Keyed by	Date	E	Batch/Till		Checked by			
Partner's declared you have declared you have declared you lelow confirming agreements of the confirming agreement of the confirming agreements of the confirming agreement of the co	our partners inco ement for their ir	nformation to be use	ed in consid	lering the loan an			will need to :	sigr
ormal declara	ation							
declare that I am / am s applicable) I further ally complete. I under to have deliberately pro- aformation given in rel	r declare that the rstand the provis ovided false or m	e information I have sion of false informati nisleading informati	given on thi tion is fraud on. I ackno	is form is to the b I and the credit u wledge that Cast	pest of my knowle nion may take app le & Crystal Credi	dge and belie propriate actic t Union may v	f, accurate a on if I am fou verify any	and
Can we contact you by	y email instead o	of post? Yes N	o 🗌					
Please note we will n	ot disclose you	r details to any thi	rd parties					
		5.	,	,				
Signature		I)ate	/	/				

Loans officer use only				
Loan agreed/declined Decision pending/reason				
Further action required				
Value £				
Credit committee signature				
Decision notified via text telephone Post In person				
Loan dispersal				
Loan no Loan amount £ First repayment date				
Payment via Bacs PPC Cheque				
Input Auth Loaded by Cheque number				

Castle and Crystal Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 213711.

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 Castle & Crystal. Your personal details will be treated confidentially and will only be shared with other agencies for the purpose of credit referencing and debt recovery, for which purpose we hold a category H consumer credit licence.

Credit reference and fraud prevention agencies: We may make searches about you at credit reference agencies who will supply us with credit information and identity verification as well as information from the electoral register.

The agencies will record details of any search. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. In addition, we may ask you to provide physical forms of identification and / or we may telephone you to confirm your identity. To prevent or detect fraud or to assist in verifying your identity we may make searches of group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft fraud. If you give us false or inaccurate information, details will be passed to fraud protection agencies.





Supported by Dudley Council and the European Regional Development Fund

Castle & Crystal Credit Union

25 New Street, Dudley DY1 1LT Telephone: 01384 815771 Fax: 01384 813957

Email: castle.crystal@dudley.gov.uk www.castleandcrystal.co.uk



Loan application form

Please complete and submit this application form along with two months recent bank statements and two monthly payslips if employed. We reserve the right to ask for further documents to support your application.

Title	Membership no	
Surname	Forename(s)	
Address		
Postcode Landline tel:	Mobile tel:	
Work tel: En	nail:	
Date of birth / / Na	ational insurance no	
Are you - Married □ Single □	Living with partner ☐ Living with parents ☐	☐ Other ☐
How long have you lived at your present	address? years months	
If less than three years please list all prev	vious addresses within the last three years with th	e date at each address
	D. de de	
	Postcode	How long?
Address		
	Postcode	How long?
Number of dependants: Childre	en Adults	
Are you - Tenant ☐ Home owner with r	mortgage Home owner without mortgage	Living with parents/friends
Landlords name		
Housing provider name		

Household income	If your partner pays bills please com	If your partner pays bills please complete this section	If your partner pays bills please complete this section	
A				
Are you in employment? Yes No No	Is your partner in employment? Yes No			
If yes - Permanent Temporary For how long?	If yes - Permanent Temporary	If yes - Permanent _ Temporary _ For how long	If yes - Permanent Temporary For how long?	
Employers name	Employers name	Employers name	Employers name	
Employers address	Employers address			
-inployers address	Linployers address	Employers address	Litiployers address	
Job title	Job title	Job title	Job title	
Income Weekly £ Monthly £	Income W	Income Weekly £	Income Weekly £ Monthly	
Net salary / wages Benefits	Net salary / wages Benefits	Net salary / wages Benefits	Net salary / wages Benefits	
Tax credits	Tax credits	Tax credits	Tax credits	
Incapacity / ESA	Incapacity / ESA	Incapacity / ESA	Incapacity / ESA	
Child benefit	Child benefit	Child benefit	Child benefit	
Income support	Income support	Income support	Income support	
JSA	JSA	JSA	JSA	
DLA / attendance allowance	DLA / attendance allowance	DLA / attendance allowance	DLA / attendance allowance	
Pensions	Pensions	Pensions	Pensions	
Carers allowance	Carers allowance	Carers allowance	Carers allowance	
Contributions of children	Contributions of children	Contributions of children	Contributions of children	
Other (specify)	Other (specify)	Other (specify)	Other (specify)	
Total	Total	Total	Total	
Total amount of disposable income	Total amount of disposable income	Total amount of disposable income	Total amount of disposable income	
Household expenditure			Yes	
Expenditure Weekly £ Monthly £		Do you have or have you ever had a loan from a		
Expenditure Weekly £ Worlding £	home collection credit company or p	home collection credit company or payday lender?	home collection credit company or payday lender?	
	Have you ever had a DWP social fur	Have you ever had a DWP social fund loan?	Have you ever had a DWP social fund loan?	
Mortgage / rent	Do you have any default notices?	Do you have any default notices?	Do you have any default notices?	
Mortgage / rent Council tax		Charging orders against your property?	Charging orders against your property?	
Mortgage / rent Council tax Gas				
Mortgage / rent Council tax	Charging orders against your proper	Are you an undischarged bankrupt?		
Mortgage / rent Council tax Gas Electric	Charging orders against your proper Are you an undischarged bankrupt?		Have you ever been bankrupt or are you in the	
Mortgage / rent Council tax Gas Electric Water rates	Charging orders against your proper Are you an undischarged bankrupt? Have you ever been bankrupt or are	Have you ever been bankrupt or are you in the		
Mortgage / rent Council tax Gas Electric Water rates TV licence	Charging orders against your proper Are you an undischarged bankrupt? Have you ever been bankrupt or are process of bankruptcy?	Have you ever been bankrupt or are you in the process of bankruptcy?	process of bankruptcy?	
Mortgage / rent Council tax Gas Electric Water rates TV licence Satellite / internet	Charging orders against your proper Are you an undischarged bankrupt? Have you ever been bankrupt or are process of bankruptcy?	Have you ever been bankrupt or are you in the process of bankruptcy? Are you in the process of taking any money/	process of bankruptcy? Are you in the process of taking any money/	
Mortgage / rent Council tax Gas Electric Water rates TV licence Satellite / internet Landline / mobile	Charging orders against your proper Are you an undischarged bankrupt? Have you ever been bankrupt or are process of bankruptcy? Are you in the process of taking any debt relief orders including I.V.A's?	Have you ever been bankrupt or are you in the process of bankruptcy? Are you in the process of taking any money/ debt relief orders including I.V.A's?	process of bankruptcy? Are you in the process of taking any money/ debt relief orders including I.V.A's?	
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Mortgage / rent Council tax Gas Electric Water rates TV licence Satellite / internet Landline / mobile Fuel / fares Car tax / insurance	Charging orders against your proper Are you an undischarged bankrupt? Have you ever been bankrupt or are process of bankruptcy? Are you in the process of taking any debt relief orders including I.V.A's? Are you currently using the services management organisation?	Have you ever been bankrupt or are you in the process of bankruptcy? Are you in the process of taking any money/ debt relief orders including I.V.A's? Are you currently using the services of a debt management organisation?	process of bankruptcy? Are you in the process of taking any money/ debt relief orders including I.V.A's? Are you currently using the services of a debt management organisation?	
Mortgage / rent Council tax Gas Electric Water rates TV licence Satellite / internet Landline / mobile Fuel / fares Car tax / insurance Child care	Charging orders against your proper Are you an undischarged bankrupt? Have you ever been bankrupt or are process of bankruptcy? Are you in the process of taking any debt relief orders including I.V.A's? Are you currently using the services management organisation? If you answer yes, or are unsure, to a	Have you ever been bankrupt or are you in the process of bankruptcy? Are you in the process of taking any money/ debt relief orders including I.V.A's? Are you currently using the services of a debt management organisation? If you answer yes, or are unsure, to any of the above	process of bankruptcy? Are you in the process of taking any money/ debt relief orders including I.V.A's? Are you currently using the services of a debt	
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Mortgage / rent Council tax Gas Electric Water rates TV licence Satellite / internet Landline / mobile Fuel / fares Car tax / insurance Child care School bus / meals Food Court orders Health insurance Health insurance	Charging orders against your proper Are you an undischarged bankrupt? Have you ever been bankrupt or are process of bankruptcy? Are you in the process of taking any debt relief orders including I.V.A's? Are you currently using the services management organisation? If you answer yes, or are unsure, to a	Have you ever been bankrupt or are you in the process of bankruptcy? Are you in the process of taking any money/ debt relief orders including I.V.A's? Are you currently using the services of a debt management organisation? If you answer yes, or are unsure, to any of the above	process of bankruptcy? Are you in the process of taking any money/ debt relief orders including I.V.A's? Are you currently using the services of a debt management organisation? If you answer yes, or are unsure, to any of the above please	
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Partners contribution

Who else do you ow	ve money to?						
Please list all loans, credit cards	s, mail order, catalogues, hire p	ourchase, home ler	nders, payday etc				
Lender	Purpose	Loan amount/ limit £	Outstanding amount £	Week/monthly payment £	To be cleared with this loan?		
	Total						
Do you have a bank or post off	ice account? Yes No						
Loan requested							
£ amount in words							
Purpose of loan							
Repayments to be made: weekly fortnightly 4 weekly monthly monthly							
By Standing order Payroll Benefits Other							
How much can you afford to repay each month? £							
How would you prefer your loan to be paid?							
Transfer to prepaid card ☐ Cheque ☐ Who would you like the cheque made payable to?							
Please pay direct into my bank	building society account (plea	se allow up to three	e working days)				
Bank account name							
Bank account number (eight die	gits)						
Bank sort code (six digits) Roll number (building society a	Coounte)						
	·						
Additional information	On (to support your applicatio	n)					