	<b>Member's On-line</b>	<b>Name</b>
	<b>Loan Application Form</b>	<b>No.</b>

**INTRODUCTION**

Please fully complete the form, ensuring all boxes are ticked, where applicable, and relevant information entered. Failure to do this may result in BCU having to contact you, which may take longer for the loan to be processed.

BCU loans are only available to individuals who **LIVE OR WORK** in our common bond area, with the following postcodes. OL10, OL11, OL12, OL13, OL14, OL16, BB4, BL0, BL9. Or if you are a member of The East Lancs Railway Preservation Society.

Please tick the relevant box below:

Live in Common Bond Area	Work in Common Bond Area	Member of East Lancs Railway Society
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	<b>In making this application, I confirm I am not a bankrupt, involved in an Individual Voluntary Arrangement, Debt Relief Order. I in agreements with creditors for reduced payments or plan to be.</b>
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<b>LOAN DETAILS</b>	
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<b>How much are you looking to borrow?</b>	£
<b>Term of Credit (in months)</b>	

<b>Payment Frequency (please tick preference)</b>	<b>Weekly</b>	<b>Fortnightly</b>	<b>Monthly</b>	<b>4-Weekly</b>
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<b>What is the loan for?</b>	
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Please continue **overleaf** on Page 2

<b><u>Office use only in this space.</u></b>
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	<b>Member's On-line</b>	<b>Name</b>
	<b>Loan Application Form</b>	<b>No.</b>

**PERSONAL DETAILS**

**Membership Number**

<b>Title</b> Mr, Mrs, Miss or Ms	<b>First Name</b>
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<b>Surname</b>	<b>Date of Birth (dd/mm/yy)</b>
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**Contact phone number (mobile if possible)**

**National Insurance Number**

**Email**


<b>Address Details</b>	<b>Post Code</b>
<b>Line 1</b>	
<b>Line 2</b>	
<b>Line 3</b>	
<b>Town</b>	
<b>County</b>	
<b>Country</b>	

<b>How long have you lived at your current address?</b> (enter number of <b>full</b> years.	
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If you have lived at your current address for LESS than 3 years, please provide details below of previous address.

<b>Previous Address Details</b>	<b>Previous Post Code</b>
<b>Line 1</b>	
<b>Line 2</b>	
<b>Line 3</b>	
<b>Town</b>	
<b>County</b>	
<b>Country</b>	

**Continued on page 3**

	<b>Member's On-line</b>	<b>Name</b>
	<b>Loan Application Form</b>	<b>No.</b>

<b>How many individuals aged 14 years and over live in your house (please include yourself)</b>	
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<b>How many children <u>under 14 years</u> live in your house.</b>	
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**What is your marital status ?**

<b>Married</b>	<b>Single</b>	<b>Living with partner</b>
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**Please tell us about your home.**

<b>Rented</b>	<b>Owned</b>	<b>Other</b>
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**YOUR INCOME**

Please tell us your income, include any benefits and pensions you receive, as well as, salary from employment.

**Monthly Total of ALL income (after tax)**

Source	Amount	Frequency. Weekly/Fortnightly/Monthly/4-weekly
<b>TOTAL</b>		(after Tax)

If you are employed, please provide your employer's name and address.


If you are unemployed, please provide details of main benefit you receive.

<b>Name of employer OR Main Benefit</b>
<b>Employer's address (if you are UNEMPLOYED enter N/A).</b>

<input type="checkbox"/>	Where I have indicated I am employed, I confirm that I am in a permanent contract and not under notice of redundancy or termination of employment.
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<b>Total of ALL current debts.(excluding Mortgage)</b>	£
<b>Monthly payments for existing Loans, HP agreements etc.</b>	£

Continue overleaf on Page 4

	<b>Member's On-line Loan Application Form</b>	<b>Name No.</b>
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**DECLARATION**

**Important: Your personal information:  
Credit decisions and also the prevention of fraud and money laundering.**

We may use credit reference and fraud prevention agencies to help us make decisions. What we do and how both we, and credit reference and fraud prevention agencies will use your information is detailed in:

*A Guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention agencies, (<https://bacupcreditunion.co.uk/wp-content/uploads/A-Guide-to-how-we-use-your-Personal-information-BACUP-CU.pdf>)*

OR you can call our administration office on 01706 601809 for a copy.

By confirming your agreement to proceed you are accepting that we may each use your information in this way. ( Please place a tick in relevant boxes below)

<input type="checkbox"/>	I accept the use of Credit Reference Agencies and declare that the information given by me on this form is true and correct, to the best of my belief.
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<input type="checkbox"/>	I consent to my personal data being held by Bacup (Lancashire) Credit Union Ltd. for the purpose of the application and my membership with the Credit Union.
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<input type="checkbox"/>	Please provide a copy of your latest bank statement.
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If your loan application is approved, how would you like to receive the funds?

CASH	<input type="checkbox"/>	Engage Card	<input type="checkbox"/>
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Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Print name \_\_\_\_\_

Bacup ( Lancashire) Credit union Ltd. is Regulated and authorised by :-

