



# Athenry Credit Union Ltd

Credit Union Old Church Street, Athenry, Galway  
Phone : 091844306 Fax : 091874118  
Web : www.athenrycu.ie Email : mail@athenrycu.ie

Member Number	<input type="text"/>
Date	<input type="text"/>
Teller	<input type="text"/>

## LOAN APPLICATION FORM

Member Details		Membership Details																									
Name	<input type="text"/>	Share Account	<input type="text"/> Deduct DIRT <input type="checkbox"/>																								
Address	<input type="text"/>	<table border="1"><thead><tr><th colspan="2">Current Balances</th><th colspan="2">Historic Loan Information</th></tr></thead><tbody><tr><td>Savings Balance</td><td><input type="text"/></td><td>Number of Loans</td><td><input type="text"/></td></tr><tr><td>Loan Balance</td><td><input type="text"/></td><td>Total Loan Issues</td><td><input type="text"/></td></tr><tr><td>Loan Arrears</td><td><input type="text"/></td><td>Last Loan Issued</td><td><input type="text"/></td></tr><tr><td>Interest Due</td><td><input type="text"/></td><td>Last Issue Date</td><td><input type="text"/></td></tr><tr><td>Balance All Loans</td><td><input type="text"/></td><td colspan="2"><input type="text"/></td></tr></tbody></table>		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 Issue Date	<input type="text"/>	Balance All Loans	<input type="text"/>	<input type="text"/>	
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Teller	<input type="text"/>

## LOAN APPLICATION FORM

### SPOUSE / PARTNER CONSENT

I consent to and authorise this Credit Union to process and retain data provided by me in respect of this application as the application for credit although not from myself is depending on my income for repayments

Spouse/Partner/ Guarantor	<input checked="" type="checkbox"/>	Witness (CU Official)	<input checked="" type="checkbox"/>
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### 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.

Member Signature	<input checked="" type="checkbox"/>
Print Name	<input type="text"/>
Date	<input type="text"/>
Witness Signature	<input type="text"/>
Print Name	<input type="text"/>
Date	<input type="text"/>

### IRISH CREDIT BUREAU

ICB are 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.

### CENTRAL CREDIT REGISTER

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](http://www.centralcreditregister.ie)

### Lending Privacy Notice

I acknowledge that I am in receipt of the Lending Privacy Notice.

Member Signature	<input type="text"/>	Date	<input type="text"/>
Member 2 Signature	<input type="text"/>	Date	<input type="text"/>

### Guarantor Privacy Notice

I acknowledge that I am in receipt of the Guarantor Privacy Notice.

Guarantor Signature	<input type="text"/>	Date	<input type="text"/>
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### Application Decision Status

### Approval Signatures

Date   /   /

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



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Teller

## Loan Assessment Form

### Contact Details

Number  Name

DTI Ratio:  NDI :

### Loan Application Details

Loan Purpose	<input type="text"/>	Common Bond	<input type="text"/>
Existing Balance	<input type="text"/>	Collateral Savings Balance	<input type="text"/>
Amount Requested	<input type="text" value="€0.00"/>	Shares to Loan Ratio	<input type="text"/>
Total Loan Required	<input type="text"/>	Current Repay Details	<input type="text"/>
Term of Loan	<input type="text" value="0.00"/>		
Repayment	<input type="text"/>		

### Loan History

Number of Loans	<input type="text"/>	Total Value	<input type="text"/>	Average Value	<input type="text"/>	Largest Loan	<input type="text"/>
Last Loan Date	<input type="text"/>	Last Loan Issued	<input type="text"/>	Last Loan Type	<input type="text"/>		
Weeks Since	<input type="text"/>	% of Last Loan Repaid	<input type="text"/>				

### Financial Details

INCOME			EXPENDITURE					
Other Income Type	Amount	Agency	Balance	Credit Type	Amount	Agency	O/S Balance	End Date

#### Weekly Repayments

Net Disposable Income



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### Loan Assessment Form





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## Reschedule Details

Previous Loan			
Repayment	<input type="text"/>	Final Date	<input type="text"/>
Term	<input type="text"/>	Frequency	<input type="text"/>
Purpose	<input type="text"/>		

New Loan			
Repayment	<input type="text"/>	Final Date	<input type="text"/>
Term	<input type="text"/>	Frequency	<input type="text"/>
Purpose	<input type="text"/>		

Member Signature	<input type="text" value="X"/>
Print Name	<input type="text"/>
Date	<input type="text" value=" / /"/>

Member 2 Signature	<input type="text" value="X"/>
Print Name	<input type="text"/>
Date	<input type="text" value=" / /"/>

Credit Union Representative Signature	<input type="text"/>
Date	<input type="text" value=" / /"/>