

Name & Address of Employer: _____ _____ _____	Name & Address of Employer: _____ _____ _____
Your take home pay € _____ Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Please attach three recent payslips	Your take home pay € _____ Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Please attach three recent payslips
Length of Service with present Employer: ____	Length of Service with present Employer: ____
Other Household Income: € Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Please attach supporting documentation	Other Household Income: € Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Please attach supporting documentation
Childrens Allowance: _____ Lone Parents Allowance: _____ State Pension: _____ Disability / Invalidity Pension _____ Maintenance: _____ Unemployment Benefit _____ Carers Allowance _____ Private Pension _____ _____ Family Income Supplement _____ Mortgage Interest Supplement _____	Childrens Allowance: _____ Lone Parents Allowance: _____ State Pension: _____ Disability / Invalidity Pension _____ Maintenance: _____ Unemployment Benefit _____ Carers Allowance _____ Private Pension _____ _____ Family Income Supplement _____ Mortgage Interest Supplement _____

Declaration of other Creditors:

I / We declare that I/We am not indebted to any other credit union, bank or loan agency as a borrower or guarantor except as stated below. The statements made herein are made for the purpose of obtaining the loan and are true to the best of my/our knowledge and belief.

I/We declare that I/we have the financial means to repay this loan.

I/We declare that I /we am indebted to the following creditors (list all debts, mortgages, loans, hire purchase installments, banks, overdrafts, visa/access/credit cards, furniture accounts etc.)

Signed: _____ Signed: _____ Date: _____

Household Expenditure / Outgoings Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>
Mortgage Original Mortgage Amount: _____ Year of Issue: _____ Balance of mortgage now: _____ Name of Mortgage Company: _____ _____ Monthly Repayment: _____ Term of Mortgage: _____	Mortgage Original Mortgage Amount: _____ Year of Issue: _____ Balance of mortgage now: _____ Name of Mortgage Company: _____ _____ Monthly Repayment: _____ Term of Mortgage: _____
Recent Mortgage statement Required	Recent Mortgage statement Required
Rent: _____ per wk/ fortnight /month	Rent: _____ per wk/ fortnight /month

For All loans please attach recent statement		For All loans please attach recent statement	
Loan1:Name of Financial Institution _____ Original Amount granted: _____ Current balance: _____ Repayment: _____per wk/ fortnight /month	Loan1:Name of Financial Institution _____ Original Amount granted: _____ Current balance: _____ Repayment: _____per wk/ fortnight /month	Loan2:Name of Financial Institution _____ Original Amount granted: _____ Current balance: _____ Repayment: _____per wk/ fortnight /month	Loan2:Name of Financial Institution _____ Original Amount granted: _____ Current balance: _____ Repayment: _____per wk/ fortnight /month
Credit Card balance: _____		Credit Card balance: _____	
Recent statement required		Recent statement required	
Household Expenses:			
Rent			
Mortgage			
Groceries			
Light & Heat			
Household Insurance			
Health Insurance			
Motor Insurance			
Motor Tax			
Motor Diesel / Petrol			
Motor Maintenance Costs			
Telephone / Mobile Cost			
Refuse Charge			
Tv / Sky cost			
Education			
Clothing / Footware			
Other Expenses Please Specify			

Declaration of fitness for work:

I/We confirm that I/we are in good health / not in good health and I am fit/not fit to follow my normal occupation or duties

Signed: _____

Signed: _____

Date: _____

Date: _____

Irish Credit Bureau Consent

I/We authorise to process and retain data provided by me/us in respect of this application, to seek and provide credit references (searches), to record details of any transaction which may result from this application with Irish Credit Bureau Ltd. and ICB to record, retain and disclose to it's members details of such searches for a period of one year and for monitoring the loan if granted. I/We acknowledge that and/or the ICB are permitted to disclose any material misstatement of the fact contained in the application for financial accommodation to its members and relevant bodies. I/We consent to any such application being processed, recorded and retained by ICB.

Signed: _____

Date: _____

Data Protection Consent 1998 & 2003

I understand that under the Data Protection Acts, 1988 and 2003 ("the "DPA"), my consent may be required for the credit union to process personal data which it may have in it's possession concerning me (including disclosure to third parties). I note that this personal data may include sensitive personal data within the meaning of the DPA, the processing of which requires my explicit consent. I also understand that under Section 71 of the Credit Union Act, 1997, the credit union, subject to exceptions listed in the Section, shall not disclose or permit to be disclosed, without my consent, any information that concerns an account or transaction of mine with the credit union

For the purpose of assessing any applications (including loan applications) which I may make to you and for generally administering and monitoring any accounts I have with the credit union, including the loan account if granted and any other loan account I have from time to time with you, I consent:

(i) to you seeking information concerning applications for loans and my credit history from any credit union and from any credit reference bureau or agency operated or arranged by the Irish League of Credit Unions and for that purpose you may disclose any information in this application or which you may have concerning me to any credit union or to any such credit reference bureau or agency; and

(ii) to any credit union or any credit reference bureau or agency operated by the Irish League of Credit Unions disclosing information concerning applications for loans and my credit history with any credit union or otherwise; and

(ii) to you seeking information concerning applications for loans and my credit history from any credit union and from any credit reference bureau or agency operated or arranged by the Irish League of Credit Unions and for that purpose you may disclose any information in this application or which you may have concerning me to any credit union or to any such credit reference bureau or agency; and

(iii) to the 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 the processing of any information relating to me, either contained in this form or otherwise, 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

Signed: _____

Date: _____

MARKETING

I/We agree to be contacted with future service offerings by Carrick on Shannon & District Credit Union Limited by post, phone, fax or email.

Signed: _____

Date: _____

FOR OFFICIAL USE ONLY

Loan Officer Approved Approval Signature: _____

Manager Approved
 Rejected Approval Signature: _____

Credit Committee Approved Approval Signature: _____
 Rejected

Board Approved Approval Signature: _____
 Rejected

Comments: _____

Additional Member Information	Supplied:	Requested	Outstanding
Payslips	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bank statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage Statement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Visa Statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan Statement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business / Farm Accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quotation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P60	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Direct Debit / Standing Order	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

I confirm the above information has been requested / supplied

Signed: _____ **Date:** _____