



CHECK LIST FOR LOAN APPLICATIONS
ALL DOCUMENTS MUST BE ORIGINALS

Once you're a member of the credit union then you can apply for a loan with us.
 If you're not already a member then please ask about joining first as we can't look at a loan application until you've joined (you can join and apply at the same time though)

Item	What we need
Proof of income	We will require a bank account statement that covers a month's worth of transactions and this must be dated within the past 6 weeks.
Other income confirmation	If you have a wage slip then it is advisable to bring with you your most recent one if you get paid monthly or the last 4 weeks worth if you get paid weekly.
Details of debts (If you are applying for a debt consolidation loan)	We will need to see payment book or statement of amount owing for any debts that you are looking to repay with a loan.
Bond/Rent (If you are applying to borrow money to pay for fees/rent upfront or bond)	We will need to see a letter from the landlord or letting agent in relation to the amount required and stating the address that you are moving to. You could also send show us your full tenancy agreement along with any supporting letters.

BRING AS MUCH EVIDENCE OF YOUR CIRCUMSTANCES AS POSSIBLE – IT WILL HELP US MAKE A QUICKER AND BETTER DECISION

Don't forget that when you borrow from a credit union you are borrowing your fellow member's money. Don't take on borrowing that you might not be able to pay back. If you get into trouble repaying a loan then contact us as soon as possible.

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