



# Granard Credit Union Ltd

Barrack Street, Granard, Co Longford  
Phone : 043-86711 Fax : 043-87021  
Email : granardcreditunion@eircom.net

Member Number

Date

Teller

## LOAN APPLICATION FORM

### Contact Details

Name

Address

Telephone

Email

### Membership Details

Share Account  Deduct DIRT

Current Balances		Historic Loan Information	
Savings Balance	<input type="text"/>	Number of Loans	<input type="text"/>
Loan Balance	<input type="text"/>	Total Loan Issues	<input type="text"/>
Loan Arrears	<input type="text"/>	Last Loan Issued	<input type="text"/>
Interest Due	<input type="text"/>	Last Loan Type	<input type="text"/>
Balance All Loans	<input type="text"/>		

### Personal Details

Date of Birth  Age  Date Joined

Marital Status  No. of Dependents

### Loan Application Details

Loan Purpose

Existing Balance  Gross Loan

Amount Requested

Net Loan

Term of Loan

Repayment

### Accommodation Details

Accommodation Type  Years

### Employment Details

Occupation

Employer Name

Nature Of Business

Address

Status  Years

Net Salary  Gross

Other Income

### Mortgage & Creditor Details

Other Credit

### Spouse Details

Spouse Member No

Name

Occupation

Employer Name

Address

Status  Years

Net Salary

### Collateral Details

Collateral

Collateral Amount

Other Collateral

### Guarantor Details

Member Number  Relationship

Guarantor Name

Address



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### DATA PROTECTION (Consent to Use and Disclosure/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 ("the "DPA"), my consent may be required for the Credit Union to process personal data which 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 application for membership, assessing any loan applications which I may 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, I consent:

- 1(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 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 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 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 and/or 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 in (marketing by email, text message and fax)**  
I consent to the Credit Union, or third parties selected by the Credit Union, informing me of goods or services that may be of interest to me by email, text message or fax.
- Opt Out (other forms of marketing)**  
Please tick the box opposite if you do not want the Credit Union or third parties selected by the Credit Union, to inform you by phone or letter, of goods or services that may be of interest to you.

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.

Applicant 1 Signature   Applicant 2 Signature

### DECLARATION

- I am not indebted to any other Credit Union, bank or loan agency either as a borrower or guarantor, except as stated above.
- I confirm that I have the financial means to repay this loan, and that it will be used for the purpose stated overleaf.
- The statements herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief.
- It has been explained to me that my shares will be held as security for this loan.

I confirm that I am fit to follow my normal occupation or duties  Yes  No I confirm that I am fit to follow my normal occupation or duties  Yes  No

Member Signature   Member 2 Signature    
 Print Name  Print Name   
 Date  /  /  Date  /  /   
 Witness Signature  Witness Signature   
 Print Name  Print Name   
 Date  /  /  Date  /  /

### IRISH CREDIT BUREAU CONSENT

The information which is held on the ICB database relates to credit agreements between these ICB members and their customers/members. A condition of such agreements is that the customer/member agrees that the financial institution/Credit Union 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/We further consent to and 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 relating to a loan or other credit which may result from this application with Irish Credit Bureau Ltd (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 1 year.

4. 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.

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.

Applicant 1 Signature  Applicant 2 Signature

<b>OFFICE USE ONLY</b>	<b>Application Decision Status</b>		<b>Approval Signatures</b>		Date <input type="text"/> / <input type="text"/> / <input type="text"/>
	Loan Officer	Approved <input type="checkbox"/> Rejected <input type="checkbox"/>			Maturity Date <input type="text"/>
	Manager	Approved <input type="checkbox"/> Rejected <input type="checkbox"/>			Cheque No <input type="text"/>
	Credit Committee	Approved <input type="checkbox"/> Rejected <input type="checkbox"/>			Credit Agr No <input type="text"/>
	Board	Approved <input type="checkbox"/> Rejected <input type="checkbox"/>			Paid <input type="text"/>
	Amount Applied For	<input type="text"/>	Comments		
Amount Approved	<input type="text"/>				
New Credit Limit	<input type="text"/>				