

# Cambrian Credit Union Loan Application Form



C A M B R I A N  
CREDIT UNION

To be completed in **BLACK INK** and **BLOCK CAPITALS**

For Cambrian Credit Union use only

Loan Number

Applicant's Details

Surname

Member Number

Title

Forename(s)

Date of Birth

D D M M Y Y Y Y

NI Number

A A 1 2 3 4 5 6 A

Sex

M  F

Marital Status

Single

Married

Co-habiting

Divorced

Widowed

Separated

Number of Dependents

Ages

Financial Health

The credit union will perform a credit check on you and your partner if applicable. If you answer yes to any of the items below please write an explanation on a separate piece of paper.

Have you or anyone in your household...

Missed any payments to creditors in the last 12 months?

Yes  No

In arrears on your Utilities / Council Tax / Rent / Mortgage?

Yes  No

Do you have any CCJ's, Charging Orders or Default Notices registered against you?

Yes  No

Are you an undischarged bankrupt or have a Debt Relief Order?

Yes  No

Do you have an Individual Voluntary Arrangement?

Yes  No

Do you have a Debt Management Plan?

Yes  No

Partner's Details (if their income is being included in this application)

Surname

Title

Forname(s)

Date of Birth

D D M M Y Y Y Y

NI Number

A A 1 2 3 4 5 6 A

Sex

M  F

Current Address

Home address

Post Code

How long have you lived at your current address? Years:

Months:

Residential Status

Owner

Housing Association

Renting

Living with Parents

Other

If less than 3 years then please supply previous addresses

Time at address

Years:

Months:

Time at address

Years:

Months:

Time at address

Years:

Months:

Are you buying your house?

Yes  No

If yes estimated value

£

Outstanding mortgage

£

Contact Details

Home telephone

Mobile telephone

Email address

Are you receiving regular medical treatment? (If yes then please give details below)

Yes  No

## Employment Details

**Employment Status** Employed  Self-Employed  Unemployed  Retired  Long Term Sick  Other

If you are employed, please complete your employer's details

**Employer's Name**

**Employer's Address**

**Post Code**

**Employer's Telephone Number**

**Occupation**

**How long have you worked in your present job?**

**Type of contract?** Permanent  Temporary  Fixed Term  Zero hour contract  (please specify)

## Loan Details

**Purpose - Give a breakdown of the purposes and amounts for your loan**

**Amount**

£

£

£

£

**Total Amount Requested**

£

**Outstanding loan with credit union**

£

**Total amount (new amount plus outstanding loan)**

£

**Repayment** £

**Per Week**  **Fortnight**  **4W**  **Month**

**Over**

**Weeks**  **Fortnights**  **4W**  **Months**

**Repayment Method** Standing Order  Payroll Deduction  Benefits  (state which)

**How do you want your loan paid?** Transferred in to your bank account  Cheque

Paid in to your credit union savings account  Cash  (please confirm with credit union)

## Income

**Type of Income**

**Amount**

**Frequency**

Your take home pay - 1st Job

£

Week  Fortnight  4W  Month

Your take home pay - 2nd Job

£

Week  Fortnight  4W  Month

Spouse / partner's take home pay - 1st Job

£

Week  Fortnight  4W  Month

Spouse / partner's take home pay - 2nd Job

£

Week  Fortnight  4W  Month

Your benefits (please state)

£

Week  Fortnight  4W  Month

£

Week  Fortnight  4W  Month

£

Week  Fortnight  4W  Month

£

Week  Fortnight  4W  Month

£

Week  Fortnight  4W  Month

Spouse / partner's benefits (please state)

£

Week  Fortnight  4W  Month

£

Week  Fortnight  4W  Month

£

Week  Fortnight  4W  Month

£

Week  Fortnight  4W  Month

	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Other income (please state)	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
<b>Total Income (4)</b>	£	

### Household Creditors

Please list all types of outstanding credit owed by you (if you are including your partner's income in the application also include their outstanding credit). The following are examples of types of debt but the list is not exhaustive: - loans, store cards, credit cards, catalogues, car finance, hire purchase, debt collection, court orders etc. (Use a separate piece of paper if necessary).

Company	For What Purpose	Outstanding Balance	Weekly Pay	Monthly Pay
		£	£	£
		£	£	£
		£	£	£
		£	£	£
<b>Total Weekly / Monthly Repayments (5)</b>			£	£

### Household Expenditure

Type of Expense	Amount	Frequency
Mortgage / Rent	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Council Tax	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Building / Contents Insurance	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Electricity	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Gas / Oil / Coal	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Water Rates	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Telephone - Landline	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Telephone - Mobile	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
TV Licence	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Satellite / Cable	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Internet	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Weekly Shop	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Newspapers / Magazines / Comics	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Cigarettes / Tobacco	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Alcohol	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Going Out / Meals Out / Lottery	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Leisure / Hobbies / Sports	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Clothing / Footwear	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Baby Items / Clothing / Footwear	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Travel - Bus / Rail / Taxi etc (Not Petrol)	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Child Care / Pocket Money / Children's Activities	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
School Meals / Lunches	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Health Insurance	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Private Pension Contributions	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>

Dentist / Opticians	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Hairdressing	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Car Insurance	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Car Tax	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Maintenance and Servicing	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
MOT	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
AA / RAC Membership	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Petrol	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Pet Expenses	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
Other	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
<b>Total Debt Repayments From (5)</b>	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>
<b>Total Expenditure (6)</b>	£	Week <input type="checkbox"/> Fortnight <input type="checkbox"/> 4W <input type="checkbox"/> Month <input type="checkbox"/>

### Disposable Income

	Weekly	Monthly
<b>Total Income</b>	£	£
<b>Total Expenditure</b>	£	£
<b>Disposable Income</b>	£	£

### Check List

Please complete the checklist below before returning your application to us.

#### I have...

- Completed my application in full
- Read, understood and signed the declaration
- Declared all my debts in full
- Declared details of any default, CCJ, IVA, DRO or bankruptcy order I may have
- Provided current statements for all debts If the loan is for debt consolidation
- I confirm that I have read and understood the Privacy Notice

### Declaration(s)

#### In signing this application form I declare that:

- The information I have given is true and accurate, and I will notify Cambrian Credit Union if any of the information changes before my loan is assessed.
- I understand that I have a responsibility to make all my loan repayments on time and in full and I promise to do so.
- I understand that the savings in my share account(s) can be used to pay my loan if I miss a payment.
- I confirm that Cambrian Credit Union can use all the information in this application in the running of my credit union account(s) together with any other checks (including checking with licensed credit reference agencies) for assessing my application to avoid fraud and to recover any outstanding debts.
- I know of no good reason why I would be unable to carry on with my usual work or why my benefits or other income may change during the term of the loan.

Signed ..... Date .....

If I have included my partner's income in this application they have signed below to confirm that they agree that their information is correct and can be used in considering the loan application, that they understand that checks may be used on this form including licensed credit reference agencies, and that they also agree to the declaration above.

Signed ..... Date .....

Partner's Full Name ..... Date of birth .....

# Cambrian Credit Union

## Privacy Notice



C A M B R I A N  
C R E D I T U N I O N

### Background

Cambrian Credit Union understands that your privacy is important to you and that you care about how your personal data is used. We respect and value the privacy of all of our members and will only collect and use personal data in ways that are described here, and in a way that is consistent with our obligations and your rights under the law.

### 1. Information About Us

Cambrian Credit Union Limited, 144 Conway Road,  
Llandudno Junction, LL31 9ND  
info@cambriancu.com 0333 2000 601

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registration No. 213672

### 2. What Does This Notice Cover?

This Privacy Information explains how we use your personal data: how it is collected, how it is held, and how it is processed. It also explains your rights under the law relating to your personal data.

### 3. What is Personal Data?

Personal data is defined by the General Data Protection Regulation (EU Regulation 2016/679) (the "GDPR") as 'any information relating to an identifiable person who can be directly or indirectly identified in particular by reference to an identifier'.

Personal data is, in simpler terms, any information about you that enables you to be identified. Personal data covers obvious information such as your name and contact details, but it also covers less obvious information such as identification numbers, electronic location data, and other online identifiers.

The personal data that we use is set out in Part 5, below.

### 4. What Are My Rights?

Under the GDPR, you have the following rights, which we will always work to uphold:

- The right to be informed about our collection and use of your personal data. This Privacy Notice should tell you everything you need to know, but you can always contact us to find out more or to ask any questions using the details in Part 11.
- The right to access the personal data we hold about you. Part 10 will tell you how to do this.
- The right to have your personal data rectified if any of your personal data held by us is inaccurate or incomplete. Please contact us using the details in Part 11 to find out more.

- The right to be forgotten, i.e. the right to ask us to delete or otherwise dispose of any of your personal data that we have. Please contact us using the details in Part 11 to find out more.
- The right to restrict (i.e. prevent) the processing of your personal data.
- The right to object to us using your personal data for a particular purpose or purposes.
- The right to data portability. This means that, if you have provided personal data to us directly, we are using it with your consent or for the performance of a contract, and that data is processed using automated means, you can ask us for a copy of that personal data to re-use with another service or business in many cases.
- Rights relating to automated decision-making and profiling. We do not use your personal data in this way.

For more information about our use of your personal data or exercising your rights as outlined above, please contact us using the details provided in Part 11.

Further information about your rights can also be obtained from the Information Commissioner's Office or your local Citizens Advice Bureau.

If you have any cause for complaint about our use of your personal data, you have the right to lodge a complaint with the Information Commissioner's Office.

### 5. What Personal Data Do You Collect?

We may collect some or all of the following personal data (this may vary according to your relationship with us):

- Name
- Date of birth
- Gender
- Address
- Email address
- Telephone number
- Business name
- Payment information

### 6. How Do You Use My Personal Data?

Under the GDPR, we must always have a lawful basis for using personal data. This may be because the data is necessary for our performance of a contract with you, because you have consented to our use of your personal data, or because it is in our legitimate business interests to use it. Your personal data may be used for one of the following purposes:

- Providing and managing your account.
- Supplying our products and services to you. Your personal details are required in order for us to enter into a contract with you.
- Communicating with you. This may include responding to emails or calls from you.

With your permission and/or where permitted by law, we may also use your personal data for marketing purposes, which may include contacting you by email, telephone, text message and/or post with information, news, and offers on our products and/or services. You will not be sent any unlawful marketing or spam. We will always work to fully protect your rights and comply with our obligations under the GDPR and the Privacy and Electronic Communications (EC Directive) Regulations 2003, and you will always have the opportunity to opt-out.

We do not use any automated system for carrying out decision-making or profiling.

## 7. How Long Will You Keep My Personal Data?

We will not keep your personal data for any longer than is necessary in light of the reason(s) for which it was first collected. The following factors will be used to determine how long it is kept:

- Your membership of Cambrian Credit Union
- The success of any loan application

## 8. How and Where Do You Store or Transfer My Personal Data?

We will only store or transfer your personal data in the UK. This means that it will be fully protected under the GDPR.

## 9. Do You Share My Personal Data?

In some limited circumstances, we may be legally required to share certain personal data, which might include yours, if we are involved in legal proceedings or complying with legal obligations, a court order, or the instructions of a government authority.

In order to process your application, we will perform credit and identity checks on you with one or more credit reference agencies (“CRAs”). Where you take banking services from us we may also make periodic searches at CRAs to manage your account with us.

To do this, we will supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This

information may be supplied to other organisations by CRAs. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail at

- [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)
- [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)
- [www.experian.co.uk/crain](http://www.experian.co.uk/crain)

## 10. How Can I Access My Personal Data?

If you want to know what personal data we have about you, you can ask us for details of that personal data and for a copy of it (where any such personal data is held). This is known as a “subject access request”.

All subject access requests should be made in writing and sent to the email or postal addresses shown in Part 11. To make this as easy as possible for you, a Subject Access Request Form is available for you to use. You do not have to use this form, but it is the easiest way to tell us everything we need to know to respond to your request as quickly as possible.

There is not normally any charge for a subject access request. If your request is ‘manifestly unfounded or excessive’ (for example, if you make repetitive requests) a fee may be charged to cover our administrative costs in responding.

We will respond to your subject access request within one month of receiving it. Normally, we aim to provide a complete response, including a copy of your personal data within that time. In some cases, however, particularly if your request is more complex, more time may be required up to a maximum of three months from the date we receive your request. You will be kept fully informed of our progress.

## 11. How Do I Contact You?

To contact us about anything to do with your personal data and data protection, including to make a subject access request, please use the following details:

[dataprotection@cambrianacu.com](mailto:dataprotection@cambrianacu.com)  
0333 2000 601  
Cambrian Credit Union, 144 Conway Road,  
Llandudno Junction, LL31 9NP

## 12. Changes to this Privacy Notice

We may change this Privacy Notice from time to time. This may be necessary, for example, if the law changes, or if we change our business in a way that affects personal data protection.

Any changes will be made available on our website.