

## Begin your loan application

### Apply for a Kent Savers Credit Union loan

Thank you for applying for a loan from Kent Savers Credit Union.

Please complete the form below so that we can get started with your new loan application. You must be over 18 and be a member of Kent Savers.

If you are not yet a member of Kent Savers, apply online <https://kentsavers.cuaccount.com/join/> or contact us for a copy of our membership application form.

Forename:

Surname:

Date of Birth: (dd/mm/yyyy)

Member Number:

## What would you like to apply for?

Product Type:

- Personal Loan** (a personal loan of up to £5,000 that is payable by direct debit or child benefit)
- Child Benefit Loan** (a loan of up to £600, which is repayable by your child benefit payments)
- Payroll Loan** (a personal loan of up to £5,000 available if your employer is signed up to Kent Savers. Loans are repaid by Payroll Deduction from your salary payments. Please check your company is signed up for employee loans with Kent Savers. If your employer is not already one of our Payroll Employer Partners, please refer them to us and encourage them to offer this staff benefit)

**Loan Purpose:**

*You are required to save as you borrow, giving you savings at the end of your loan term. £10 minimum must be saved each month on top of your loan repayment.*

**Please tick all which apply:**

Birthday/ Anniversary		Business Costs (e.g. start-up, running costs, expansion)	
Christmas		Debt consolidation/ repay debt	
Education costs (e.g. training, nursery fees, university)		Essential living costs (e.g. rent payments, clothes, food)	
Funeral costs		Holiday or travel	
Home furnishings or household goods (e.g. furniture, electricals, white goods, buying/fitting carpets)		Home improvements, decorating, repairs or renovation	
Legal or court fees (e.g. divorce, fines, bailiff costs)		Medical treatment (e.g. dental, surgery, glasses, vets, hospital visits)	
Moving costs and/or house or rent deposit		Non-essential living costs	
UK citizenship/ VISA (please specify) .....		Unexpected bills or emergency expenses	
Vehicle maintenance (e.g. tax, insurance, MOT, repairs)		Vehicle purchase/ finance	
Wedding		Other (please specify) .....	

**How much would you like to borrow?** (A minimum of £300 and a maximum of £5,000 applies to all loans, with the exception that Child Benefit Loans are of a maximum £600):

£

*Interest will be charged at a representative APR of up to 42.6%, depending on loan amount and your circumstances. A lower representative rate of 32.6% applies apply for Payroll Loans.*

**I would like to repay:**

<input type="checkbox"/>	Weekly	<input type="checkbox"/>	4-Weekly*	<input type="checkbox"/>	Monthly *
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*\* Child Benefit Loans may only be repaid Weekly or 4-Weekly*

*\* Payroll Loans may only be repaid Monthly*

**Please state the number of repayment instalment you would like to make?** (This must be at least 12 and no more than 60 instalments):

**How much would you like to save each month?** (A minimum of £10 must be saved each month on top of the loan repayment for each loan you have with us):

£

## Personal Details

Please confirm your current personal details:

### Address 1: (most recent)

<i>Address Line 1</i>	
<i>Address Line 2</i>	
<i>Locality</i>	
<i>Town/City</i>	
<i>County</i>	
<i>Postcode</i>	
<i>Date Moved In:</i>	

**Mobile Number:**

**Home Number:**

**Email Address:**

**Number of Dependants:** \* (0-10)

**Country of Birth:**

**Child Benefit Reference:** (first 8 digits)

**Marital Status:** \* (Civil partnership, divorced, living with partner, married, not disclosed, other, separated, single, widowed)

**Residential Status:** (Homeowner no Mortgage, Homeowner with a Mortgage, Tenant – Private, Tenant – Other, Living with Family)

**Are you a UK citizen?:**

## Employment Details

If you are due to start a new job, please enter the relevant *Employment Status* above (*Permanent or Temporary*) and state the confirmed start date of your new job. If your employment is current, please leave the *Employment End Date* blank.

**Employment Status: \***

Permanent - Full Time
Temporary - Full Time
Self-Employed
Student
Other

Permanent – Part Time
Temporary – Part Time
Retired
Unemployed

Current Employer Name: (if you are employed or self employed) \*

Current Payroll Number: (if applying through a Payroll Scheme only)

**Current Employer Address: \***

Address Line 1		
Address Line 2		
Locality		
Town/City		
County		
Postcode		
Work Phone Number:	Work Email:	
Employment Start: *	Employment End:*	

Occupation: \*

Employer Email:

Employer Telephone:

## Open Banking

If you use online banking, we can access your bank statements directly from your bank without you needing to download or send anything to us. Simply tick 'yes' below and our office will contact you with details. If you click 'no', once you have completed the application please provide us with your most recent 3 months bank statements by email or post. We can accept downloaded or scanned documents, but photographs won't be acceptable.

Yes:

No:

If you don't wish to use Open Banking, please complete the Income & Expenditure section below:

## Income and Expenditure

### Monthly Income Details

Please only include partner's income if you have their permission to do so and their expenditure is included in the expenditure fields. The loan will be in your name, it is not a joint loan.

Salary/Wage:	<input type="text" value="£"/>	Partners Income:	<input type="text" value="£"/>
Pension:	<input type="text" value="£"/>	Income Support:	<input type="text" value="£"/>
ES Allowance:	<input type="text" value="£"/>	Child Benefit:	<input type="text" value="£"/>
Working Tax Credit:	<input type="text" value="£"/>	Child Tax Credit Incapacity Benefit Pension Credit:	<input type="text" value="£"/>
DLA/PIP:	<input type="text" value="£"/>	Carers Allowance Universal Credit:	<input type="text" value="£"/>
Child Maintenance/CSA Industrial Injuries Benefit Housing Benefit:	<input type="text" value="£"/>		

## Monthly Expenditure Details

*Please enter actual rent/mortgage before any housing benefits are applied. Utilities include water, electric & gas if applicable.*

Rent/Mortgage:	<input type="text" value="£ 0.00"/>	Council Tax:	<input type="text" value="£ 0.00"/>
Utilities:	<input type="text" value="£ 0.00"/>	Telephone: (Include broadband & mobiles)	<input type="text" value="£ 0.00"/>
Groceries:	<input type="text" value="£ 0.00"/>	Travel:	<input type="text" value="£ 0.00"/>
Entertainment/TV:	<input type="text" value="£ 0.00"/>	Childcare:	<input type="text" value="£ 0.00"/>
Other Expenditure: (Please specify)	<input type="text" value=""/>		<input type="text" value="£ 0.00"/>
Repairs/Home Maintenance:	<input type="text" value="£ 0.00"/>		

## Total Monthly Catalogue Payments:

Total Account Balances	<input type="text" value="£"/>	Total Monthly Payments	<input type="text" value="£"/>
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## Monthly Credit Card Payments

Company	Account Balance	Monthly Payments
<input type="text" value=""/>	<input type="text" value="£"/>	<input type="text" value="£"/>
<input type="text" value=""/>	<input type="text" value="£"/>	<input type="text" value="£"/>
<input type="text" value=""/>	<input type="text" value="£"/>	<input type="text" value="£"/>
<input type="text" value=""/>	<input type="text" value="£"/>	<input type="text" value="£"/>
<input type="text" value=""/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Totals:	<input type="text" value="£"/>	<input type="text" value="£ 0.00"/>

## Total Monthly Hire Purchase Payments

Total Account Balances

Total Monthly Payments

## Total Monthly Car Loan Payments

Total Account Balances

Total Monthly Payments

## Other Monthly Loan Payments

Company

Account Balance

Monthly Payments





Totals:



## Arrears Details and Circumstances

Please tick all which apply:

Have you ever been bankrupt? If yes, please give details	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>
Have you ever had a trust deed? If yes, please give details	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>
Have you ever had an Individual Voluntary Arrangement? If yes, please give details	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>
Have you ever had a Debt Management Plan? If yes, please give details	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>
Are your circumstances likely to change in the next 6 months? If yes, please give details	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>

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## Loan Recipient

*I would like the loan paid directly into my bank account.*

The loan will be paid into a bank account in your name unless otherwise agreed with us once approved. Please fill in the details of the account you wish the loan to be paid into:

**Account Holders Name:**

**Bank Account Number:**

**Sort Code:**

*By completing Step B under the Declarations section below, you confirm that this is your bank account.*

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## Declarations

*Please select your preferred repayment method:*

**Select Repayment Method: \***

<input type="checkbox"/>	Direct Debit	<input type="checkbox"/>	Benefits	<input type="checkbox"/>	Payroll Deduction
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**Repayment Schedule: \***

<input type="checkbox"/>	Monthly	<input type="checkbox"/>	Weekly
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Please enter the account that repayments will be made from if repaying by direct debit:

**Account Holders Name: \***

**Bank Account Number: \***

**Sort Code: \***

**\* means Required Field.**





# Kent Savers

*Fair loans. Safe saving.*

**Step A:** Please read the statements in the box below:

I am not indebted to any Credit Union, bank, building society or other credit provider such as online shopping finance provider, mobile phone company, utility services provider, government department or student loan provider, either as borrower or guarantor, except as disclosed in my application.

I have not concealed any financial commitment that could affect my ability to repay the loan with you and, after due consideration, I am confident that I will be able to make the payments stated in this application.

*I understand that the money I would borrow has been provided through the kindness of others in my community who wish to help people experiencing financial strain and that if I do not repay as stated in this application, it would be dishonouring that kindness.*

I agree that you may carry out a credit reference check as part of my application and that you may also share information about me and the operation of my account with a Credit Reference Agency. If I default on this agreement, you will use their services to trace my whereabouts to recover debts I owe you. Any costs you incur will be added to my loan account.

If I have provided false information or have not made a full declaration of my circumstances, my loan application will be refused.

I can confirm I am not subject to, or currently applying for or considering entering into or at risk of being subjected to any of the following:

- IVA
- Debt Relief Order
- Undischarged Bankruptcy

**Step B:** Tick the box in the bottom right hand corner of this area, to confirm you agree with the statements above:

**Note:** if you are unable to agree with any of the statements, your application may still be considered. Please contact the office on 0333 321 9050 if you wish to check.

**I confirm that I understand and agree with the statements above. \***

## Next Steps

*Upon receipt of this completed application form, we will review your application within 3 working days once we have all necessary supporting information and will contact you to update you with our decision. If your loan is approved, we will send you by post a loan agreement to be signed, together with our Loan Agreement Terms and Conditions and a document which sets out how Kent Savers Credit Union, Credit Reference and Fraud Prevention agencies use your personal information provided regarding your loan application and agreement.*

**If you wish to access these now, please see the Loans related and Regulatory and Policy related documents under the Important Documents section of our website, [www.kentsavers.co.uk](http://www.kentsavers.co.uk). Thank you for applying to Kent Savers.**