

PERSONAL LOANS & MEMBERSHIP APPLICATION FORM

A. Payroll Deduction Order

The Payroll Deduction facility is available to employees of our select employer partnerships. For more details or to check if your employer is already on board, please contact us. Please see overleaf.**

Please: start increase
My: weekly monthly payroll deduction in favour of Leeds Credit Union:
£ from the first available date.

Name:

Place of employment:

Pay number:

Signed:

Date:

B. Direct Debit Mandate

Instruction to your bank or building society to pay by Direct Debit.

If you have opted to save by Direct Debit, please ensure you complete this section of the form and send to: Leeds Credit Union, Westminster Buildings, 31 New York Street, Leeds LS2 7DT.

PLEASE COMPLETE

This is not part of the instruction to your bank or building society. Please indicate below your preferred date (monthly) or day (weekly):

Monthly Date (1 to 28 only)

Weekly Day

Total deduction:

Weekly Monthly Amount £

Deduction reference (to be completed by Leeds Credit Union):

Name and full postal address of your bank or building society:

To: The Manager Bank/Building Society

Address:

Postcode:

Date:

Banks and building societies may not accept Direct Debit instructions for some types of account.

Direct Debit Guarantee This guarantee should be detached and retained by the Payer

* This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
* If there are any changes to the amount, date or frequency of your Direct Debit Leeds Credit Union will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Leeds Credit Union to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
* If an error is made in the payment of your Direct Debit, by Leeds Credit Union or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Leeds Credit Union asks you to.
* You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

How to apply

- Please complete and sign this form to apply for a Loan & Membership Account.
- Please return the completed form to: **Leeds Credit Union, Westminster Buildings, 31 New York Street, Leeds LS2 7DT.** Or alternatively hand in at one of our branches, information points or anyone else officially acting on our behalf, or alternatively apply online at: leedscreditunion.co.uk.
- Don't forget to sign the Declaration Section 11 overleaf to allow us to be able to assess your application.

IMPORTANT: Please complete in CAPITALS and tick boxes as appropriate, please use BLACK INK ONLY. YOU MUST BE OVER 18 TO APPLY.

1. Loan amount

I hereby apply for a loan of: £

Purpose of loan:

I would like to repay my loan over:
 weeks months

2. About you

LCU Membership Number (if applicable):

Title: Mr Mrs Miss Ms Other

Surname:

Forename(s):

Date of birth:

Current address:

Postcode:

Length of time at current address:
 years months

Previous address (if less than three years at current address):

Postcode:

Length of time at previous address:
 years months

If the two addresses are less than three years in total, we reserve the right to request further information.

Home telephone:

Work telephone:

Mobile number:

Email address:

National Insurance Number:

Is your home: Owned Private Rented

Local Authority or Housing Association rented

Name of Housing Provider (if you ticked above):

Number in household:

Number of children in household:

Ages of children:

Where were you born?
UK EU country Non-EU country

If unsure, please state the country:

Do you hold a passport for that country:
Yes No

Is your residence status British Citizen?
Yes No

Leave to remain: Indefinite Limited n/a

If EEA, do you hold a UK Residence Permit issued by the Home Office? Yes No

3. Employment

Employment Status: Employed

Unemployed Retired Student

Employment Prohibited Other

Current Employer:

Current employer's address:

Postcode:

Hours worked: Under 16 16+ Full-time

Are you in the process of:
Being made redundant? Yes No

Applying for retirement? Yes No

Number of years with current employer:

Number of years with previous employer:

Type of contract: Permanent Temporary

If fixed term, please specify term below:

4. Further information

Have you ever been bankrupt or the subject of IVA?
Yes No

Have you any county court judgements:
Yes No

Are you in good health?
Yes No

Are your financial circumstances likely to change in the next 6 months?
Yes No

If yes, why?

5. About your finances

For your income and expenditure amounts below please choose either: Weekly Monthly

Income	You	Partner
Average take home pay	£ <input type="text"/>	£ <input type="text"/>
Maintenance/CSA	£ <input type="text"/>	£ <input type="text"/>
Board money/Lodger	£ <input type="text"/>	£ <input type="text"/>
Total Benefits (e.g. child benefit, tax credit, DLA, JSA, Income Support)	£ <input type="text"/>	£ <input type="text"/>
Total Income	£ <input type="text"/>	£ <input type="text"/>

Combined expenditure

Rent/Mortgage/Board

Council Tax

Water Rates

Gas and Electricity

Telephone/Mobile/Internet

TV Licence

TV Rental/Sky/Cable

Car Insurance

Childcare/Nursery/Fees

Maintenance/CSA

Life Assurance/Endowment

Home Insurance (Buildings/Contents)

Weekly Shopping (Food and Toiletries)

Clothing/Hair

Social

Other

6. Receiving your money

If your application is successful please specify how would you like to receive your money by ticking of the following:

Paid onto your Membership Account

Directly into a bank account

Please complete if you selected bank account:

Account No:

Sort Code:

Account Name:

Reference number/Roll number (if applicable):

7. For your security

Please choose a memorable name which will be used as a password for security purposes e.g. Mother's maiden name:

Please be aware, we may ask for proof of your identity in addition to your password before allowing any withdrawals.

8. Your choice of savings accounts

All members of Leeds Credit Union are encouraged to save a weekly or monthly minimum amount.

If you decide to save, please see savings account information overleaf to ensure you are making the minimum deposits required for your chosen LCU account/s.

I am a new member and wish to save into:

Membership Account

Per week Per month Amount

Regular Savings Account

Per week Per month Amount

Loyalty Savings Account

Per week Per month Amount

Christmas Club Account

Per week Per month Amount

I agree to save Total

Per week Per month in my LCU Accounts

9. Your chosen method of saving

Please choose from one of the methods below:

Payroll Deduction (please complete section A)

Direct Debit (please complete section B)

Cash at a branch/collection point

Standing Order

10. Your preferences

If your application for a Leeds Credit Union Personal Loan is unsuccessful, we are able to pass your application details on to Headrow Money Line (HML).

HML is a 'sister company' to Leeds Credit Union and a registered charity. HML, just like Leeds Credit Union, has the objective of providing affordable loans that are considerably cheaper than other forms of lender.

HML can assess loan applications in a different way to Leeds Credit Union. HML may be able to offer a loan when Leeds Credit Union cannot. Leeds Credit Union and Headrow Money Line working together means that we can jointly accept more loan applications.

Please indicate your preference here by ticking one of the boxes below:

If my application is unsuccessful, I consent to my loan application information to be shared with Headrow Money Line for assessment.

I do not wish for my loan application information to be shared with Headrow Money Line.

If you opt out here and your loan is unsuccessful but you decide you would like to be referred to HML, you can email enquiries@headrowml.co.uk.

We may contact you by letter, telephone, text message, fax, newsletter, email or any other means of communication about our products and services.

Though some communication is mandatory such as notification of our Annual General Meeting and important account information, you can choose to opt out of receiving marketing information.

Please indicate your preference here by ticking one of the boxes below:

I am happy to be sent information or updates relating to other products and services offered by Leeds Credit Union.

I do not wish to be sent any information or updates relating to other products and services offered by Leeds Credit Union.

You can opt in or out of our marketing list at any time by emailing us at: services@leedscreditunion.co.uk or by writing to us at: **Leeds Credit Union, Westminster Buildings, 31 New York Street, Leeds LS2 7DT.**

OPEN AN
ACCOUNT
TODAY

Personal Loans

From £250 to £20,000

Checking your identity

Money Laundering Regulations require us to check your identity in accordance with General Data Protection Regulation 2018 and the Data Protection Act 1998. We will do this electronically and automatically based on the information that you provide on the application.

However, where automatic verification has not been possible we will ask you to supply two forms of identification, for example a valid passport or a photo driving licence and a recent utility bill with your name and address on it.

If you hold a non-UK passport or were not born in the UK, you must provide evidence of your right to stay, i.e. your visa and residency permit.

Leeds Credit Union reserve the right to confirm your identity electronically in accordance with Money Laundering Regulations. Your original documents may be required as proof to confirm eligibility to live or work in the UK.

The full terms and conditions of this account will be sent to you on the receipt of your application. You will then have a 14-day cancellation period, should you decide to change your mind.

Data Protection Statement

In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with the Credit Union. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing and debt recovery, for which purpose we hold appropriate FCA permissions.

Form B, a condensed guide to the use of personal information by Leeds Credit Union and Credit Reference and Fraud Prevention Agencies, is available upon request.

Credit Reference and Fraud Prevention Agencies

We may make searches about you at credit reference agencies who will supply us with credit information as well as information from the Electoral Register. The agencies will record details of any search whether or not this application proceeds.

We may use credit scoring methods to assist this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies about you and anyone with whom you are linked financially may be used by us if credit decisions are made about you or anyone with whom you are linked financially or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. In addition, we may ask you to provide physical forms of identification and/or we may telephone you to confirm your identity.

To prevent or detect fraud or to assist in verifying your identity we may make searches of group records and at fraud prevention agencies who will supply us with information.

We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information, details will be passed to fraud protection agencies.

We may use this information if financial or motor, household, credit, life or any other insurance decisions are made about you or others at your address(es). This information may also be used for tracing and claims assessments and verifying identity.

Information held about you by the credit reference agencies may already be linked to records relating to anyone with whom you have a financial relationship, such as a joint account.

For further information, visit: www.callcredit.co.uk/crain

Privacy Policy

We will not sell/pass on any of your details to third parties however, from time to time, we may contact you about other Credit Union accounts or services that we think may be of particular interest to you. If you do not want to receive any such information, please notify us in writing as described in Section 6 Your preferences, overleaf.

Our full, current Privacy Policy is available to view on our website:

www.leedscreditunion.co.uk/regulatory-information

If you would like a copy of our Privacy Policy, you can request this by emailing us at:

services@leedscitycreditunion.co.uk

or by writing to us at:

Leeds Credit Union, 2nd Floor Westminster Buildings, 31 New York Street, Leeds, LS2 7DT.

*Financial Services Compensation Scheme information sheet

You can view the FSCS information sheet and exclusions list on our website, or alternatively you can request a copy in branch or by emailing services@leedscitycreditunion.co.uk.

**Employee Finance Scheme

It is free for employers to join our Employee Finance Scheme. If you are interested in becoming a scheme member and are not sure if your employer is part of the scheme, please contact us to find out. If your employer is not on board, why not ask them if they would like to join? Find out more at www.leedscreditunion.co.uk/payroll-services.

Here to help

If you have any queries about completing the form or require any further information, please call Leeds Credit Union on **0113 242 3343** and a member of our team will be happy to help.

11. Declaration

I understand that if I am not already a member of Leeds Credit Union, I must become a member in order to receive a loan. By completing this application, I agree to abide by the Terms and Conditions of Membership and those applying to the Membership Account.

I declare that I will abide by and accept the terms and conditions applicable to the loan that I am applying for.

I acknowledge receipt of the Financial Services Compensation Scheme information sheet and exclusions list. Please see next page.*

I have read and understood the paragraphs on the reverse: Checking your identity, Data Protection Statement, Credit Reference and Fraud Prevention Agencies and Privacy Policy.

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.

Signed:

SIGNATURE

Date:

/ /

Name:

Please quote your LCU marketing or promotion code (if applicable):

Where did you hear about Leeds Credit Union?

Please return the completed form to:

Leeds Credit Union, Westminster Buildings, 31 New York Street, Leeds LS2 7DT.

Or you can hand it in at one of our branches, information points or to anyone else officially acting on our behalf, or alternatively you can apply online at:

www.leedscreditunion.co.uk

FOR OFFICE USE ONLY

Membership number Branch

Documents approved Set up by

Personal loans from £250 to £20,000

Leeds Credit Union is a financial cooperative with 37,000 members that provides straightforward, affordable financial services.

As a mutual there are no shareholders so the credit union is owned by its members and always has the interests of the members at the heart of everything it does.

A loan for whatever you need to buy

Whether it's a holiday, home improvement, school uniforms or anything else that you need to buy, our loans are built around you.

Competitive interest rates

We offer fair, competitive interest rates; and because we care about our members, the amount you can borrow will be based on the amount you can afford to repay. Speak to us to find out what rates may apply to you.

What makes Leeds Credit Union loans different

- Interest is calculated on a daily basis – this means that as your loan balance decreases, the interest decreases too. This means that the faster you repay the loan, the cheaper it will be. This is different from how most traditional lenders work.
- No early redemption penalties if you decide to pay off the loan early.
- Competitive, fair interest rates that are capped by Credit Union legislation.

Your choice of Savings Accounts

Membership Account

- Minimum balance £1
- No minimum savings per month
- Instant access
- Unlimited withdrawals

Regular Saver Account

- Minimum balance of £20
- Minimum savings of £20 per month /£5 per week
- Maximum of six withdrawals per year

Loyalty Account

- Minimum balance of £1000
- Maximum of one withdrawal per year

Christmas Club Account

- No minimum savings per month
- Build a nest egg for Christmas
- Save throughout the year
- Withdrawals in November and December only

Leeds Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority - firm reference number 213369. This information may be checked by visiting www.fca.org.uk or www.bankofengland.co.uk/pru. White Rose Credit Union and Your Loan Shop are trading names of Leeds Credit Union Ltd.



Leeds Credit Union Limited
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Tel: 0113 242 3343 services@leedscitycreditunion.co.uk
www.leedscreditunion.co.uk

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leedscreditunion.co.uk

For borrowing. For saving. For good.