

LOAN APPLICATION

PERSONAL DETAILS (BLOCK CAPITALS PLEASE)

	APPLICANT 1	APPLICANT 2
Title:	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms.	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms.
First Name:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Surname:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Maiden Name: (If Applicable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Mobile Number:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Telephone Number:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Email Address:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
PPS Number:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Date of Birth:	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
Marital Status:	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Part. <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Part. <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed
Number of Dependents:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Age of Dependents:	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
Is Your Spouse a Member of LCU?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Account No. of Spouse (If Applicable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Accommodation Status:	<input type="checkbox"/> Home Owner <input type="checkbox"/> Renting <input type="checkbox"/> Living with Family <input type="checkbox"/> Other _____	<input type="checkbox"/> Home Owner <input type="checkbox"/> Renting <input type="checkbox"/> Living with Family <input type="checkbox"/> Other _____
Address Line 1:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Address Line 2:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Address Line 3:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Eircode:	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
Years at this Address:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>



LOAN

Loan Purpose:

Amount Required:

€

Amount of Existing Loan:
(If Applicable)

€

Total Loan Amount:

€

Share Balance:

Repayment Amount:

€

OR

Repayment Term:
(Months)

Repayment Frequency:

Weekly Fortnightly Monthly

EMPLOYMENT DETAILS

Employment Status:

<input type="checkbox"/> Permanent	<input type="checkbox"/> Probation	<input type="checkbox"/> Temporary	<input type="checkbox"/> Permanent	<input type="checkbox"/> Probation	<input type="checkbox"/> Temporary
<input type="checkbox"/> Self-Employed	<input type="checkbox"/> Homemaker	<input type="checkbox"/> Retired	<input type="checkbox"/> Self-Employed	<input type="checkbox"/> Homemaker	<input type="checkbox"/> Retired
<input type="checkbox"/> Unemployed			<input type="checkbox"/> Unemployed		

Occupation:

<input type="text"/>	<input type="text"/>
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Employer's Name:

<input type="text"/>	<input type="text"/>
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Employer's Address:

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Time with Employer/Self-Employed:

<input type="text"/>	<input type="text"/>
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Salary (After Tax):

€ (Weekly/Fortnightly/Monthly)

€ (Weekly/Fortnightly/Monthly)

Other Income Details (Rental Income / Children's Allowance / Pension / Social Welfare Payments / Other)

Income Type:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Amount:

€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
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Frequency (W / F / M):

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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COMMITMENT TO DEBT (Mortgages/ Rent/ Bank Loans/ Car Finance/ Credit Cards/ Credit Union Loans/ Other Money Lenders etc.)

PRODUCT TYPE:	NAME OF LENDER:	CURRENT BALANCE:	REPAYMENT AMOUNT:	REPAYMENT FREQUENCY: (W/F/M)
		€	€	
		€	€	
		€	€	
		€	€	
		€	€	
		€	€	
		€	€	
		€	€	

Is there a spouse/partner contributing to household expenses?

 Yes

 No

SAVINGS AND CURRENT ACCOUNT DETAILS

FINANCIAL INSTITUTION:	AMOUNT:
	€
	€

DECLARATIONS

By signing below you are confirming that you have reviewed this application and the details provided by you are true to the best of your knowledge and belief.

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

SIGNATURE OF APPLICANT 1:

WITNESS:

DATE SIGNED:

SIGNATURE OF APPLICANT 2:

WITNESS:

DATE SIGNED:

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL FALL INTO ARREARS. THIS WILL AFFECT YOUR CREDIT RATING AND MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.



Who We Are:	Life Credit Union Ltd. ("The Credit Union")
Address:	20 North Main Street, Naas, Co. Kildare, W91 RV10

WHAT DATA IS PROCESSED?

The Credit Union will collect and process personal data to include your name(s), contact details, date of birth, PPSN (in the case where a loan application or agreement is reportable to the Central Credit Register) account number, and any other information provided by you in the application form and any other information relating to you which is held by the Credit Union.

THE PURPOSES OF PROCESSING YOUR PERSONAL DATA IN RESPECT OF YOUR LOAN:

The Credit Union will use your personal data to assist it in carrying out the following:

- Assessing your loan application and determining your creditworthiness for a loan.
- Verifying the information provided by you in the application.
- Where applicable, to facilitate the provision of loan protection insurance.
- Conducting credit searches and making submissions to Irish Credit Bureau and the Central Credit Register.
- Administering the loan, including where necessary, to take steps to recover the loan or enforce any security taken as part of the loan.
- We may use credit scoring techniques and other automated decision making systems to either partially or fully assess your application.
- Meeting legal and compliance obligations and requirements under the Rules of the Credit Union.
- Providing updates on our services by way of directly marketing to you.

RETENTION

The Credit Union is sometimes obliged to retain your personal data. Where your data is retained it will be kept in accordance with the Credit Union's Retention Policy. Please contact the Credit Union should you wish to receive a copy of same.

SECURITY

The Credit Union is obliged under the DPA to have certain security measures in place in order to protect your personal data. The Credit Union has taken the necessary measures to have those security measures in place.

DISCLOSURE OF PERSONAL DATA TO THIRD PARTIES

Agents/Subcontractors

The Credit Union in carrying out its functions, may require the expertise or assistance of a third party contractor or agent. The necessary contracts ensuring the protection of your personal data will be entered into.

Irish Credit Bureau

The Irish Credit Bureau Limited (the "ICB") is a credit reference agency in Ireland. The ICB is owned and financed by its members made up of financial institutions which include individual credit unions. The bureau has an electronic library or database that contains information on the performance of credit agreements by borrowers.

ICB will be using Legitimate Interests (GDPR Article 6 (f)) as the legal basis for processing of your personal and credit information. These Legitimate Interests are promoting greater financial stability by supporting a full and accurate assessment of loan applications, aiding in the avoidance of over-indebtedness, assisting in lowering the cost of credit, complying with and supporting compliance with legal and regulatory requirements, enabling more consistent, faster decision-making in the provision of credit and assisting in fraud prevention.

Please review ICB's Fair Processing Notice which is available at <http://www.icb.ie/pdf/Fair Processing Notice.pdf>. It documents who they are, what they do, details of their Data Protection Officer, how they get the data, why they take it, what personal data they hold, what they do with it, how long they retain it, who they share it with, what entitles them to process the data (legitimate interests), what happens if your data is inaccurate and your rights i.e. right to information, right of access, right to complain, right to object, right to restrict, right to request erasure and right to request correction of your personal information.



The Central Credit Register (CCR)

The CCR is a credit referencing agency which is operated by the Central Bank of Ireland. Unlike the ICB, the Credit Union is obliged to make certain submissions to the CCR in respect of personal and credit information about you under the Credit Reporting Act 2013. The member has certain rights in respect of the CCR. Please see centralcreditregister.ie for more information.

Insurance

We act as an intermediary with ECCU Assurance DAC (ECCU) in respect of Loan Protection Insurance (LP). In order to administer this service we will pass your details to ECCU. This may include sensitive personal data such as data about your health. You will be provided with an opportunity at a later date to consent to the transfer of any sensitive data from us to ECCU as your specific consent is required in that regard.

Savings Protection Scheme

We are affiliated to the Irish League of Credit Unions (ILCU) and have the benefit of being a member of the ILCU Savings Protection Scheme (SPS). We may disclose information in your application or in respect of any account or transaction of yours from the date of your original consent to authorised officers or employees of the Irish League of Credit Unions for the purpose of fulfilling requirements under the SPS.

Debt Recovery

In the unfortunate case of having to recover this loan or enforce any security taken, certain personal and financial details may be passed to our solicitor, debt collection agent or private investigator to assist with same.

Audit

The Credit Union is required to engage both internal and external auditors. Auditors may require access to certain personal data in performing their function.

YOUR RIGHTS

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. If you wish to avail of either of these rights, please contact us at (045) 879 622.

At Life Credit Union, we are a data controller and as such, we respect and protect the privacy of our members, the data subjects. Please see our Privacy Notice for information on the personal data we collect, process, store and share.