



APPLICATION FOR PERSONAL LOAN

Please complete sections 1 to 7 as required

SECTION 1

Name in Full Mr / Mrs / Ms / Miss (circle one) _____ Member Number _____

Address _____

Telephone (hm) _____ (wk) _____ (mbl) _____

Email Address _____ Date of Birth _____

Spouse / Partners Name _____ Married / Single / Defacto (circle one)

How long have you resided at your current address _____ years _____ months Number of Dependants _____

Previous Address if residing at current address for less than six months _____

Maiden Name _____ Drivers Licence No. _____

Employment Status Permanent / Temp / Casual - Full Time or Part Time (circle) Job Title _____

Current Employer _____ Length of Service _____ years

Employer Address _____ Telephone _____

Next of Kin - relative or friend not living at your address Name _____

Address _____ Telephone _____

Relationship to Applicant _____

SECTION 2

Do you have existing loans with UCU? Yes / No (circle one) If "yes", do you wish to repay them from this new advance? Yes / No (circle one)

Amount required (Include existing loan balance if you have chosen to repay it from this loan) \$ _____

In words _____

Purpose of Loan (full details required) _____

NOTE: If the purpose of your loan is to repay accounts we will require statements of each account showing the balance to be paid and cheques will be made payable to those accounts.

To be repaid - Weekly / Fortnightly / Monthly (circle one) Term required _____ months.

Type of Loan (tick box below)

UNSECURED SECURED - UCU SAVINGS SECURED CAVEAT

UNSECURED - REVOLVING CREDIT, (\$10,000 limit) SECURED - MOTOR VEHICLE SECURED - SUPERANNUATION OR LIFE INSURANCE

SECTION 3

HOUSEHOLD ASSETS (Value of what you own)

Home	\$ _____	Household contents	\$ _____
Motor Vehicles	\$ _____	Savings (other banks)	\$ _____
Life Insurance (Surrender Value)	\$ _____	Other _____ (Please specify)	\$ _____
			TOTAL ASSETS = \$ <input type="text"/>

HOUSEHOLD DEBTS & COMMITMENTS

	Total Owing	Please break down amounts into a per week format	Name of Lender/Company
Total Mortgage/s	\$ _____	\$ _____	_____
Motor Vehicle	\$ _____	\$ _____	_____
Hire Purchase	\$ _____	\$ _____	_____
Hire Purchase	\$ _____	\$ _____	_____
Credit Cards	\$ _____	\$ _____	_____
Other Loans	\$ _____	\$ _____	_____
Other Loans	\$ _____	\$ _____	_____
Rates & Insurances	\$ _____	\$ _____	_____
Rent	\$ _____	\$ _____	_____
Food, Power, Phone, TV (sky etc)	\$ _____	\$ _____	_____
Other	\$ _____	\$ _____	_____
TOTALS =	\$ <input type="text"/>	\$ <input type="text"/>	

SECTION 4

NOTE: Please provide a copy of you and your partners pay slips as proof of income (must be no older than 3 weeks), bank statements are not acceptable. If self employed please have an accountant submit confirmation of earnings from current financial year.

INCOME Weekly / Fortnightly / Monthly (circle one)

Your wages before Tax \$ _____ Spouse/Partner before Tax \$ _____ Board/WINZ/IRD/Other (circle) \$ _____

Total household income before Tax \$ _____

SECTION 5

Providing we receive all of the appropriate information pertaining to your application, we aim to have a response within 3 working days. We will contact you as soon as possible regarding your application.

Please indicate your preferred method of contact below. (all phone calls made between 8:30am and 4:00pm)

Please telephone home / work / mobile (circle one) Please email Please post a letter

SECTION 6

Please advise the method for which you wish the funds to be made payable to you:

Forward cheque to my residential address Transfer funds to my United Credit Union Call Account

Collect cheque from Howick/Johnsonville office (circle one) Transfer funds to my external bank account duly noted

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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NOTE: If you have a previously nominated bank account already loaded the funds will automatically default to that account.

SECTION 7

1 I am a NZ Citizen or a I hold Permanent Resident Status.

2 I / We declare that the information stated within this application is true and correct in every particular. I / We clearly understand that any omission or false or misleading statement will render this application invalid.

3 I / We authorise any person or company to provide you with such information as you may require in response to your credit and or employment enquiries. I / We authorise you to furnish to any third party details of this application and any subsequent dealings that I / We may have with you as a result of this application being actioned by you.

SIGNATURE OF MEMBER _____ **DATE** _____

SIGNATURE OF JOINT ACCOUNT HOLDER (If Applicable) _____ **DATE** _____

LOAN INFORMATION & SECURITY REQUIREMENTS

UNSECURED

Approval is at Managements discretion. Security may be required, in which case you will be advised accordingly.

UNSECURED - GUARANTOR

The guarantor must supply two forms of documented identification (ie: drivers licence or passport and invoice showing address details). A pay slip or proof of income must also be supplied and not more than three weeks old. Your next of kin cannot be your guarantor.

UNSECURED - REVOLVING CREDIT

When applying for a Revolving Credit Loan, all total loans currently owing to UCU must not exceed \$10,000. Approval is at Managements discretion. If you do not meet the criteria for a Revolving Credit Facility you may still be approved a standard Unsecured Loan with a fixed term.

SECURED - UCU SAVINGS

You may borrow up to the balance of your Savings. Your Savings will be frozen equal to the outstanding balance of your loan. For this loan type you are not required to complete Section 3 or 4.

SECURED - MOTOR VEHICLE

WHEN USING THE VEHICLE YOU ARE PURCHASING AS SECURITY

If the purpose of the loan is to purchase a new or second hand vehicle, we require a copy of the Sale & Purchase Agreement. The registration/ownership papers and Insurance schedule showing UCU as an interested party must be forwarded as soon as they become available.

WHEN USING AN EXISTING FREEHOLD VEHICLE AS SECURITY

If the purpose of the loan is for general purposes and a vehicle is being offered as security, we require a current valuation from a registered motor vehicle dealer. The original registration/ownership papers must be forwarded with the application and also a cover note from the insurance company showing UCU as an interested party.

SECURED - SUPERANNUATION OR LIFE INSURANCE

The policy must have a surrender value and must be transferable. The surrender value must be forwarded with the application along with the original policy. The section at the back of the policy called 'Memorandum of Transfer' must be signed by the Policy owner in the 'Transferor' section and witnessed. We will lend less than or equal to the amount of the surrender value.

LOAN PROVIDER (\$6)

All approved loans carry a condition of regular (weekly/fortnightly/monthly) compulsory savings (set by UCU) over the loan term. These funds are frozen for the full term of the loan. In signing this application you hereby agree to abide by these conditions.

CRITERIA All applications are subject to the lending criteria as laid down by the Board of Management.

CHECK LIST - PLEASE READ CAREFULLY

Do not submit your application until you have checked it against the following

- Have you completed the loan application in full, answered every question, circled the appropriate answers, filled in every box, if there is a question that does not apply please write N/A on the line.
- Have you enclosed pay slips or proof of income - no older than 3 weeks - for yourself and your partner (not required if using savings as security).
- If the purpose of your loan is to refinance accounts or repay bills, have you enclosed current statements of the accounts showing the amount to be paid.
- If supplying a Motor Vehicle as security have you read the 'Security Requirements' above and attached all the necessary documents, ie valuation, insurance schedule and registration/ownership papers if applicable
- If supplying a Life Insurance Policy or Superannuation Policy as security have you obtained a letter from the company stating the current surrender / cash value and have you attached the original policy with the necessary forms signed to transfer ownership to United Credit Union
- Caveat - Provide a registered valuation not older than one month for a caveat loan. A letter from any mortgagees advising the balance and priority limit of the outstanding mortgage. Insurance Policy noting UCU as an interested party
- Have you signed and dated the application? Forward this form along with all supporting documentation to UCU Wellington or Manukau by post or fax to Freepost 3172, PO Box 83009, Johnsonville, Wellington 6440 or Freepost 230473, PO Box 38189 Howick, Manukau 2145 or Fax 04 477 9456 or 09 533 7434**