



Please pay the money direct into my bank account, my details are as follows:

Name and Address of Bank .....

Bank Account Number ..... Sort Code .....

Persons Name on Card or Cheque Book .....

Or please make a cheque payable to: .....

**Declaration**

I accept that all loans are subject to approval and availability of funds. **I also accept that my savings may not be withdrawn whilst the balance of my loan is greater than that of my savings.** When my savings are greater than my outstanding loan any difference between my loan and my savings can then be withdrawn.

I declare that I have given due consideration to all my other financial commitments and feel confident that I shall be able to make loan repayments as agreed via payroll deduction or bank standing order in accordance with Rothersave Credit Union rules.

I understand that the information given on this form is for the purpose of obtaining a loan and that I may be required to complete a separate Income and Expenditure form.

I declare that all the information given on this form is accurate to the best of my knowledge and belief and that this is a true statement.

**Credit reference and fraud prevention agencies**

Any information about my account and me may be shared within Rothersave to make lending decisions, collect debts, trace debtors, prevent fraud and money laundering, and business analysis. I understand that you will update all of my records, unless I tell you otherwise, when I inform you of a change to my personal details to keep my records accurate and up to date.

You will make searches about me at credit reference agencies who will supply you with credit information, for use in the assessment of a loan, and other information as well as information from the Electoral Register, for the purpose of verifying my identity. The agencies will record details of the search type (credit or identification) and any previous and subsequent names, whether or not my application proceeds. I acknowledge that multiple credit searches may affect my ability to obtain credit elsewhere. You may use credit-scoring methods to assess my application and to verify my identity. Credit searches and other information, including any previous and subsequent names, which is provided to you and/or the credit reference agencies, about me and those with whom I am linked financially may be used by Rothersave and other companies if credit decisions are made about me. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of my account.

Any information about my account and me can be shared within Rothersave to prevent or detect fraud, or to assist in verifying my identity. You may also search the records of fraud prevention agencies who will supply you with information. You may pass information to financial and other organisations involved in fraud prevention to protect yourselves and your customers from theft and fraud. If I give you false or inaccurate information and you suspect fraud, you will record this. Rothersave and other companies may use this information if decisions are made about me or others at my address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.

Information held about me by the credit reference agencies may already be linked to another individual who has an existing financial association with me. For the purposes of my application I may be treated as financially linked and my application will be assessed with reference to any 'associated' records.

Where I borrow or may borrow from you, you may give details of my account and how I manage it to credit reference agencies. If I borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt.

I have the right of access to my personal records held by you and the credit and fraud agencies.

I have read all these terms and conditions and by signing this application, I agree that you can use my information in this way.

Applicant's Signature.....

Date.....

**Office Use Only**

Pay Amen/S.O. Req

YES/NO

Pay Amen/S.O. Com

YES/NO