

Loan Application Form



Membership No.:

Section A Personal Details

First applicant (primary applicant and preferred contact)

Gender: Male Female

Title (e.g Mrs, Miss, Mr, etc.):

Name:

Middle name:

Surname:

Date of birth:

Address:

County/Postal code:

Country:

Eircode:

Years at address:

If less than 2 years, please give your previous address:

How many years are you living in Ireland?

PPS Number:

Mobile No.:

Home No.:

Work No.:

Email:

Please indicate your preferred method of contact

Mobile no. Home no. Work no. Email

Marital status, are you:

Single Married/Civil partner Cohabitant

Widow(er) Separated Divorced

Number of dependents Aged

Second applicant (if applicable)

Gender: Male Female

Title (e.g Mrs, Miss, Mr, etc.):

Name:

Middle name:

Surname:

Date of birth:

Address:

County/Postal code:

Country:

Eircode:

Years at address:

If less than 2 years, please give your previous address:

How many years are you living in Ireland?

PPS Number:

Mobile No.:

Home No.:

Work No.:

Email:

Please indicate your preferred method of contact

Mobile no. Home no. Work no. Email

Marital status, are you:

Single Married/Civil partner Cohabitant

Widow(er) Separated Divorced

Number of dependents Aged



Need some help with this form?
Call us on 01 - 632 5100 or email us at hello@savvi.ie

Section B Tax Compliance

In accordance with the Foreign Account Tax Compliance Act ('FATCA') and the OECD Common Reporting Standard ('CRS'), Savvi Credit Union Ltd may be required to report certain account holder details to the Irish Revenue Commissioners who may, in turn, share this information with tax authorities in the relevant jurisdictions. Please note that Savvi Credit Union Ltd does not provide tax advice and will not be liable for any errors contained in the self-certification form. If you have any questions about FATCA/CRS you should contact your tax advisor or the Irish Revenue Commissioners.

First applicant *(primary applicant and preferred contact)*

In what country(ies) are you a tax resident?

Are you a US citizen? Yes No

If you answered **Yes** to the above question, please include the United States as one of the countries below;

Jurisdiction of Tax Residence:

TRN*:

Jurisdiction of Tax Residence:

TRN*:

Jurisdiction of Tax Residence:

TRN*:

**TRN (Tax Reference Number)*

Second applicant *(if any)*

In what country(ies) are you a tax resident?

Are you a US citizen? Yes No

If you answered **Yes** to the above question, please include the United States as one of the countries below;

Jurisdiction of Tax Residence:

TRN*:

Jurisdiction of Tax Residence:

TRN*:

Jurisdiction of Tax Residence:

TRN*:

**TRN (Tax Reference Number)*

Section C Loan Details

Amount required: €

Please tick

New or separate loan Top-up on existing loan

Reason for Loan:

Proposed Loan repayment amount:

Weekly Fortnightly Monthly

Loan Term: months

Security Offered

Type (e.g. share account):

Preferred Payment Option *(please tick one - if an Authority and Indemnity form is held by the CU, the payment will automatically be made by EFT unless specified otherwise)*

EFT (An Indemnity & Authority form is required for EFT services.)

Cheque

Please state who the cheque(s) are to be made payable to:

Cheque collection, please advise:

Home Address Collect Other

If other, please state collection point:

WARNING: If you are topping up your loan, this may take longer to pay off than your previous loan. This means you may pay more than if you paid in the shorter term.

Section D Employment Details

First applicant

Occupation:

Position held:

Name of employer:

Employer's address:

County/Postal code:

Country:

Eircode:

How long in current employment? _____ years

Employment type

Full time Part time Permanent
 Temporary Contract Apprenticeship

Expiry date:

Do you require a work permit/visa to be in gainful employment in Ireland?

Please tick, Yes or No

If yes, please stipulate type and expiry date of visa:

Type:

Expiry:

If self-employed

Business name:

Business address:

County/Postal code:

Country:

Eircode:

Business sector:

Business description:

Years in business:

Business telephone no.:

Companies Registration Office:

Company registration no.:

Accountant name:

Second applicant

Occupation:

Position held:

Name of employer:

Employer's address:

County/Postal code:

Country:

Eircode:

How long in current employment? _____ years

Employment type)

Full time Part time Permanent
 Temporary Contract Apprenticeship

Expiry date:

Do you require a work permit/visa to be in gainful employment in Ireland?

Please tick, Yes or No

If yes, please stipulate type and expiry date of visa:

Type:

Expiry:

If self-employed

Business name:

Business address:

County/Postal code:

Country:

Eircode:

Business sector:

Business description:

Years in business:

Business telephone no.:

Companies Registration Office:

Company registration no.:

Accountant name:

Section E Financial Details

Income

Salary/Wage	gross p.a.	take home pay	weekly	fortnightly	monthly
Basic salary/pension (first applicant):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Basic salary/pension (second applicant):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Basic other salary:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Basic other salary:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Non-salary Income

	type of payment	amount	weekly	fortnightly	monthly
Social Welfare payments (first applicant):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Social Welfare payments (second applicant):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Additional allowances:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Additional allowances:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Other Household Income

	type of payment	amount	weekly	fortnightly	monthly
Other household income:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other household income:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment/savings other than Savvi:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment/savings other than Savvi:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Section F Household Expenditure

	Repayment Amount	Balance Outstanding	weekly	monthly	Will any of these loans be cleared with the proceeds of this loan?*
Mortgage on family home:	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage lender:	<input type="text"/>	Current value of property: € <input type="text"/>			
Is mortgage repayment temporarily reduced:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<i>(if Yes, supply written agreement from your bank)</i>			
Mortgage on second property:	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage lender:	<input type="text"/>	Current value of property: € <input type="text"/>			
Is mortgage repayment temporarily reduced:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<i>(if Yes, supply written agreement from your bank)</i>			
Rent:	€ <input type="text"/>		<input type="text"/>	<input type="text"/>	
Management fees (if applicable):	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	
Car loan*:	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit card*:	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other loans (not including Savvi)*:	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Child-minding fees:	€ <input type="text"/>		<input type="text"/>	<input type="text"/>	
Maintenance:	€ <input type="text"/>		<input type="text"/>	<input type="text"/>	
Other expenditure:	€ <input type="text"/>		<input type="text"/>	<input type="text"/>	
Please specify:	<input type="text"/>				
Other expenditure:	€ <input type="text"/>		<input type="text"/>	<input type="text"/>	
Please specify:	<input type="text"/>				
Other expenditure:	€ <input type="text"/>		<input type="text"/>	<input type="text"/>	
Please specify:	<input type="text"/>				

*If any of the above items are identified as to be repaid from the proceeds of this loan, please provide the most recent Statement of the Account, specifying the relevant BIC and IBAN.

Section G Guarantee(s) (guarantees I have given to another financial services institution)

I have guaranteed *(e.g. ABC CU Ltd)*

For the amount of

€

In favour of *(name)*

Relationship *(e.g. son, daughter, neighbour)*

Note: If you have more than one guarantee in place please provide similar information separately.

Section H Declaration

Consent to use and disclosure/ Data Protection Acts 1988 and 2003:

I warrant and confirm that all information provided on this loan application form is in all aspects true, accurate and complete. I understand that the information provided by me will be used to assess my creditworthiness. I DECLARE that I am not indebted to any other credit union, bank, building society or loan agency as a borrower or a guarantor, except as stated above. The statements made herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief. I confirm that I have the financial means to repay this loan and that it will be used for the purpose stated overleaf. I confirm that I understand that my shares will be held as a security for this loan.

Data Protection Statement

By signing and submitting this loan application form, you acknowledge that your Personal Data (as defined in the Data Protection Acts 1988 and 2003, as may be amended from time, and from 25 May 2018 the General Data Protection Regulation ("Data Protection Law")) will be processed by Savvi Credit Union Ltd. (the "Credit Union") for the purposes of administering and assessing your application, and if your application is successful, for the purposes of servicing your credit agreement with the Credit Union. As part of the application and assessment process and ongoing administration of your credit agreement we may disclose your Personal Data to the Irish Credit Bureau

Limited ("ICB"), the Central Credit Register and other credit reference agencies for the purpose of obtaining credit references and determining your credit rating and assessing your creditworthiness. We may also disclose details of any transaction which may result from your application to the ICB, who may record, retain and disclose such data to its members, and the Central Credit Register. For further information on your data protection rights, please visit our website at www.savvi.ie to access our data protection policy or visit the www.dataprotection.ie. For matters in relation to data protection please contact hello@savvi.ie.

ICB Consent

I authorise the Credit Union to process and retain information, including Personal Data, provided by me in respect of this application, for the purpose of seeking and/or providing credit reference searches to/from ICB and to record details of any transaction which may result from this application and for ICB to record, retain and disclose to its members details of such searches. I am aware that information, including Personal Data, contained in this application may be retained by ICB for a period of 5 years from the repayment in full/closure of the account. I consent to the disclosure of my Personal Data to the ICB as described above.

The Central Credit Register

I hereby consent to the Credit Union making an application to access information held on the Central Credit Register which relates to me.

Signature of First Applicant:

Date: / /

Signature of Second Applicant:

Date: / /

Please note that the Credit Union may require you to forward proof of both ID and current address as per the Criminal Justice Act 2013.

NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

Section I Communication

From time to time, the Credit Union (or third parties selected by the Credit Union) may use your details to inform you of our services, products and competitions. The use of your details for marketing purposes will depend on the boxes you tick.

Please tick the box if you have previously answered this question;

Yes, I have previously provided my details.

First applicant *(primary applicant and preferred contact)*

Post Yes No

Text message Yes No

Email Yes No

Phone Yes No

How did you hear about Savvi Credit Union?

Website

Online advertisement

Posters

Please specify where:

From a Savvi CU member

Other:

Please specify:

Second applicant *(if applicable)*

Post Yes No

Text message Yes No

Email Yes No

Phone Yes No

How did you hear about Savvi Credit Union?

Website

Online advertisement

Posters

Please specify where:

From a Savvi CU member

Other:

Please specify:

Section J Final Check

The following documents may be required in support of your application for first time borrowers*;

(Repeat borrowers should contact the CU for current requirements as these are likely to be less.)*

P60 Salary certificate 2 recent payslips

Credit card statements 3 months current account statements

*The Credit Union reserves the right to request further documents in certain circumstances.