



CAHERCIVEEN CREDIT UNION LIMITED

LOAN APPLICATION

OFFICIAL USE ONLY

NAME(S):
Address:

Telephone: Home: Work:

AMOUNT OF LOAN REQUIRED € DATE REQD

PURPOSE:

MARITAL STATUS: DEPENDANTS:

RESIDENTIAL STATUS: HOW LONG YRS.

EMPLOYER'S NAME:
EMPLOYER'S ADDRESS:

OCCUPATION: HOW LONG YRS.

SECOND NAME:
OCCUPATION: A/C No.
EMPLOYER NAME/ADDRESS:

SELF EMPLOYED: NO. OF EMPLOYEES:

BORROWINGS: (Present Financial Situation)				
	Name	Amount Outstanding	Monthly Repayments	Final Payment Date
	Other C.U.'s			
	Mortgage / Rent			
	Bank Loan			
	Overdraft			
	Credit Cards			
	Other			

REGULAR WEEKLY/MONTHLY INCOME: Self Second Name
Weekly/Monthly Income ()
(Other Income)
SELF EMPLOYED NET YEARLY INCOME R/I

BANK DETAILS	Name & Address	Time with Bank

DECLARATIONS: I authorise the Credit Union to make whatever enquiries are deemed necessary to process this application. I am not indebted to any other Credit Union, Bank or Loan Agency either as a borrower or guarantor except as stated above, the statements herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief.

Signature A: Date: Signature B: Date:

REPAYMENT PROTECTION INSURANCE

- I have been advised of the availability and purpose of a Repayment Protection Insurance (R.P.I.) policy as provided by London General Insurance Company Limited. I have been offered an R.P.I. Information Document.
- I will advise Caherciveen Credit Union should I wish to commence an R.P.I. policy (BEFORE entering any loan agreement)
- I do not wish to avail of an R.P.I. policy and have declined the Information leaflet.

Signature _____ Date: _____

I/ We understand that this application and any subsequent loan offer is valid for 60 days from the date of application approval.

Signature A: _____ Date: _____

Signature B: _____ Time: _____

Teller

COMMENTS P.T.O.

ACCOUNT NUMBER

BALANCES	
Savings	
Current Loan	
Loan Required	
R.P.I.	
Cancelled R.P.I.	
New Loan Bal.	
Net Balance	
Loans/Savings	

Initial	Repayment
	Total Incl. Savings
Frequency	Type
Instalments	
Current Repayment	

Loan Code	Approval Code

GUARANTOR
Name:
Address:
Relationship:
A/c No.:

Arr/Pre-P	Letters Last To Date

Highest Net	Last Net

LAST LOAN		
Wks.	Amount	Tot. Paid

Loans to Date	Repaid to Date	No.

PRE-CONTRACTUAL INFORMATION - STANDARD EUROPEAN CONSUMER CREDIT INFORMATION FORM

1. NAME AND CONTACT DETAILS OF THE CREDITOR



Creditor: Caherciveen Credit Union Limited
Address: 1-3 O'Connell Street, Caherciveen, Co. Kerry.
Telephone: 066 947 2711 **Fax:** 066 947 3502 **Email:** caherciveencu@eircom.net

Member Number: _____ **Date:** _____
Member Name: _____ **Ref:** _____

2. DESCRIPTION OF THE MAIN FEATURES OF THE CREDIT PRODUCT

Type of credit (e.g. Personal Loan, Term Loan):

Total amount of credit: €
(This means the ceiling or total sums made available under the credit agreement).

The conditions governing the drawdown: The loan must be drawn down at the Credit Union Office by way of cash or cheque or paid electronically to a nominated bank account (if applicable). (This means how and when you will obtain the money).

The duration of the credit agreement:

Instalments and, where appropriate, the order in which instalments will be allocated:
You will have to pay the following: €

Instalments will be allocated in the following manner: Instalments will be allocated against interest due and then against principal due.

Interest and/or charges will be payable in the following manner: The payments set out above include interest. No other charges are payable.

The total amount you will have to pay: €
(This means the amount of borrowed capital plus interest and possible costs related to your credit).

Sureties required:

Shares and/or Deposits pledged: (This is a description of the security to be provided by you in relation to the credit agreement).

If applicable, repayments do not give rise to an immediate amortisation of capital. Repayments do not give rise to an immediate amortisation of capital.

3. COSTS OF THE CREDIT

The borrowing rate: % [Fixed/Variable]

If the interest rate is fixed, it will not change during the term of the credit agreement. If the interest rate is variable, the interest rate may vary at any time during the term of the credit agreement in light of local market conditions or to reflect the cost to the credit union of funding the loan. This may cause your repayment amount or term to change. The credit union will notify you in writing if the interest rate changes.

Annual Percentage Rate of Charge (APR) % assuming that you borrow €

(This is the total cost of credit expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.)

This APR also assumes that: the credit agreement will remain valid for the above term; both you and the credit union will comply with the credit agreement for the above term; you will drawdown the entire amount of the loan at the beginning of the term; the loan will be repaid in the interest rate will remain fixed at its initial level for the term of the credit agreement.

Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out:

an insurance policy securing the credit Yes / No or another ancillary service contract Yes / No

(If the costs of these services are not known by the creditor they are not included in the APR)

Related Costs:

Maintaining one or more accounts is required for recording both payment transactions and drawdowns. There are no charges for opening or maintaining the loan account referred to in your credit agreement.

Cost in the case of late payments: There are no charges for late or missed payments.

WARNING: If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

WARNING: Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on it.

4. OTHER IMPORTANT LEGAL ASPECTS

Right of withdrawal: You have the right to withdraw from the credit agreement within a period of 14 calendar days. You have the right to withdraw from the credit agreement within a period of 14 calendar days.

Early Repayment: You have the right to repay the credit early any time in full or partially without any penalty. You have the right to repay the credit early any time in full or partially without any penalty.

Consultation of a database: The credit union will inform you immediately and without charge of the result of a consultation of a database if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security. The credit union will inform you immediately and without charge of the result of a consultation of a database if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.

Right to a draft credit agreement: You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the credit union is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you. You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the credit union is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.

Validity: The period of time during which the creditor is bound by the pre-contractual information. This information is valid on the date on which it is provided to you.

WARNING: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating.

I/We acknowledge the Amortisation Table requested by me/us Signed A: _____ Signed B: _____

CONSENT TO USE AND DISCLOSURE/DATA PROTECTION ACTS, 1988 AND 2003 AND SECTION 71 OF THE CREDIT UNION ACT, 1997

I understand that under the Data Protection Acts, 1988 and 2003 (the "DPA"), my consent may be required for the Credit Union to process personal data that it may have in its possession concerning me (including disclosure to third parties). I note that this personal data may include sensitive personal data, such as data about my health, within the meaning of the DPA, the processing of which requires my explicit consent. I also understand that under Section 71 of the Credit Union Act, 1997, the Credit Union, subject to exceptions listed in the Section, shall not disclose or permit to be disclosed, without my consent, any information that concerns an account or transaction of mine with the Credit Union. For the purpose of assessing my application for membership, assessing any loan applications which I may make to you and generally for administering and monitoring any accounts I have with the Credit Union, including any loan accounts I have from time to time with you:

- 1. I consent:**
 - (i) to you seeking information concerning applications for loans and my credit history from the date of my original consent from any Credit Union and for that purpose you may disclose any relevant information in any loan application which I may make to you or which you may have concerning me to any such Credit Union;
 - (ii) to any Credit Union disclosing information to you concerning applications for loans and my credit history from the date of my original consent with any such Credit Union;
 - (iii) to you disclosing any information in any application (including loan applications) or in respect of any account or transaction of mine with the Credit Union from the date of my original consent to officers or employees of the Irish League of Credit Unions for the purpose of fulfilling our requirements and under the Savings Protection Scheme if such a scheme is operated on behalf of the Credit Union by the Irish League of Credit Unions; and
 - (iv) to the processing of any information relating to me, either contained in this form or any other form or application, for the purpose of assessing applications and administering any accounts I maintain with the Credit Union.
2. From time to time, the Credit Union, or third parties selected by the Credit Union, may use your details to inform you of goods and/or services which may be of interest to you. The use of your details for marketing purposes will depend on the preferences that you express below:

<input type="radio"/> Opt-In (Marketing by email, text message and fax) I consent to the Credit Union, or third parties selected by the Credit Union, informing me of goods or services that may be of interest to me by email, text message or fax.	<input type="radio"/> Opt-Out (other forms of marketing) Please tick the box opposite if you do not want the Credit Union, or third parties selected by the Credit Union, to inform you by phone or letter of goods or services that may be of interest to you.
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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.

Member's Signature A: _____ Date: _____ Print Name: _____

Member's Signature B: _____ Date: _____ Print Name: _____

Witnessed by (Signature): _____ Date: _____ Print Name: _____

The information, which is held on the ICB database relates to credit agreements between these ICB members and their customers/members. A condition of such agreements is that the customer agrees that the financial institution/Credit Union may use the data supplied for the purpose of credit checking. Consequently, where an individual enters a credit agreement with an ICB member, details of the individual's performance in complying with the terms of the agreement are input to the ICB "credit file" database, which may be accessed by all member institutions of ICB. Each time a person applies for credit from an ICB member, that institution accesses the ICB's "credit file" to ascertain the applicant's performance under any previous credit agreements with ICB members.

3. I authorise the Credit Union to process and retain data provided by me in respect of this application, to seek and provide credit references (searches), to record details of any transaction which may result from this application with Irish Credit Bureau Limited (ICB) and ICB to record, retain and disclose to its members details of such searches for a period of one year.
4. I acknowledge that the Credit Union and/or the ICB are permitted to disclose any material misstatement of fact contained in the application for financial accommodation to its members and relevant bodies. I consent to any such application being processed, recorded and retained by ICB.

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.

I/We confirm that I/we have read and understood the details contained in Schedule 1 on the reverse side of the Pre Contractual Information sheet.

Member's Signature A: _____ Date: _____ Print Name: _____

Member's Signature B: _____ Date: _____ Print Name: _____

Witnessed by (Signature): _____ Date: _____ Print Name: _____

I/We have received the "Pre-contractual Information" Sheet Signed A: _____ Signed B: _____

FOR OFFICE USE ONLY

DECISION	LOAN OFFICER(S): <input type="radio"/>	CREDIT COMMITTEE: <input type="radio"/>	BOARD/SPECIAL COMMITTEE: <input type="radio"/>
APPROVED <input type="radio"/>	DEFERRED <input type="radio"/>	DISAPPROVED <input type="radio"/>	€ _____ RPI € _____ DATE _____
SIGNED _____			
COMMENTS _____			
IR <input type="radio"/>	BTF <input type="radio"/>	GTH <input type="radio"/>	RRTF <input type="radio"/>
ANR <input type="radio"/>	NEPO <input type="radio"/>	NKA <input type="radio"/>	APPEAL <input type="radio"/>
OPEN BUDGET A/C <input type="radio"/>	TO SEE MANAGER <input type="radio"/>	CREDIT CONTROLLER <input type="radio"/>	LOANS ADMINISTRATOR <input type="radio"/>
REAPPLY LIMIT _____			INITIALS

5. ADDITIONAL INFORMATION IN THE CASE OF DISTANCE MARKETING OF FINANCIAL SERVICES

- (a) **concerning the creditor**
Registration Number: 302 CU Credit Union Register **The Supervisory Authority:** The Central Bank of Ireland.
- (b) **concerning the credit agreement**
Exercise of the right of withdrawal:
 You have a right to withdraw from the credit agreement, without needing to give a reason, within 14 calendar days of the credit union receiving the signed credit agreement back from you. You can exercise this right of withdrawal by notifying the credit union in writing that you wish to withdraw (notice can be hand delivered to the credit union or posted). If you do exercise this right of withdrawal, you must pay to the credit union the principal you have already drawn down, and the interest that has accrued (at the rate referred to in Section 3 overleaf), from the date of drawdown to the date that you repay the principal, without any undue delay and, in any event, no later than 30 calendar days after you have sent the written notice of withdrawal to the credit union.

The law taken by the creditor as a basis for the establishment of relations with you before conclusion of the contract concerned:
 Irish law.

Clause stipulating the governing law applicable to the credit agreement and/or the competent court:
 Clause 11 of the credit agreement, which provides that the governing law is Irish and the courts of competent jurisdiction are the Irish courts.

Language regime:
 All correspondence and communications between the credit union and you will be in English unless we otherwise agree with you that correspondence and communications will be in Irish.
- (c) **concerning redress**
 Existence of and access to out-of-court complaint and redress mechanism:
 If you wish to make a complaint, please contact the credit union and we will endeavour to resolve the complaint in accordance with our complaints procedure under the Rules of the Credit Union. If you are unhappy with our response, you may also be able to refer your complaint to the Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2; lo-call 1890 88 2090.

SCHEDULE 1

If we, Caherciveen Credit Union Limited reject your credit application based on the consultation of a database (i.e. after a search of a database of credit histories) we, Caherciveen Credit Union Limited are required by law to inform you immediately and without charge of the result of such consultation and are also required to provide you with particulars of the database consulted.

To put this in context for you, we should explain that it is our usual practice to consult a database on credit histories as part of our process for considering any application for credit. This can only be done with your permission, because credit history databases contain personal data which is protected by privacy rules. The databases we usually consult contain details, supplied by ourselves and other Regulated Financial / Credit Entities, of borrowers' recent credit performance in relation to specific debts to participating Regulated Financial / Credit Entities. We send an electronic request to the credit bureau for a credit report, and the credit bureau's database produces an automatic electronic response which shows whether the borrower is in arrears in relation to any credit agreement which has been registered with the database. This report is then considered as one of the factors in our decision on the application for credit.

You should note that, as stated above, the database is compiled using details, supplied by ourselves and other Regulated Financial / Credit Entities, in respect of borrowers' recent credit performance in relation to specific debts to participating Regulated Financial / Credit Entities. Neither Irish Credit Bureau Limited nor Caherciveen Credit Union Limited have any control over the information provided by the Regulated Financial / Credit Entities which participate in the database and are unable to verify the completeness and accuracy of such information. If you have a concern about the information provided by Regulated Financial / Credit Entities in respect of your past credit performance you can obtain a copy of your own credit report at any time from Irish Credit Bureau Limited by paying a nominal fee. Please consult www.icb.ie for further details.