

# Loan Application Form

**Members please note this completed loan application must be accompanied with copies of:**

- ☐ 3 months up-to-date bank statements
- ☐ 3 most recent payslips or social welfare payment slips
- ☐ If Self-Employed a Notice of Self-Assessment, a Tax Clearance Cert and a Set of Accounts will be required
- ☐ Up-to-date ID & Address Verification
- ☐ Any other paperwork that will back up your application e.g. quotes/estimates, education fees

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

**Loans greater than €20,000 may require further information**

## Section 1: PERSONAL DETAILS

Account No.

       

### FIRST APPLICANT

### SECOND APPLICANT *(where applicable)*

First Name

First Name

Surname

Surname

Present Address

Present Address

Years at Address

Years at Address

If less than 2 years please give previous address

If less than 2 years please give previous address

Contact Phone Number

Contact Phone Number

Email

Email

PPSN

PPSN

Date of Birth

Date of Birth

Nationality

Nationality

Marital Status

Marital Status

Number of Dependants

Ages

Number of Dependants

Ages

## Section 2: LOAN DETAILS

Amount Applied for:

Purpose of Loan:

Repayment Amount:

Repayment Frequency: ☐ Weekly ☐ Fortnightly ☐ Monthly

Repayment Type: ☐ OTC ☐ DD ☐ EFT ☐ Realex (Debit Card)

## Section 3: ACCOMMODATION DETAILS

### FIRST APPLICANT

☐ Home Owner ☐ Renting  
☐ Living with Parents/Relatives

### SECOND APPLICANT *(where applicable)*

☐ Home Owner ☐ Renting  
☐ Living with Parents/Relatives

## Section 4: EMPLOYMENT DETAILS

Occupation

Position Held

Employer Name

Employer Address

How long in current employment

Employment Type

Permanent ☐ Temporary ☐ Contract ☐

### If Self Employed

Business Name

Business Address

Business Description

Year in Business

Accountant Name

Accountant Address and Phone Number

Occupation

Position Held

Employer Name

Employer Address

How long in current employment

Employment Type

Permanent ☐ Temporary ☐ Contract ☐

### If Self Employed

Business Name

Business Address

Business Description

Year in Business

Accountant Name

Accountant Address and Phone Number

## Section 5: INCOME DETAILS

Gross Basic Income per annum €	Gross Basic Income per annum €
Net Monthly Income €	Net Monthly Income €
Payment Frequency	Payment Frequency
Salary Payment Method	Salary Payment Method
Children's Allowance	Children's Allowance
Social Welfare	Social Welfare
Additional Income (if any) Details _____ _____ _____	Additional Income (if any) Details _____ _____ _____

## Section 6: ONGOING COMMITMENTS

	Repayment Amount	Outstanding Balance		Repayment Amount	Outstanding Balance
Rent/Mortgage			Rent/Mortgage		
Credit Card			Credit Card		
Bank Loan			Bank Loan		
Car Loan/Lease			Car Loan/Lease		
Overdraft			Overdraft		
Store Cards			Store Cards		
Other Loans			Other Loans		

## Section 7: SPOUSE/PARTNER DECLARATION

I hereby consent to my income and financial circumstances being considered for the purposes of the current Loan Application for....., although the application is not for myself, it is dependent on my income for repayment. I consent to Member First Credit Union checking my credit record with credit reference agency or agencies.

Signature

Date

## Section 8: PAYMENT PROTECTION INSURANCE\*

Would you like further information on PPI

☐ Yes

☐ No

\* Payment protection insurance, or PPI, is insurance that will pay out a sum of money to help you cover your monthly repayments on your loans, if you are unable to work for certain reasons covered by your policy, such as death, illness or accident, or you become unemployed through no fault of your own.

## Section 9: DECLARATION

1. I/we are over 18 years of age.
2. That 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. I/we undertake to 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.
6. I/we hereby authorise Member First Credit Union Ltd to procure credit references from a credit reference agency or agencies and to make such enquiries as any member of Member First Credit Union Ltd may deem necessary in connection with this application.
7. I/we hereby confirm that the authorisation contained herein to disclose personal information, including PPSN constitutes a consent for the purposes of the Data Protection Act, 1998 and 2003.

### FIRST APPLICANT

Signature

Date

### SECOND APPLICANT (where applicable)

Signature

Date

### 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)

**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.

### Head Office

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**Member First**  
CREDIT UNION



[www.mfcu.ie](http://www.mfcu.ie)

Member First Credit Union Limited is regulated by the Central Bank of Ireland.