








Debt Consolidation Checklist

A credit check is the first step in assessing your eligibility for a UCU loan. Once viewed, we will contact you to advise whether you should proceed to submit the following documentation:

-  **Credit check authority for partner**
-  **6 monthly bank statement(s)**
-  **6 monthly statements on all debts**
-  **Registered valuation (current) of your vehicle**
-  **Budget plan (NZFFBS affiliate)**

An interview may also be requested, depending on your location (Auckland or Wellington)

Note

Settlement figures (of debts to be repaid) will be requested from you **after** the loan has been approved. Most credit agencies provide settlement figures that remain valid for a maximum of 5 days from the date of issue.

Call us on 0800 800 143 if you need any further assistance.



AUTHORITY FOR CREDIT CHECK

This authority allows United Credit Union (UCU) to undertake a credit check of the partner/spouse (named in section 2) of current UCU member,

Name.....

Member no.....

The credit check is in support of a loan application submitted by me on (date).....

The cost of the credit check (\$6.96) will be met by me and added to the loan.

Signed
(member).....Date.....

Section 2 UCU Member partner/spouse to complete

I.....hereby give UCU authority to undertake a credit check in my name with any third party in support of a loan application submitted by the UCU member named above.

This authority shall also allow any person or company to provide UCU with such information as may be required in response to any credit or employment enquiries.

I also agree that any information collected by UCU shall only be shared with the UCU member named above and be stored in that UCU members file.

I have attached a photo I.D as verification of my identity.

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

Date of birth.....