

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%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>
Surname:	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>
Maiden Name: (If Applicable)	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>
Mobile Number:	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>
Telephone Number:	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>
Email Address:	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>
PPS Number:	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>
Date of Birth:	<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> - <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> - <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/>	<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> - <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> - <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" 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%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>
Age of Dependents:	<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/>	<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" 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%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" 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%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>
Address Line 2:	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>
Address Line 3:	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>
Eircode:	<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> - <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/>	<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> - <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/>
Years at this Address:	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" 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):

€ <input type="text"/>	(Weekly/Fortnightly/Monthly)	€ <input type="text"/>	(Weekly/Fortnightly/Monthly)
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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.



DATA PROTECTION STATEMENT - LOAN ACCOUNTS

1. Overview

We want to explain clearly how we process your Personal Data when you apply for and receive a loan from the Credit Union.

In order to provide Credit Union loans, we need to collect Personal Data from our members. This section of the Data Protection Statement provides specific information relating to loan applications and maintenance of loan accounts.

2. Members and their representatives

Our Members are individuals to whom we provide Credit Union loans.

For the most part we transact directly with members in relation to the operation of the Credit Union loans. On occasion we may transact with relatives, guarantors or representatives who are acting on behalf of a member.

When we transact with someone on behalf of a member, we will also collect limited additional Personal Data about that person.

- a person who acts as guarantor on a member's loan;
- a spouse or relative who provides information to us to support the loan application;
- a legal representative of a member who communicates with us on the member's behalf.

3. Categories of Personal Data

This Data Protection Statement provides information relating to the categories of Personal Data we process.

When you apply for a Credit Union loan, we collect the following information

Category of Personal Data	Description
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Contact Data	This includes email address, phone number, postal address, billing address.
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Financial Data	This includes financial data such as your account status and history. With loans we may also request broader information around your financial income and outgoings such as salary, occupation, accommodation status, mortgage details, other loans and debts, previous addresses, spouse, partners.
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Correspondence Data	If you interact with us, we will record details of those interactions. For example, we will process details of phone calls, email correspondence and hard copy correspondence.
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Health data	You complete a health declaration form for the purposes of loan insurance. The level of information required will depend on factors such as your age, your health situation and the amount of the loan.
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PPSN	Your Personal Public Services Number (PPSN) will be collected, if not already on file in order to meet our reporting requirements to the CCR.
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4. Processing Activities

We have set out below the general purpose of processing, the categories of Personal Data processed and the related lawful basis for processing.

We have to process Personal Data legally. As a regulated entity much of the data that we process is required to meet with a regulatory obligation or in order to deliver Credit Union loan services to you.		
Purpose of Processing	Categories of Personal Data	Lawful Basis
To process your application for a loan;	<ul style="list-style-type: none">• Contact Data• Financial Data	<ul style="list-style-type: none">• Contract
To assess your application for a loan;	<ul style="list-style-type: none">• Contact Data• Financial Data• PPSN	<ul style="list-style-type: none">• Legal Obligation• Legitimate Interests
To provide loan drawdown and to manage the repayment schedule To provide you with information about the performance of your loan;	<ul style="list-style-type: none">• Contact Data• Financial Data• Correspondence Data	<ul style="list-style-type: none">• Contract
To administer the ILCU Loan Protection Scheme;	<ul style="list-style-type: none">• Contact Data• Financial Data• Health Data	<ul style="list-style-type: none">• Contract• Explicit Consent
To implement credit control measures where there are missed loan repayments; To carry out credit control including collecting and enforcing debts and arrears	<ul style="list-style-type: none">• Contact Data• Financial Data	<ul style="list-style-type: none">• Contract
To comply with our legal reporting obligations in respect of the Central Credit Register (CCR);	<ul style="list-style-type: none">• Contact Data• Financial Data• PPSN	<ul style="list-style-type: none">• Legal Obligation
To interact with the regulator and the Central Bank of Ireland for reporting, compliance and auditing purposes;	<ul style="list-style-type: none">• Contact Data• Financial Data	<ul style="list-style-type: none">• Legal Obligation

5. Sources of Personal Data

We receive information from you when you apply for a loan from us either in-branch or online.

This information is collected from you directly through the loan application form or from you and other people in the case of a joint loan application or where proof of household income is sought.

We receive information from external sources such as the ICB and CCR when we carry out Credit Checks relating to the Loan application.

We receive information from you during the course of the loan such as:

- information related to loan repayments;
- information you supply when you communicate with us about your loan repayments.

We may receive information about you from a representative when they communicate with us on your behalf.

6. Retention of Loan information

Our retention policy is as follows:

Purpose	Retention Period
Loan application and approval, loan administration	Termination of loan + 7 years

Note that this section of the Credit Union Data Protection Statement relates only to how we process data relating to the processing of Credit Union loans.

Separate Data Protection Statements provide further information about how we process your Personal Data when you interact with any of the Credit Union Services such as member accounts; website; online banking; current accounts and other general services offered by the Credit Union. Our general Data Protection Statement provides further information including about any marketing undertaken by the Credit Union. For further information relating to (i) how to exercise your rights, (ii) who your Personal Data may be shared with (including cross border transfer); (iii) the security measures we have implemented and the contact details for the Data Protection Commission in Ireland you should read the full Credit Union Data Protection Statement at <https://lifecu.ie/wp-content/uploads/Detailed-Data-Protection-Statement.pdf>

Life Credit Union – Updated 24.08.2020