

## Castle & Crystal also offers:

- Savings accounts with regular dividend
- Easy ways to save
- Junior Saver accounts (for the under 16s)
- Low cost loans
- On-line account details
- Insurance services
- Life insurance

For more information about any of the services, or locations of our collection points, please contact us on 01384 815771

Ref

### For office use only

|              |                      |
|--------------|----------------------|
| Member No:   | <input type="text"/> |
| Approved by: | <input type="text"/> |
| Date:        | <input type="text"/> |
| Keyed by:    | <input type="text"/> |

#### 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 a Category F Consumer Credit Licence.

We will not sell/pass on any of your details to any third parties however from time to time we may wish to contact the account holder about other Castle & Crystal accounts or services that we think may be of particular interest to you. If you do not want to receive any further information please tick this box

Castle & Crystal Credit Union Ltd  
25 New Street  
Dudley DY1 1LT

Castle & Crystal Credit Union is authorised and regulated by the Financial Services Authority - Firm reference number 213711.

**Dudley**  
Metropolitan Borough Council



# Need to borrow between £100 and £500 quickly?

## Want a safe and affordable loan?

### Think **Handiloan**



**Castle & Crystal  
Credit Union**

*Always fair  
and affordable*

# Handiloan application

Please complete fully

## About you

Member number:

Surname:

Forename(s)

Date of birth DD/MM/YY:

NI No:

Address:

Postcode:

Length of time at current address:  years  months

Previous address if resident for less than three years:

Postcode:

Time at this address:

Is your home:  owned  rented  other

No. in house:  No. of dependents:

Home telephone:

Work telephone:

Mobile:

Current employer:

Do you work:  full-time  part-time

Hours worked:  under 16  16+

No. of years with employer:

No. of years with previous employer:

Type of contract:  permanent  temporary

Fixed term (please specify term)

If you are in receipt of state benefits e.g. JSA/Income support:

Please specify which benefits you receive:

How long have you been claiming these benefits:

## About your finances

Income (PLEASE SPECIFY WEEKLY AMOUNTS)

Average take home pay/occup. pension

State retirement pension

Maintenance/CSA

Income support/JSA

Any other Income

(e.g. child benefit, working/child tax credit,  
incapacity benefit, carers allowance

**Total income**

General expenditure (please specify weekly amounts)

Rent/mortgage/board

Council tax

Water rates

Gas

Electricity

Telephone/mobile

TV licence

TV rental/Sky/cable

Travel expenses

(petrol/road tax/MOT/service/bus fares)

Car insurance

Childcare/nursery fees

Maintenance/CSA

Life assurance/endowment

Home insurance (buildings/contents)

Weekly shopping (food and toiletries)

Clothing/hair

Other (please specify)

Other loans

|  | Weekly repayment | Total outstanding |
|--|------------------|-------------------|
|--|------------------|-------------------|

|                       |                      |                      |
|-----------------------|----------------------|----------------------|
| Credit card repayment | <input type="text"/> | <input type="text"/> |
|-----------------------|----------------------|----------------------|

|                         |                      |                      |
|-------------------------|----------------------|----------------------|
| Hire purchase repayment | <input type="text"/> | <input type="text"/> |
|-------------------------|----------------------|----------------------|

|                                |                      |                      |
|--------------------------------|----------------------|----------------------|
| Catalogue/mail order repayment | <input type="text"/> | <input type="text"/> |
|--------------------------------|----------------------|----------------------|

|                         |                      |                      |
|-------------------------|----------------------|----------------------|
| Bank loan/car repayment | <input type="text"/> | <input type="text"/> |
|-------------------------|----------------------|----------------------|

|                       |                      |                      |
|-----------------------|----------------------|----------------------|
| Other loan repayments | <input type="text"/> | <input type="text"/> |
|-----------------------|----------------------|----------------------|

(e.g. home credit company)

|                          |                      |                      |
|--------------------------|----------------------|----------------------|
| <b>Total expenditure</b> | <input type="text"/> | <input type="text"/> |
|--------------------------|----------------------|----------------------|

# Lending guidelines

## Your questions answered

### Who can apply for a Handiloan?

Any member of Castle & Crystal Credit Union aged 18 or over.

### How much can I borrow?

Your first Handiloan can be for up to £500. Our staff will review your income and expenditure from your Handiloan application form and will ensure that you can afford to repay what you borrow. It is therefore very important to make sure that your application form is fully completed.

### What proof of income do I need?

- Current full letter of benefit award or payslips for the last two months.
- Three months consecutive bank statements.
- Rent statement.

We may also need to see proof of expenditure to support your application.

### When can I apply for another loan?

You can apply for any Castle & Crystal Credit Union loan including another Handiloan when you have made at least three months regular payments.

### How do I repay the loan?

You can pay by cash, cheque, standing order or payroll deduction if your workplace supports it. Alternatively you can also use your Dudley Smart Card wherever you see the PayPoint logo. You can even have your benefits paid directly into your account so you don't need to worry about missing a payment.

### What interest do I pay?

The interest on Handiloans is 2% per month (26.8% APR). Other loans with Castle & Crystal Credit Union carry different rates of interest.

### How often should I make repayments?

Repayments should be made regularly on a weekly or monthly basis to be agreed with us.

### How do I collect my money?

You can collect your loan from our offices in Dudley or it can be paid directly into your bank account. Please ask our loans officer for further details.

### Do I have to save when I am repaying a loan?

No, but Castle & Crystal encourages you to save a little at the same time as repaying your loan - watch your savings grow as your loan balance comes down.

### What happens if I die before my Handiloan is repaid?

Your loan may be covered by our loan protection insurance. This insurance is provided at no direct cost to you, although terms and conditions apply.

## Applying for a loan

Purpose of loan:

Please indicate in the table below how much you would like to borrow.

The table also shows how much you will need to pay back and over how many weeks.

**Please note if this is your first Handiloan your borrowing may be restricted to a maximum of £250.**

| Amount of loan | Average weekly repayment* | Number of weeks | Tick the loan you are applying for |
|----------------|---------------------------|-----------------|------------------------------------|
| £250           | £5.42                     | 52              | <input type="checkbox"/>           |
| £300           | £6.51                     | 52              | <input type="checkbox"/>           |
| £350           | £7.59                     | 52              | <input type="checkbox"/>           |
| £400           | £8.67                     | 52              | <input type="checkbox"/>           |
| £450           | £9.76                     | 52              | <input type="checkbox"/>           |
| £500           | £10.84                    | 52              | <input type="checkbox"/>           |
| less than £250 | Please state amount       | £               | <input type="checkbox"/>           |

\*First weekly payment may vary by up to £1

I confirm that I am in good health  yes  no

Have you ever been declared bankrupt or the subject of an IVA?

yes  no

Have you got any County Court Judgements?  yes  no

Do you have or have you ever had a loan from a home collection credit company (Provident Personal Credit, Shopachek, etc)?

yes  no

## Ways to pay your loan

You can pay your loan off in several ways. Please tick the box by your chosen method:

Payroll deduction:  PayPoint/Post Office:

Standing order:  Cash at branch/collection point:

Directly from benefits:  Cheque:

(child benefit, JSA, income support, etc)

### Declaration

I declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full. I understand that the provision of false information is fraud and that Castle & Crystal Credit Union may take appropriate action if I am found to have deliberately provided false or misleading information.

Signed:

Date:

Name:

**IMPORTANT:** Please complete and sign this form to ensure that your loan decision can be made quickly.