

# Did you know that you **no longer** need to come to our offices to sign your loan agreement?

1

Enter your **mobile number** and **email address** on the loan application and fill in the **BACs Authorisation** form.

2

If your loan is approved we will email your loan application via DocuSign and text you an access code.

3

If you are happy with the loan agreement, just click to select your signature style, and confirm.

4

Once completed we will arrange for your loan amount to be paid directly into your bank account (please allow 1 working day).

**Safe & Secure**

**Quick & Easy**

If you would like to sign your loan agreement by **DocuSign**<sup>®</sup> please tick the box on the loan application page



## DATA PROTECTION STATEMENT FOR MEMBERS

### HOW THE CREDIT UNION WILL USE AND SHARE YOUR INFORMATION

Sheffield Credit Union will process your data in accordance with your rights under the Data Protection Act 1998. Your information may be processed by this credit union in any form and on any database used by us for the following purposes:

- to consider any applications made by you
- to help us to make credit decisions about you and anyone to whom you are linked financially or other members of your household, and to recover debts that fall into arrears and are not repaid after reasonable attempts have been made to re-instate repayments.
- to deal with your account(s) or run any other services we provide to you
- to undertake statistical analysis, financial risk assessment, money laundering checks (which may include telephoning you), compliance and regulatory reporting, fraud prevention and debt tracing
- to help us identify products and services which may be of interest to you (unless you have asked

Unless you inform us otherwise, you agree that we can forward any newsletter, statement message, new terms and conditions or information about any changes to the way your account(s) operate to your given address by post or by email. Please let a member of staff know if you do not wish to receive any information from us. We prefer to supply this by email to ensure more of our funds can be used to provide high quality services for you. Please pass on your email address to a member of staff if you wish to receive information in this way.

### Sharing Information

We hold a category H Consumer Credit Licence and will disclose information outside the credit union only:

- to our agents or subcontractors for operational reasons
- to any persons, including, but not limited to, insurers, who provide a service or benefits to you or for us in connection with your account(s)
- to licensed credit reference agencies in accordance with the Data Protection Act
- to fraud prevention and other agencies to help prevent crime or where we suspect fraud
- if compelled to do so by law
- for the purpose of compliance and regulatory reporting and to confirm your identity for money laundering purposes, which may include checking the electoral register
- to HMRC (Her Majesty's Revenue & Customs) and the DWP on request of specific information.

### Subject Access Rights

If you write to us and pay a fee of £10 you have a right of access to your information held by us. You have a right of access to your information held by credit reference agencies on payment of a fee to them. If you ask we will tell you the name and address of the credit reference agencies we may use.

## Sheffield Credit Union Supplementary Loan Terms & Conditions

### 1 Definitions and Interpretation

1.1 In these terms and conditions, the following expressions shall have the following meanings:-

1.1.1 "**Lender**" means the company (Sheffield Credit Union Limited) and where relevant, its partners, directors, employees and officers.

1.1.2 "**Borrower**" means the individual(s) agreeing to enter into a Loan Agreement with the Lender and who acknowledges and accepts the Lender's terms and conditions.

1.1.3 "**Guarantor**" means the individual(s) who agrees liability to repay to the Lender the loan capital and any interest due in the event of a default in the terms of the Loan Agreement by the Borrower including default interest and any legal costs incurred.

### 2 Data Protection

2.1 Sheffield Credit Union (the Lender) agrees to comply with the terms of the Data Protection Act 1988.

2.2 The Borrower's personal information will be treated as confidential and only disclosed at your request **or** to prevent fraud, by order of the courts or to recover unpaid debts where the borrower has not responded adequately to requests to bring the loan account up to date. We may contact any person provided by you to us on information held by us if we are unable to contact you or you do not respond to requests to contact us if your loan falls into arrears. It is your responsibility to ensure that your contact details are always kept up to date with us.

2.3 The Borrower is entitled to a copy of the information held by the Lender by requesting it in writing for which a fee may be charged. This excludes personal financial information revealed by Credit Reference Organisations as a result of an initial appraisal of the customer's financial ability to service loan repayments.

2.4 The lender reserves the right to give Credit Reference Organisations details of non-payment when the Lender makes demands to the Borrower but receives no repayment or satisfactory proposal for repayment.

2.5 The Lender reserves the right to forward the Borrowers details to the Department of Work and Pensions or an external debt collection agency in the event of a default as described in section 5.5 below. The Management of the Lender will ensure that any external debt collection agency charged with carrying out debt collection on the lenders behalf, are appropriately licensed by the Office of Fair Trading and the Information Commissioner's Office.

### 3 Responsible lending

3.1 Sheffield Credit Union endorses responsible lending and as such is a Responsible Lender. We will continue to make lending decisions based on affordability.

### 4 Lender's liability

4.1 The Lender shall not be bound by any inaccuracy, however caused, in any document it issues.

4.2 The Lender shall have no liability for any representation made by its Employees or Appointed Offices except where proven to be fraudulent.

### 5 Repayments

5.1 The Lender reserves the right to attach conditions to the approval of a loan, which may include but is not limited to: requirement to build savings in a non-withdrawable account whilst loan repayments are made; requirement to transfer a benefit from which repayments will be taken.

5.2 The Borrower agrees to make repayments on the due dates in accordance with the terms of the Loan Agreement.

5.3 Failure to make the agreed repayments in accordance with the Loan Agreement constitutes a breach of the Terms & Conditions.

5.4 The lender reserves the right to charge the Borrower default interest which can be retrospectively charged from the first day of the breach.

5.5 The Lender reserves the right to withhold the Borrowers shares in the event of a default.

5.6 In the event of a default by the Borrower and should a satisfactory proposal for payment from the Borrower not be acceptable or a previously agreed payment plan enters into default the loan balance and interest may be passed to an external debt collection agency incurring significant additional costs to the Borrower of a maximum of 50% plus VAT of the loan balance and interest. In addition a Sheffield Credit Union referral fee of £20 will be charged. Information about the Borrower's loan and balance may be passed to the Department of Work and Pensions for their consideration of deductions from benefits that the Borrower may be entitled to.

### 6 Legal Advice

6.1 The loan Agreement between the Lender and the Borrower is a legally binding agreement. The Borrower has the right to independent legal advice prior to signing the agreement, Should the Borrower choose not to take independent legal advice prior to entering into loan Agreement the Borrower agrees to be bound by the terms and conditions of the contract.

6.2 By choosing not to take independent legal advice, the Borrower agrees that the Loan Agreement was not signed under duress.


# LOAN APPLICATION FORM

Loan Product  Loan Amount £   
Loan Purpose

Title  Full Name   
National Insurance Number   
Member Number  Date of Birth   
Number of Dependents  Ages of Dependents   
Marital / Relationship Status   
Current Address   
  
Time at Address  Postcode

*(If time at current address less than 3 years please provide previous address)*  
Previous Address   
  
Time at Address  Postcode

Phone Number   
Mobile Number   
Email address   
Preferred method of contact for loan decision:  
Email  Text Message  Telephone Call

I would like to sign loan agreement using  YES!

Residential Status:  
Own  Remaining Mortgage £   
Rent  Name of Landlord   
Other (please state)

If Currently in Employment:  
Employer  Time with Employer   
Job Title

FOR OFFICE USE ONLY  
Date complete application received

# INCOME & EXPENDITURE

## Your Income:

Frequency (please circle)

Wages	£ <input type="text"/>	per W / F / 4 / M
Partner's Wages	£ <input type="text"/>	per W / F / 4 / M
Tax Credits	£ <input type="text"/>	per W / F / 4 / M
Child Benefit	£ <input type="text"/>	per W / F / 4 / M
Pension	£ <input type="text"/>	per W / F / 4 / M
Other Income (please state)		
<input type="text"/>	£ <input type="text"/>	per W / F / 4 / M
<input type="text"/>	£ <input type="text"/>	per W / F / 4 / M
<input type="text"/>	£ <input type="text"/>	per W / F / 4 / M
<input type="text"/>	£ <input type="text"/>	per W / F / 4 / M

## Your Regular Expenses:

Frequency (please circle)    Other

Mortgage / Rent / Board	£ <input type="text"/>	per W / F / 4 / M /	<input type="text"/>
Council Tax	£ <input type="text"/>	per W / F / 4 / M /	<input type="text"/>
Buildings & Contents Insurance	£ <input type="text"/>	per W / F / 4 / M /	<input type="text"/>
Service Charges & Ground Rent	£ <input type="text"/>	per W / F / 4 / M /	<input type="text"/>
Housekeeping Including Food	£ <input type="text"/>	per W / F / 4 / M /	<input type="text"/>
Utility Bills	£ <input type="text"/>	per W / F / 4 / M /	<input type="text"/>
Childcare Costs & School Meals	£ <input type="text"/>	per W / F / 4 / M /	<input type="text"/>
Child Maintenance Payments	£ <input type="text"/>	per W / F / 4 / M /	<input type="text"/>
TV, Satellite & Broadband	£ <input type="text"/>	per W / F / 4 / M /	<input type="text"/>
Telephone Including Mobiles	£ <input type="text"/>	per W / F / 4 / M /	<input type="text"/>
Essential Travel (school & work)	£ <input type="text"/>	per W / F / 4 / M /	<input type="text"/>
Entertainment	£ <input type="text"/>	per W / F / 4 / M /	<input type="text"/>

## Loans, Credit Cards & Hire Purchase Agreements:

(including furniture and electrical goods on hire purchase from Perfect Home, Brighthouse, Dunraven etc.)

Company Name	Payment	Balance
<input type="text"/>	£ <input type="text"/> per W / F / 4 / M	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/> per W / F / 4 / M	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/> per W / F / 4 / M	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/> per W / F / 4 / M	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/> per W / F / 4 / M	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/> per W / F / 4 / M	£ <input type="text"/>

Yes    No

Have you missed any repayments in the last 12 months?  Yes     No

Are you in any arrears on any bills / rent / mortgage repayments?  Yes     No

Are you applying for or have been granted an IVA or Debt Relief Order?  Yes     No

**Personal Reference:** Please provide the contact details for someone who can be contacted in the event of us losing touch with you in the future (must be over 18 years old)

Full Name	<input type="text"/>	Telephone	<input type="text"/>
Address	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>

## Declaration and Agreement

I submit this application for a loan provided by Sheffield Credit Union Ltd. I can confirm that the information I have provided is true and accurate and I do not know of any impending changes to the details I have given in this application. I know of no good reason why I would be unable to carry on with my usual work or who my benefits or other income would change during the loan term. I understand that I may be asked to secure some of my savings against this loan, and these savings would then not be available for me to withdraw until the loan is repaid in full. I understand that any savings that I have in my account may be used to cover any missed repayments if I fall into arrears or default on my loan.

By signing below I am confirming that I agree to the terms of use of all personal information contained within this application form, according to the statement contained in the section of the application called 'Use and Disclosure of Information'. I have also read all of the other terms and conditions contained within this application form and am happy to proceed with my application.

Signed:  Date:

If you have included your partner's income they must sign below to confirm agreement that their information will be used in this loan application

We will also require proof of your partner's signature (e.g. Passport or Driving Licence)

Signed:  Date:

Thank you for completing the application form. Please now submit it along with your bank statements and proof of income to:

*Sheffield Credit Union Ltd  
16 Commercial Street  
Sheffield, S1 2AT*

We will contact you as soon as a decision has been made on your application. If you have provided a mobile phone number we will send a text once we have logged your application, to let you know when you can expect a decision by.

## **A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies**

- 1) When you apply to us to open an account, this organisation will check the following records about you and others (see 2 below)
  - A) Our own;
  - B) those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search foot print on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
  - C) those at fraud prevention agencies (FPAs).

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.
- 2) If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
- 3) Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
- 4) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
- 5) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 6) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 7) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.
- 8) We may give credit reference agencies details of non-payment when we make demands but receive no satisfactory proposals for repayment. We may contact employers, references or beneficiaries provided by you in information to us if we are unable to contact you or you do not respond to requests to contact us if your loan falls into arrears.



### **How to find out more**

This is a condensed version and if you would like to read the full details of how your data may be used please visit our website at [www.sheffieldcreditunion.com](http://www.sheffieldcreditunion.com) or phone 0114 276 0787 or ask a member of our staff. You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

**Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to [www.experian.co.uk](http://www.experian.co.uk).

**CallCredit**, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414

**Equifax PLC**, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to [www.myequifax.co.uk](http://www.myequifax.co.uk)



## BACS PAYMENT AUTHORISATION

This form is for the authorisation of bank transfers by telephone, and replaces any previous forms submitted for this purpose.

I authorise Sheffield Credit Union Ltd to transfer payments directly from my credit union account into my bank account as detailed below.

<b>Personal Details</b>	
Family Name:	
Forenames:	
Tel No:	Membership No

<b>Credit Union Account Security</b>
Password (maximum 10 digits)
Password Reminder Question
Mother's maiden name

<b>Nominated Bank Account Details</b>	
Name of Bank or Building society	
Name on the Account	
Building Society Roll Number (if applicable)	
Sort Code	
Account Number	
<b>Signature:</b>	<b>Date:</b>

I understand that any change in bank details to which my shares are sent must be informed on a new BACS Payment Authorisation form.

<b>For Office Use Only</b>	
Date received:	Initials entered:
Date scanned & filed:	Initials approved:

*\*Same day transfers requested will be charged at £2 per transaction. Three day transfers are free of charge. You can also request online free of charge. Please do not use a reference.*