

PERSONAL LOANS



Our great range of personal loans have it all!



Borrow from £100 to £10,000

Available for a range of purposes

Low interest rates & no admin fees

Interest paid on reducing balance

No early settlement fees or charges

Repayments from £2.50 per week

Assessed by people not computers!

All from your local not-for-profit provider

T: 0114 276 0787 www.sheffieldcreditunion.com

Sheffield Office: 16 Commercial Street
Sheffield, S1 2AT (registered office)

Rotherham Office: R.A.I.N. Building
Eastwood Lane, Rotherham, S65 1EQ

Incorporating the Former:
Rothersave
CREDIT UNION LIMITED

 **Sheffield
Credit Union**
Savings and Loans across South Yorkshire

Before you submit your application...

Please check the following before submitting your application to us for assessment:

- All sections of the loan application form have been fully completed and you have signed the application
- You have 3 months' bank statements to submit at the same time as your application form (1 month for top-up loans)
- You have provided proof of any income not shown on your bank statements
- If you have included a partner's income, they have signed the application form too
- You have provided us with the details for the bank account you would like your loan funds to be paid into if your loan is approved
- (Only required if you are self-employed) you have provided a copy of your last self-assessment tax return
- (Only required if you are applying for a loan to repay other debts) you have provided your latest 3 months' statements for each creditor, showing the latest transactions, the balance outstanding, and the bank details for settling the account

What happens next?

Once you have submitted your application with all of your supporting documentation, we will text you to let you know an estimated date that we hope to have a decision for you by.

Your expected decision date will depend on which loan product you are applying for, and the demand at the time you submit your application.

We will contact you once we have come to a decision. Please make sure you have provided your current contact details and bank details.

GET MORE FROM YOUR MEMBERSHIP

Did you know you could add a free savings account to your account today?

Just indicate how much you wish to save each time you make a loan repayment, and we can set it up for you. Saving is a great habit and can give you access to even cheaper loans!

An annual dividend may also be paid on savings if the organisation makes a surplus. Please contact us for details on dividends paid in previous years. Dividends can not be guaranteed.

From the comfort of your own home

Nearly half of our members now choose to sign their loan agreement electronically



1

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

2

If your loan is approved we will email your loan agreement using our secure e-signature software 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).

See how easy it is to sign your loan agreement electronically:
sheffieldcreditunion.com/esignature

(right to cancel details contained in loan agreement)

Quick & Easy

Safe & Secure