

## Section A - Personal Details

Name

Account No.

Address

Telephone No.

e-Mail address:

Are you: Home Owner  Tenant

Marital Status  No. of dependants

Living With Parents  Other

Is spouse a member? Yes / No Spouse's a/c no.

If yes, spouse's name

## Section B - Employment Details

Employer's name

Occupation

How long in this employment?

Is spouse employed? Yes / No

Are you: Permanent  Temporary  Homemaker

If yes, where?

Self-employed  Retired  Unemployed

## Section C - Financial Details

Net Monthly Income

	Current Bal	Institution	Repay Amount	Frequency
Mortgage/Rent	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Loan(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Other Monthly Income (Give Details)

Spouse's Income (if applicable)

## Section D - Loan Details

Amount required

Purpose of loan

Amount of existing loan (if any)

Share balance

Total Amount of new loan

Do you wish to avail of PPI? Yes / No

Repayment period  months

If no, then I/We understand that this repayment is not protected. If yes, I/We confirm that the benefits of Payment Protection Insurance have been explained to me/us.

## Section E - Declarations

- Data Protection Act 1988: I/We consent to the information contained in this application form being released to the Irish League of Credit Unions and underwriting Insurance Company for the purpose of Payment Protection Insurance.
- I/We declare that I/We am no/are not indebted to any other financial institution or guarantor, except as stated above. The information given by me/us on this application form is made for the purpose of obtaining the loan, and is true, to the best of my knowledge and belief. I/We declare that to the best of my/our knowledge and belief I am/I am not fit to follow my normal occupation (delete as appropriate). I authorise the Credit Union to make whatever enquiries are deemed necessary to process this application, including searches against you of the records held by direct reference agencies.

Signature of Applicant

Date

# Consent to use and disclose Data Protection Acts 1988 and 2003 and Section 71 of the Credit Union Act, 1997

I understand that under the Data Protection Acts, 1988 and 2003 (DPA), my consent may be required for the credit union to process personal data that 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.

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 my membership application, assessing any loan applications I 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:

**1. 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 such 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 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 a scheme is operated on behalf of the credit union by the Irish League of Credit Union; and
- (iv) 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.

2. From time to time, the credit union, or third parties selected by the credit union may use your details to inform you of goods/competitions/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-Out (Marketing by email, text message, phone and/or fax)**

I do not wish to receive to marketing from The Lough Credit Union or third parties selected by said 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.

<b>Member's Signature:</b> _____	<b>Witnessed by:</b> _____	<b>Date:</b>
<b>Print Name:</b> _____	<b>Print Name:</b> _____	____ / ____ / 20____

The information which is held on the ICB database relates to credit agreements between these ICB members and their customers. A condition of such agreements is that the member agrees that the financial institution may use the data supplied for the purpose of credit checking. Consequently, where an individual enters a credit agreement with an ICB member, details of the individual's performance in complying with the terms of the agreement are input to the ICB "credit file" database, which may be accessed by all member institutions of ICB. Each time a person applies for credit from an ICB member, that institution accesses the ICB's "credit file" to ascertain the applicant's performance under any previous credit agreements with ICB members.

3. In addition to paragraphs 1 and 2 above, I further consent to and authorise the credit union to process and retain data provided by me in respect of this application, to seek and provide credit references (searches), to record details of any transaction relating to a loan or other credit which may result from this application with the Irish Credit Bureau (ICB) for a period of 5 years from the date of closure of the loan and ICB to record, retain and disclose to its members details of such searches for a period of one year.
4. I acknowledge that the credit union and/or the ICB are permitted to disclose any material misstatement of fact contained in the application for financial accommodation to its members and relevant bodies. I consent to any such application being processed, recorded and retained by ICB.

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.

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.

<b>Member's Signature:</b> _____	<b>Witnessed by:</b> _____	<b>Date:</b>
<b>Print Name:</b> _____	<b>Print Name:</b> _____	____ / ____ / 20____