

# Joint Loan Application Form



Membership No.:

## Section A Personal Details

### First Applicant *(primary applicant and preferred contact)*

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

Name:

Middle name:

Surname:

Date of birth:

Address:

  
  

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:

Marital status, are you:

- Single     Married/Civil partner     Cohabitant  
 Widowed     Separated     Divorced

Number of dependents  Aged

### Second Applicant

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

Name:

Middle name:

Surname:

Date of birth:

Address:

  
  

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:

Marital status, are you:

- Single     Married/Civil partner     Cohabitant  
 Widowed     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](mailto:hello@savvi.ie)

## Section B Loan Details

Amount required: €

### Please tick

New or separate loan  \*Top-up on existing loan

Reason for Loan:

Proposed Loan repayment amount:

Weekly or  Fortnightly or  Monthly

Proposed Loan Term: \_\_\_\_\_ years

**Preferred Payment Option** (please tick one - if an Authority and Indemnity form is held by the CU, the payment will automatically be made by Electronic Funds Transfer 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:

Please advise where cheque is to be sent:

Home Address  Collect

If collecting, please state which branch:

## Section C Employment Details

### First applicant

Occupation:

Position held:

Name of employer:

Employer's address:

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:

Eircode:

Years in business:

Business telephone no.:

Companies Registration Office:

Company registration no.:

### Second applicant

Occupation:

Position held:

Name of employer:

Employer's address:

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:

Eircode:

Years in business:

Business telephone no.:

Companies Registration Office:

Company registration no.:

## Section D Financial Details

### Income

Salary/Wage	Annual Income	take home pay	weekly	fortnightly	monthly
Basic salary/pension (first applicant):					
Basic salary/pension (second applicant):					
Non-salary Income	type of payment	amount	weekly	fortnightly	monthly
Social Welfare payments (first applicant):					
Social Welfare payments (second applicant):					
Additional household income:					
Additional household income:					

## Section E 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="checkbox"/> Yes <input type="checkbox"/> No
Is mortgage repayment temporarily reduced:	<input type="checkbox"/> Yes	<input type="checkbox"/> No (if Yes, please supply written agreement from your bank)			
Mortgage on second property:	€	€			<input type="checkbox"/> Yes <input type="checkbox"/> No
Is mortgage repayment temporarily reduced:	<input type="checkbox"/> Yes	<input type="checkbox"/> No (if Yes, please supply written agreement from your bank)			
Car Loan*:	€	€			<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card*:	€	€			<input type="checkbox"/> Yes <input type="checkbox"/> No
Other loans (not including Savvi)*:	€	€			<input type="checkbox"/> Yes <input type="checkbox"/> No
Rent:	€				
Management fees (if applicable):	€	€			
Child-minding fees:	€				
Maintenance:	€				
Other expenditure:	€				
Please specify:					

\*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 Data Protection

Under the General Data Protection Regulation (the "GDPR"), we are required to explain to you why we are asking for information about you, how we intend to use the information you provide to us and whether we will share this information with anyone else.

Savvi Credit Union provides this information in a detailed Loan Data Protection Statement which may be found on our Loan information page on the Savvi website. You may also request a copy from a member of staff at any time.

The Loan Data Protection Statement outlines the categories of data we will collect for and about you during the Loan Application Process and the term of the loan where your application is successful.

It also outlines our lawful basis for processing the data, the processing activities we undertake, the categories of recipients of the data and our retention periods.

Some of the processing may include Special Category Personal data relating to your health. We will request your explicit consent when we are collecting this data from you.

We encourage you to read this notice and to request further information or clarification from a member of staff where required.

## Section H Declaration

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.

**Signature of First Applicant:**

**Date:**        /        /

**Signature of Second Applicant:**

**Date:**        /        /

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

## Section I Final Check

**The following documents may be required in support of your application\*;**

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

- |  |  |
|--|--|
| <input type="checkbox"/> End of year certificate | <input type="checkbox"/> 2 recent payslips                   |
| <input type="checkbox"/> Salary certificate      | <input type="checkbox"/> 3 months current account statements |
| <input type="checkbox"/> Credit card statements  |  |

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

**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.**