovating your home, we can help you achieve these dreams by supporting your financial needs.

Check out some of our popular loan options below - all our loans come with great benefits as standard, including FREE Loan Protection insurance,\* interest calculated on the reducing loan balance ("the more you pay, the less you pay") flexible repayment options and no penalty for early repayments.

If you need advice on your borrowing journey, our qualified Loan Officers are always happy to help.

## Personal Loan

- ✓ apply online, funds sent straight to your account
- ✓ loans from €500
- ✓ 24 hour loan approval
- ✓ 10.99% interest rate (11.56% APR)

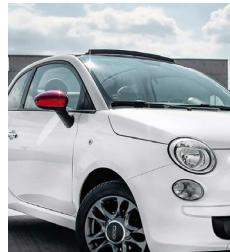


Representative Sample

Loan Amount	€10,000
Weekly Repayment	€50.03
Loan Term	5 years
Total Cost of Credit	€13,008.17

## Car Loan

- ✓ no balloon payments or hidden fees
- ✓ own the car from the start
- ✓ 24 hour loan approval
- ✓ loans from €5,000
- ✓ 7.99% interest rate (8.56% APR)



Loan Amount	€15,000
Weekly Repayment	€70.03
Loan Term	5 years
Total Cost of Credit	€18,206.59

## Home Improvements

- ✓ loans from €15,000 - €75,000
- ✓ repayment terms up to 10 years
- ✓ 24 hour loan approval
- ✓ 7.99% interest rate (8.3% APR)



Loan Amount	€35,000
Weekly Repayment	€97.79
Loan Term	10 years
Total Cost of Credit	€50,850.49

## Welcome Loan

- ✓ exclusive offer for first-time borrowers
- ✓ available to new and existing members
- ✓ loans from €10,000
- ✓ 24 hour loan approval
- ✓ 7.99% interest rate (8.3% APR)



Loan Amount	€10,000
Weekly Repayment	€46.68
Loan Term	5 years
Total Cost of Credit	€12,137.73

## Covered Loan

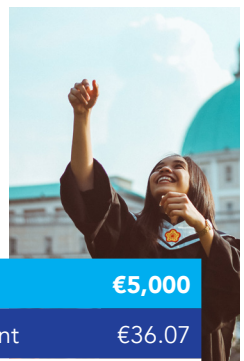
- ✓ protect your savings
- ✓ build your credit history
- ✓ instant loan approval
- ✓ 6.99% interest rate (7.21% APR)



Loan Amount	€12,000
Weekly Repayment	€54.72
Loan Term	5 years
Total Cost of Credit	€14,226.88

## Education Loan

- ✓ cover Third Level expenses (including fees, books & equipment)
- ✓ loans from €500
- ✓ 24 hour loan approval
- ✓ 7.99% interest rate (8.3% APR)



Loan Amount	€5,000
Weekly Repayment	€36.07
Loan Term	3 years
Total Cost of Credit	€5,626.99

WARNING: If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.