



RIGHT WAY
CREDIT UNION

PEOPLE > SAVINGS > LOANS > COMMUNITY

Loan Application Checklist

Your information

Your loan application will not be processed until all proof of income has been received. Please see checklist below.

Surname:

Forename:

Membership Number:

Date:

Bank Statement

(3 Months for ALL bank accounts. If you have more than one bank account including a joint account, please provide 3 months for these as well.)

Please Tick

**Office use only

Staff Sign + Date received

Wage slip (Most recent)

Benefit Award Notice

Housing Benefit Award

Tax Credit Award (Working/Child)

Signed:

Print Name:



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Loan Application Form

Please note that if you wish us to consider a guarantor on the loan they should also complete an application form clearly marked "Guarantor Details"

Member No:

Forename(s):

Surname:

Date of Birth:

Home Address:

Postcode:

Time at current address

If less than 3 years please provide details of other addresses in the past three years here:

Rented (Private) Accommodation <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Part owner (part rent/part mortgage) <input type="checkbox"/>	Living with parents <input type="checkbox"/>
Rented (HA) Accommodation <input type="checkbox"/>	Single <input type="checkbox"/>	Married <input type="checkbox"/>	Co habiting <input type="checkbox"/>

N.I Number:

Telephone Number:

Email Address:

Number of Dependants living at home?

What age are your dependent children if applicable?

Right Way Credit Union
41 High Street
Paisley PA1 2AH

Email: info@rwcu.co.uk

Phone: [01418897442](tel:01418897442)

www.rwcu.co.uk

Right Way Credit Union is registered in Scotland and has its registered office at 41 High Street, Paisley, PA1 2AH.

Right Way Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 446350.

Using your personal information
Personal information you supply to us may be used in a number of ways, for example:

- To make lending decisions
- Fraud prevention
- For audit and debt collection
- For statistical analysis

For further information on how your information is used, how we maintain the security of your information, and your rights to access information we hold on you, please see our 'Privacy Notice'. You can find this information on our website or ask a staff member for a copy of the notice. www.rwcu.co.uk

Did you know you can check your balance on the go 24/7 and apply for a loan online?

To register for online access visit our website – www.rwcu.co.uk

Your information

Have you been a resident in Scotland for 12 months?

Yes

No

Are you a member of another Credit Union?

Yes

No

Do you have a Bank Account?

Yes

No

Employment Status

Employed Full Time <input type="checkbox"/>	Employed Part Time <input type="checkbox"/>	Self Employed <input type="checkbox"/>
Retired <input type="checkbox"/>	Family Carer <input type="checkbox"/>	Unemployed and seeking work <input type="checkbox"/>
Student <input type="checkbox"/>	Unable to work due to ill health/disability <input type="checkbox"/>	Other (please give details) <input type="checkbox"/>

Other (please give details): _____

Employer Details (If self-employed please give accountants details)

Name: _____

Department: _____

Address: _____

Telephone/Ext: _____

Length of time with employer: _____

Full Time

Part Time

Your Loan

Purpose of Loan: _____

Amount Required: _____

Repayment Period (Months/Weeks*): _____

Alternatively, what can you afford to repay each week/month: _____

Date Loan Required: _____

Financial Statement

Failure to complete this fully will delay the loan process

Income Item	£ per month		£ per month	£ Outstanding Balance	£ Value of Assets
Salary/Wages Applicant 1		Rent/Mortgage			
Partner's Salary		Rent/Mortgage Arrears			
Income Support		Secured Loans (On Home)			
Income Base JSA		Council Tax (Inc Arrears)			
Contributory JSA		Building/Contents Insurance			
Pension Credit		Life/Endowment Insurance			
Working Tax Credit		Pension			
Child Tax Credit		Maintenance/Child Support			
Statutory Sick Pay		Electricity			
Statutory Maternity Pay		Gas			
DLA Care- High/Middle/Low		Mobile Phone Bill			
DLA Mobility		TV Licence			
Attendance Allowance		Sky/Virgin/Netflix/Now TV etc.			
Carers Allowance		Internet			
Incapacity Benefit		Savings (E.G Credit Union)			
Retirement Pension		Bank Loans/ Other Loans			
Pension (Work)		Credit Card			
Widows Benefit		Catalogues			
Bereavement Allowance		Hire Purchase			
Housing Benefit		Food/House Keeping			
Maintenance		Clothing			
Child Benefit		Gym			
Dig Money		Medical (Contact lenses etc.)			
Other (Please Specify)		Car Insurance + Road Tax			
		Petrol/Travel Expenses			
		Children Expenses/Lunch			
		Socialising			
	Other (Please Specify)				
Total (A)		Total (B)			

Payment Details

Loan Issue Method Bank Transfer Cheque Cash (£500 or below)

Bank Name

Address

Sort Code Account Number

Formal Declaration

I can confirm that I am of good health and have no health problems that would prevent me from paying my loan. I can confirm that I am not currently using a debt management company or are in the process of being declared bankrupt or entering into a trust deed or a debt arrangement scheme. I declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full information. I understand that the provision of false information is fraud and that the credit union may take appropriate action if I am found to have deliberately provided false or misleading information. Right Way Credit Union is part of the DWP Eligible Loan Deduction Scheme and therefore may put a claim on your benefit should you default on any borrowing.

Marketing

We would like to send you information about products and services that may be of interest to you, this could include special offers on loan rates for current members. We would like to contact you by post, telephone, email, SMS or via your online member area. If you agree to being contacted in this way, please tick the relevant boxes.

Email Phone SMS Member Area I do not wish to be contacted

*Please note that to receive marketing via the member area you will first have to register for online access on our website – www.rwcu.co.uk

If you have consented to receive marketing you may opt out at a later date, you have a right at any time to stop us from contacting you for marketing purposes. If you wish to no longer be contacted for marketing purposes, please send us an email to info@rwcu.co.uk or you can call us on 0141 889 7442.

Signed Applicant

Signed

Print Name

Date

Partner's Declaration

If you have declared your partners income details as part of your overall income for this loan, your partner will need to sign below confirming agreement of their information to be used in considering the loan and its repayment.

Signed

Print Name

Date