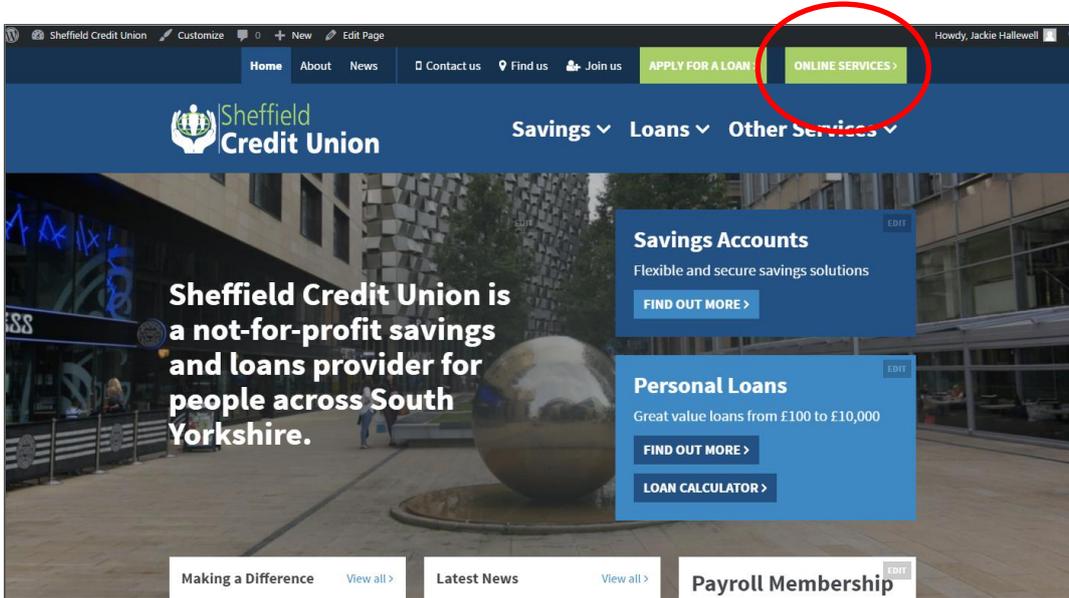


Website and On-line Services: Sheffield Credit Union

At Sheffield Credit Union, you can now manage most of your everyday account needs through the on-line area of our website. This guide tells you how to apply for a loan whether you are a member or not, and how to join and apply for a loan if you are not a member already.



Even if you are not yet a member, you can join and apply for a loan this way.

If you know you would like to apply for a loan, click on “Apply for a Loan” – if you are not a member, it will take you through the joining process first. Have your passport or driving licence ready, if you have one. You are less likely to have to provide more information to the office if you have either of these. Use the “Join us” link instead if you simply want to join to save.



How to Apply

Applying for our personal loans is quick and easy.

If you are already a member of Sheffield Credit Union you can apply for a personal loan online 24/7. Not a member yet? You can join and apply for a loan at the same time on the link below.

Apply for a Loan Online: (click [here](#) after reading the information below)

It will take around 10 minutes to complete your loan application and once you have finished you will just need to send us your bank statements so that we can begin assessing your application.

- If this is your first loan with us (or if you have not had a loan in the last 2 years) we will require your most recent 3 months bank statements and proof of any other income which you have stated which doesn't show on your bank statements.

When you have clicked to apply for a loan online, you will be taken to a screen where you need to indicate if you are a member already. If yes, you will need to provide your member number. If no, you will need to provide your National Insurance Number. If you do not know your member number, please ring the office on 0114 2760787 or email admin@sheffieldcreditunion.com.

If you are a member, you will be able to progress straight to the loan application

You will need to work through each step, and click on “next” when you have completed that page. You can click back if you realise you need to amend anything through the process. If you aren’t sure about anything – such as the loan term or loan amount, please enter the values you feel would be most suitable for you.

You will need to complete all of the required fields, or you will not be able to progress to the next step.

Step 2 - Personal information

Household status: ✓ *

Home address:

House number / name: ✓ *

Flat number:

Street name: ✓ *

Town:

District:

Post code: ✓ *

Time at address: × years × months this field is required

Home telephone number:

Mobile telephone number:

Dependants: (under 16) × this field is required

[Back](#) [Next](#)

In the income and expenditure section, you will need to enter something in each box, even if this is zero. Whichever column you choose to fill, the other columns should auto-fill with the equivalent amounts.

Step 4 - Income and Expenditure

Income	Weekly	Fortnightly	4 Weekly	Monthly
Wages:	<input type="text" value="120"/>	<input type="text" value="240.00"/>	<input type="text" value="480.00"/>	<input type="text" value="520.00"/>
Partner's wages:	<input type="text" value="0"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Tax credits:	<input type="text" value="75.00"/>	<input type="text" value="150.00"/>	<input type="text" value="300"/>	<input type="text" value="324.99"/>
Child benefit:	<input type="text" value="20.70"/>	<input type="text" value="41.40"/>	<input type="text" value="82.80"/>	<input type="text" value="89.70"/>
Pension:	<input type="text" value="0"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
other (specify): <input type="text"/>	<input type="text" value="0"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
other (specify): <input type="text"/>	<input type="text" value="0"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Totals	<input type="text" value="215.7"/>	<input type="text" value="431.4"/>	<input type="text" value="862.8"/>	<input type="text" value="934.69"/>
Expenditure	Weekly	Fortnightly	4 Weekly	Monthly
Mortgage/Rent/Board:	<input type="text" value="100"/>	<input type="text" value="200.00"/>	<input type="text" value="400.00"/>	<input type="text" value="433.33"/>
Council tax:	<input type="text" value="20"/>	<input type="text" value="40.00"/>	<input type="text" value="80.00"/>	<input type="text" value="86.67"/>
Buildings & contents insurance:	<input type="text" value="10"/>	<input type="text" value="20.00"/>	<input type="text" value="40.00"/>	<input type="text" value="43.33"/>

Where you are ticking to agree to terms and conditions, you will see a link to click to read the guide or information that is being referred to before ticking .

DECLARATION

I confirm that the information I have provided for this loan application with Sheffield Credit Union is true and accurate. I confirm to the best of my belief that none of these details are due to change in the near future, and that should they change, I will keep Sheffield Credit Union informed. I also authorise you to make any credit reference checks and other enquiries in accordance with the data use condense & full guides available here in relation to this application, and to hold your information on our computer files. (please tick to acknowledge)

If we need to contact you for any reason regarding your application, what is the best number to phone ?

Please make sure that you follow the instructions to email, send or drop in your bank statements and proof of income, as we cannot assess your loan without this information.

 **ONLINE SERVICES**

[BACK TO SCU HOME PAGE](#)

To consider your application, we need you to send or email your bank statements

(3 months for a first loan, 1 month for a further loan) to
lending.team@sheffieldcreditunion.com.

We also need proof of any income that does not show on your bank statements. We cannot consider your application until you provide these.

Thank you.

If you are not already a member, you will need to follow the instructions to join as a member before completing the loan application shown above.

When you have applied, you will receive an email receipt for your application and an email showing the information you have submitted. Please check your junk box if you do not see these.

Step 3 - Next of KIN

Next of kin full name:

Relationship to you:

Next of kin address:

House number / name:

Flat number:

Street name:

Town:

District:

Post code:

Contact telephone number:

THIS PERSON WILL BE REGISTERED AS YOUR BENEFICIARY ACCOUNT

The additional information is useful to us. If you select “do” accept marketing and wish to have statements by email, we will only send this from Sheffield Credit Union. We do not send marketing from other companies. This helps us to keep you informed, and reduces the damage to the environment.

Step 6 - Additional information

Landlord (if none please write n/a) *

How did you hear about us? *

If other, please state *

Do you consider yourself to have a disability/limiting long term illness that may affect your ability to access our services? *

Do you have any mental health or mental capacity issues that you believe may affect your ability to manage your money or understand the terms and conditions of your account? *

Marketing & Taxation

Choose if you wish to receive annual statements from the credit union via email. Statements not sent via email will be sent via post. *

Choose if you wish to receive promotional information from the credit union via email. *

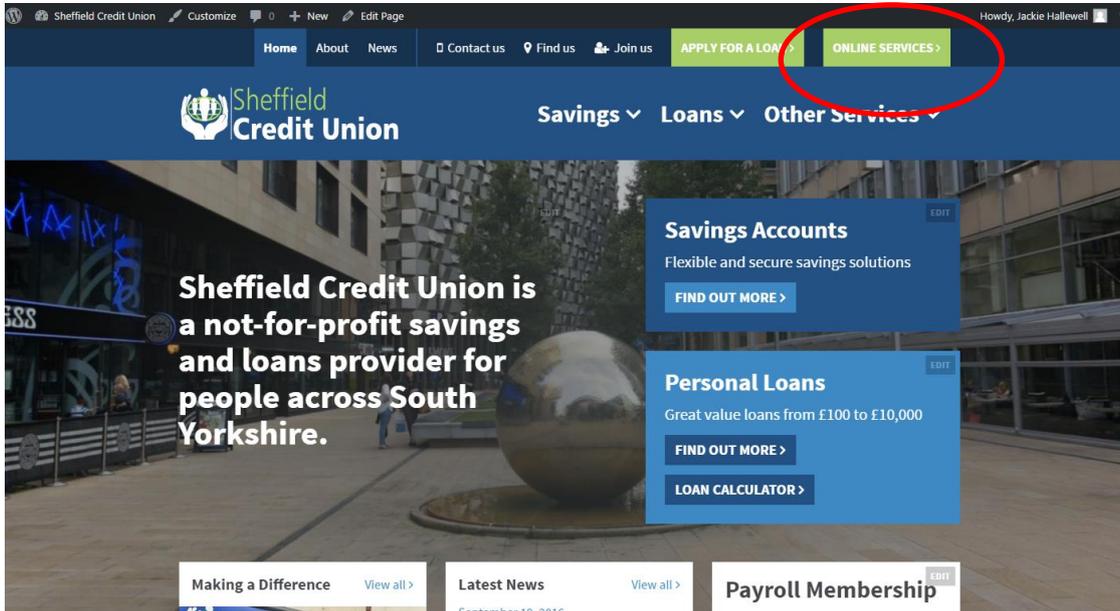
Do you pay tax outside of the United Kingdom? *

Once you have completed your application, you will be invited to apply for a loan straight away. Please complete all the fields and follow the instructions, or simply close the screen if you simply wish to join and save at this point.

Again you will receive a receipt for your membership application and a copy of what you have submitted in an email, along with reminder instructions of how to pay your membership fee. Please check your junk box if you do not receive these.

On-line Services: A Guide to your 24-7 account access

So, you are a member and you want to access your balances, make withdrawals and see your transactions on-line. How do you do this? Click on “ONLINE SERVICES”



Click to “Register Here” if it is the first time you have visited the on-line area.

Complete all parts of the simple registration form and click the blue button at the bottom to register.

1

Please complete this form to register for the Members' Area

Fields marked with an * are mandatory.

Membership number:

Full name:

First line of address and post code: Address line 1
 Postcode

Date of birth: dd / mm / yy

NI number:

Home phone number: Enter without spaces

Mobile phone number: Enter without spaces

E-mail address:

Your 'PIN' is required each time you want to login to the members' area

Enter your preferred 4-digit PIN:

Confirm your PIN:

Your 'login password' is required each time you want to login to the members' area
Note: This password is case sensitive, please use something memorable.

Enter your login password:

Confirm your login password:

Your 'share withdrawal password' is required each time you want to withdraw funds.
Your share withdrawal password must be between 6 and 12 characters with at least one digit, one upper case letter, one lower case letter and one special symbol (!@#%&').

Share Withdrawal Password:

Confirm your Share Withdrawal Password:

Select to the 'Terms and Conditions'

NOT YET REGISTERED?

It's easy to register and it's free. You can access your account 24/7 keeping you right up to date.

- > check your balances
- > view a mini statement
- > transfer money
- > apply online for a loan
- > amend personal details
- > request or print forms
- > send an online enquiry

Select to the 'Terms and Conditions'

Select wish to receive newsletters from the credit union via email.

Select wish to receive annual statements from the credit union via email.

2

To help prevent spam, using only numbers, what is 2 + 4:

Register

Credit Union

3

Online PIN Request

Your request has been submitted.

Once your details have been confirmed we shall contact via Email you to let you know when your online account is activated.

You can now close this browser window.

Please check your spam filter or junk box.

NOT YET REGISTERED?

It's easy to register and it's free. You can access your account 24/7 keeping you right up to date.

- > check your balances
- > view a mini statement
- > transfer money
- > apply online for a loan
- > amend personal details
- > request or print forms
- > send an online enquiry



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THE CREDIT UNION LTD IS AUTHORISED AND REGULATED BY THE PRUDENTIAL REGULATION AUTHORITY AND THE FINANCIAL CONDUCT AUTHORITY. FIRM XXXXXX. FOR DETAILS VISIT: WWW.FCA.ORG.UK/REGISTER

Once you receive your email confirmation, you can go back to "ONLINE SERVICES" and log on by entering your details. Make sure you keep your passwords and PIN number safe, and do not tell these to anybody else.

Membership Number:

PIN:

Date of Birth:

 / / [NEXT](#)**Not yet
registered?**It's free & easy to register.
24/7 access to your account.[check your balances](#)
[view a mini statement](#)
[transfer money](#)
[apply online for a loan](#)
[amend personal details](#)
[request or print forms](#)
[send an online enquiry](#)

**TO USE THE ONLINE AREA, YOU MUST BE A MEMBER
AND HAVE REGISTERED FOR IT: [REGISTER HERE](#) / [JOIN HERE](#)**

| [Forgotten your PIN ? - click here](#) | [Forgotten your Login Password ? - click here](#) | [Forgotten both ? - contact the credit union](#) |

Complete your details on the screen, clicking NEXT and entering your password at the next screen, then "LOGIN". If you have forgotten either your password or your PIN, follow the instructions on the screen.

Please enter your login password

Password:

[LOGIN](#)**Not yet
registered?**It's free & easy to register.
24/7 access to your account.[check your balances](#)
[view a mini statement](#)
[transfer money](#)
[apply online for a loan](#)
[amend personal details](#)
[request or print forms](#)
[send an online enquiry](#)

| [Forgotten your PIN ? - click here](#) | [Forgotten your Login Password ? - click here](#) | [Forgotten both ? - contact the credit union](#) |

At the summary, click to continue.

You are now in your secure area. On the right is a list of what you can do here. Click on each one to explore your account and the functions that are available.

Sheffield Credit Union ONLINE SERVICES

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BALANCE ENQUIRY

Shares & Savings	Balance	
Christmas Account	£60.00	View Statement
Main Share Account	£116.51	View Statement

(Loan balances do not include any accrued interest)

Loans	Balance	
Loan 1	£181.58	View Statement

You currently have 1 missed payments on your **Loan 1** account.
The total of your arrears is **£20.43**, please contact the office on 0114 2521 932.

Last updated: 18 April 2016 at 15:24

- Balance enquiry
- Contact Us
- Downloadable forms
- Loan application
- Loan calculator
- My information
- My 'Inbox' 1
- My 'Documents' 0
- Withdrawal request
- Logout

From the Balance Enquiry screen, you can click on “View Statement” to see your transactions. The following sections will take you to another part of our website, where you can find the information or form or make the application you require:

- Downloadable forms
- Loan application
- Loan calculator

Contact Us will bring up a separate box for you to send a secure enquiry to us. We will contact you in response as soon as we can.

Withdrawal request

Select account to transfer from: *

How much would you like to transfer? £

Bank details of receiver

*

Sort code: *

Account number: *

Building society roll number or reference:

Security

Please confirm your share withdrawal password: *

If you have forgotten your share withdrawal password you must contact the credit union office on (0114) 276 0787

Contact Us

Downloadable forms

Loan application

Loan calculator

My information

My 'Inbox' 1

My 'Documents' 0

Withdrawal request

Logout

The most popular use of the on-line area is “Withdrawal request”.

You can withdraw from your Share 1 and Share 2 accounts. You must enter the bank sort code and account number very carefully as we will send your money to the details you enter here. Do not enter a reference unless you have a Building Society roll number. Any other reference will be regarded as a bill payment and you will be charged £2. If you have registered a bank account with us, this will appear in your “stored accounts” box.

We hope you find the on-line area easy to use. If you need any further help or information, please call 0114 2760787 or email admin@sheffieldcreditunion.com.