

Loan Application Form



Flexible loans to meet your needs

Personal loans of **£200 to £15,000** - all at great rates and without needing to save first

Our range of great value loans are available to new and existing members, with the following great features:

- ✓ Poor credit histories considered
- ✓ No need to save before applying
- ✓ Affordable repayments from £5 per week
- ✓ Interest rates from 5.9% APR
- ✓ Available for a range of purposes
- ✓ No set-up or early settlement fees

Representative Example: A loan of £600 with weekly repayments of £15 per week, over a term of 47 weeks at a rate of interest per annum (fixed) of 36.0%. This is equivalent to 42.6% APR Representative. Total amount repayable is £704.95. All loans are provided subject to status and affordability and in accordance with our Lending Policy and loan product Terms & Conditions.

Sheffield Credit Union

Here's what our members say...

Breath of fresh air



"most loan companies are out to profit and take from the poor making those in poverty worse but credit union doesn't do this, it provides a safety net that helps vulnerable families and gives a light at the end of the tunnel allowing people to breathe"

Good service and great communication



"I applied for a loan, they granted it, gave me good options for payments, communicated well with me and also gave me options to save money with them."

35 Townhead Street, Sheffield, S1 2EB (Registered Office) **T: 0114 276 0787**

Regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference FRN213679C.

Did you know?...
It's quicker and easier online
sheffieldcreditunion.com/loans

Scan here to
find the perfect
loan for you...



CHOOSING THE RIGHT LOAN FOR YOU

We have a selection of loan products for you to choose from. You may be eligible for more than one type of loan, so if you have a preference please indicate it in the 'Loan Product' box on your application. If you do not indicate your preference, we will always try our best to match you to the loan that has the lowest interest rate out of the products we think you are eligible for.

Quick Guide

Example Circumstances:	Products you may consider:
If you don't have eligible savings and are wishing to apply for up to £1,000	Family Loan, Progress Loan
If you don't have eligible savings, but you have a good credit record and wish to apply for more than £1,000	Progress Loan, Homeowner Loan, Payroll Loan
If you have eligible savings and you are a homeowner (either mortgaged or owned outright)	Saver Loan, Homeowner Loan
If you have eligible savings and you work for one of our payroll deduction partners (full list available on our website or by telephone)	Saver Loan, Payroll Loan
If you have eligible savings but you are not a homeowner and don't work for one of our payroll deduction partners.	Saver Loan, Progress Loan
If you have eligible savings and you have previously repaid 3 savings based (e.g. Gold) loans in full and you have been a member for at least 3 years	Super Saver Loans

Progress Loans

This product may be suitable for you if your credit record is:

Poor	Reasonable	Good	Excellent
✓ (up to £500)	✓ (up to £1000)	✓	✓

Product Summary:

- Available to new and existing members
- Apply for £200 to £7,500
- Repayments from £5 per week

Key Facts:

Minimum Loan:	£200
Maximum Loan:	£7,500
Interest Rate:	42.6% on loans £200 to £1,500 30.0% on loans £1,500 to £3,000 15.0% on loans £3,000+
Repayments Term:	From 6 to 60 months
Top-ups:	Must pay a third of initial balance before applying for a top-up

You are more likely to be approved for this loan if:

- You demonstrate you have a regular income of at least £500 per month excluding housing benefits (or housing element of Universal Credit)
- You have a reasonable recent credit record if you are applying for a loan of more than £500

You are less likely to be approved for this loan if:

- You are currently in an IVA or debt management plan
- You have been declared bankrupt or had a Debt Relief Order within the last 2 years
- You are applying for £500 or more and you have had defaults or a CCJ in the last 12 months

See overleaf for more great loan products!



Homeowner or Payroll Loans

This product may be suitable for you if your credit record is:

Poor	Reasonable	Good	Excellent
	✓	✓	✓

Product Summary:

- Available to new and existing members
- Apply for up to £15,000
- Interest rates from 5.9% APR

Key Facts:

Minimum Loan:	£200
Maximum Loan:	£15,000
Interest Rates:	42.6% on loans £200 to £1,000 15.9% to £19.9% on up to £5,000 5.9% to 6.9% on loans of £5,000+
Repayments Term:	From 6 to 60 months
Top-ups:	Must pay a third of initial balance before applying for a top-up

You are more likely to be approved for this loan if:

- You have a good credit record
- You are employed by one of our payroll deduction partners (full list of employers on website) **OR** you own your own home (either mortgaged or outright) and are able to evidence this if requested

You are less likely to be approved for this loan if:

- You are currently in an IVA or debt management plan, or have you been declared bankrupt or had a Debt Relief Order within the last 2 years
- You have had defaults or a CCJ in the last 3 years
- You have missed payments showing on your credit file within the last 6 months

Our Family Loan and Savings Plans are available to new or existing members who are able to make their loan repayments using their Child Benefit. Available to applicants with poorer credit files.

Family Loan and Savings Plan

This product may be suitable for you if your credit record is:

Poor	Reasonable	Good	Excellent
✓	✓	✓	

Product Summary:

- Available to new and existing members
- Apply for up to £500 (£1,000 on subsequent loans)
- Repayments from just £5 per week

Key Facts:

Minimum Loan:	£200
Maximum Loan:	£500 (£1,000 on top-ups)
Interest Rate:	42.6% APR
Repayments Term:	12 months
Restrictions:	Repayments using Child Benefit and commitment to savings plan

You are more likely to be approved for this loan if:

- You demonstrate you have a regular income of at least £500 per month excluding housing benefits (or housing element of Universal Credit)
- You are willing to transfer your Child Benefit to your Sheffield Credit Union account

You are less likely to be approved for this loan if:

- You are currently in an IVA or debt management plan
- You have been declared bankrupt or had a Debt Relief Order within the last 2 years
- You have had more than one defaults or CCJs in the last 12 months

These loans come with a savings plan, to help you progress to our even cheaper loans in future, as well as building up a little nest egg. You also have the option to add a free Christmas Saver account, or set-up free Junior Accounts for your children, if you wish to save the remainder of your Child Benefit.

Savings Based Loans

If you have saved regularly for at least 12 weeks (excluding any large one-off deposits) you may be eligible to apply for our Saver Loans. Once you have repaid 3 savings-based loans and been a member for at least 3 years you may also become eligible for our Super Saver Loans.

<h1 style="margin: 0;">Saver Loans</h1> <p style="margin: 0;">(formerly Gold Loans)</p>	<p style="margin: 0;">This product may be suitable for you if your credit record is:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td style="padding: 5px;">Poor</td> <td style="padding: 5px;">Reasonable</td> <td style="padding: 5px;">Good</td> <td style="padding: 5px;">Excellent</td> </tr> <tr> <td style="padding: 5px;">✓</td> <td style="padding: 5px;">✓</td> <td style="padding: 5px;">✓</td> <td style="padding: 5px;">✓</td> </tr> </table>	Poor	Reasonable	Good	Excellent	✓	✓	✓	✓
Poor	Reasonable	Good	Excellent						
✓	✓	✓	✓						
<p>Product Summary:</p> <ul style="list-style-type: none"> Available to members with savings Apply for up to 3 times your eligible savings If you have a very good credit record you can apply for up to 10 times your eligible savings <p>Key Facts:</p> <p>Minimum Loan: £200</p> <p>Maximum Loan: £10,000 (dependent on savings)</p> <p>Interest Rate: 26.8% APR on loans up to £3,000 12.7% APR on loans of £3,000+</p> <p>Repayments Term: Maximum 60 months</p> <p>Top-ups: Flexibility to apply when wish</p>	<p>You are more likely to be approved for this loan if:</p> <ul style="list-style-type: none"> You have build up your eligible savings in a consistent manner over at least 12 weeks You have a reasonable recent credit record if you are applying for a loan of more than £1,000 <p>You are less likely to be approved for this loan if:</p> <ul style="list-style-type: none"> You are currently in an IVA or debt management plan, or have you been declared bankrupt or had a Debt Relief You have had large or numerous defaults or a CCJ in the last 12 months You are applying for more than 3 times the value of your eligible savings and have missed payments showing on your credit file within the last 6 months 								

<h1 style="margin: 0;">Super Saver Loans</h1> <p style="margin: 0;">(formerly Loyalty Loans)</p>	<p style="margin: 0;">This product may be suitable for you if your credit record is:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td style="padding: 5px;">Poor</td> <td style="padding: 5px;">Reasonable</td> <td style="padding: 5px;">Good</td> <td style="padding: 5px;">Excellent</td> </tr> <tr> <td style="padding: 5px;">✓</td> <td style="padding: 5px;">✓</td> <td style="padding: 5px;">✓</td> <td style="padding: 5px;">✓</td> </tr> </table>	Poor	Reasonable	Good	Excellent	✓	✓	✓	✓
Poor	Reasonable	Good	Excellent						
✓	✓	✓	✓						
<p>Product Summary:</p> <ul style="list-style-type: none"> Available to existing members who have been a member for at least 3 years and fully repaid 3 savings based loans in full. Apply for up to 4 times your eligible savings If you have a very good credit record you can apply for up to 10 times your eligible savings <p>Key Facts:</p> <p>Minimum Loan: £200</p> <p>Maximum Loan: £10,000 (dependent on savings)</p> <p>Interest Rate: 12.7% APR on loans up to £3,000 9.4% APR on loans of £3,000+</p> <p>Repayments Term: Maximum 60 months</p> <p>Top-ups: Flexibility to apply when wish</p>	<p>You are more likely to be approved for this loan if:</p> <ul style="list-style-type: none"> You have build up your eligible savings in a consistent manner over at least 12 weeks You have a reasonable recent credit record if you are applying for a loan of more than £1,000 <p>You are less likely to be approved for this loan if:</p> <ul style="list-style-type: none"> You are currently in an IVA or debt management plan, or have you been declared bankrupt or had a Debt Relief Order within the last 2 years You have had large or numerous defaults or a CCJ in the last 12 months You are applying for more than 3 times the value of your eligible savings and have missed payments showing on your credit file within the last 6 months 								



Sheffield Credit Union Limited

Supplementary Loan Terms & Conditions

1 Definitions and Interpretation

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 General Data Protection Regulations (GDPR)

2.2 The Borrower's personal information will be treated as confidential and only disclosed at their request or to prevent fraud, by order of the courts or to enable credit reference checks or recover unpaid debts where the Borrower has not responded adequately to requests to bring the loan account up to date.

2.3 The Borrower is entitled to a copy of the information held by the Lender free of charge by requesting it in writing. The credit union shall provide this within one month. For complex or numerous requests, this may be extended by a further 2 months. This will be explained to the member by the end of the initial month. The Lender may decide to charge a reasonable fee or refuse to respond where requests are unfounded, excessive or unduly repeated. The fee, if charged, will account for costs of administration. This excludes personal financial information revealed by Credit Reference Agencies as a result of an initial appraisal of the customer's financial ability to service loan repayments.

2.4 The Lender shares with Credit Reference Agencies e.g. Experian, details of repayments made by the Borrower. In sharing this information the Lender will always seek to accurately reflect the status of the Borrower's account, in accordance with the guidelines set out by the Information Commissioner's Office.

2.5 The Lender reserves the right to forward the Borrower's 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. The Management of the Lender will ensure that any external debt collection agency charged with carrying out debt collection on the Lender's behalf, are appropriately licensed by the Office of Fair Trading and the Information Commissioner's Office.

2.6 Any personal data held by the Lender will be destroyed 6 years after the closure of the account, or sooner if required by law or on the Borrower's request to have their personal data deleted or removed under their 'right to be forgotten'.

3 Responsible lending

3.1 Sheffield Credit Union endorses responsible lending and will therefore seek to verify the affordability of loan applications. This will include but is not limited to; requesting bank statements; requesting proof of other income including self-assessment income.

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 Officers except where proven to be fraudulent.

4.3 The Lender accepts no responsibility for any products or services purchased using an unsecured loan from the Lender. The loan will remain repayable on the due dates regardless of any disputes which may occur between the Borrower and contractors or suppliers chosen by the Borrower. The Lender does not make any recommendation as to suitable suppliers or contractors.

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 Borrower's shares in the event of a default. Should the Borrower be remanded or sentenced by the court under Her Majesty's Prison service and begin to serve any length of sentence, the account will automatically be considered to be defaulted. The account will also automatically be considered to be defaulted if the Borrower's membership of Sheffield Credit Union is revoked (following appeal process).

5.6 In the event of a default by the Borrower and should a satisfactory proposal for payment from the Borrower not be reached or maintained, the loan balance and any accrued interest may be passed to an external debt collection agency. The Borrower will be notified in writing of this by the Lender, allowing not less than 7 days notice. Significant additional costs will be passed to the Borrower up to a maximum of 50% plus VAT of the loan balance and interest. In addition an administration fee of £20 may be added by the Lender.

5.7 Information about the Borrower's loan and balance may be passed to the Department of Work and Pensions for their consideration of deductions from any eligible benefits that the Borrower may be entitled to.

5.8 The Lender may also make an application for a court order for the repayment of any unpaid debts. This may include but is not limited to the following actions being taken; applications for county court judgements; attachment of earnings; enforcement and the use of bailiffs.

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
Preferred Term (in months) (or repayments of) £ per W / F / 4 / M

If you are willing to commit to saving regularly at the same time as repaying your loan, please indicate how much you wish to save, and how often:

I wish to save £ per W / F / 4 / M in addition to my loan repayments

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

Residential Status:

Own Remaining Mortgage £
Rent
Other (please state)

Employment Status: Employed: Self-Employed: Retired:
Student: Unemployed:

(If Currently in Employment) Employer Time with Employer
Job Title

Phone Number
Mobile Number
Email address

I would like to sign my agreement using *e-signature* YES!

Marketing Preferences: I would like to receive information about Sheffield Credit Union's loan products and other products by (please tick any that apply):

Text(SMS) Email Post

(if you wish to opt-out of receiving product information (including about loans) please email admin@sheffieldcreditunion.com)

FOR OFFICE USE ONLY: Date received: Received by:

INCOME & EXPENDITURE

Your Income:

Frequency (please circle)

Wages	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M
Partner's Wages	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M
Tax Credits	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M
Child Benefit	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M
Universal Credit	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M
Other Income (please state)		
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M

Your Regular Expenses:

Frequency (please circle) Other

Mortgage / Rent / Board	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M / <input style="width: 100%;" type="text"/>
Council Tax	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M / <input style="width: 100%;" type="text"/>
Buildings & Contents Insurance	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M / <input style="width: 100%;" type="text"/>
Housekeeping Including Food	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M / <input style="width: 100%;" type="text"/>
Utility Bills	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M / <input style="width: 100%;" type="text"/>
Childcare Costs & School Meals	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M / <input style="width: 100%;" type="text"/>
TV, Satellite & Broadband	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M / <input style="width: 100%;" type="text"/>
Telephone Including Mobiles	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M / <input style="width: 100%;" type="text"/>
Essential Travel (school & work)	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M / <input style="width: 100%;" type="text"/>
Clothing & Footwear	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M / <input style="width: 100%;" type="text"/>

Loans, Credit Cards & Hire Purchase Agreements:

(Please give details of your current credit obligations)

Company Name	Payment	Balance
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/> per W / F / 4 / M	£ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/> per W / F / 4 / M	£ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/> per W / F / 4 / M	£ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/> per W / F / 4 / M	£ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/> per W / F / 4 / M	£ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/> per W / F / 4 / M	£ <input style="width: 100%;" type="text"/>

Have you missed any payments on any bills or credit repayments in the last 12 months?	Yes	No
Are you in any arrears on any bills including rent and mortgage repayments?	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Have you applied for a Debt Management Plan, IVA or Debt Relief Order in the last 12 months?	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Do you expect your income to reduce during the term of your loan?	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
(if yes, please give reason): <input style="width: 100%;" type="text"/>		

Use and Disclosure of Information:

We will search the files of credit reference agencies (CRAs) like TransUnion when assessing your application. We will also provide regular updates during the term of your loan to the CRAs about how you are managing your repayments with us. If you keep up to date with your repayments this could help you improve or maintain your credit record. If you fail to keep up with the agreed repayments on your loan, this will lead to negative information being provided to the CRAs which may harm your credit file and make it difficult for you to obtain credit elsewhere. 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 other organisations involved in crime and fraud prevention. **It is your responsibility to ensure that the contact details that we hold are always kept up to date.**

How we use your personal information and when we will share it with Credit Reference Agencies and Fraud Prevention Agencies:

In order to process your application we will perform credit and identity checks on you with one or more Credit Reference Agencies (CRAs).

To do this, we will supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your loan repayments, settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates, by the CRAs.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

The identities of the CRAs, their role also as Fraud Prevention Agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail in the full Credit Reference Agency Information Notice (CRAIN) document. You can request a copy of the full document from our offices, or from any of the websites below, which will all take you to the same document.

CRAIN Links:

TransUnion (formerly Call Credit):
www.transunion.co.uk/crain

Equifax:
www.equifax.co.uk/crain

Experian:
www.experian.co.uk/crain

To view our updated Privacy Policy please visit www.sheffieldcreditunion.com/privacy-policy or request a copy from our office or by calling 01142760787 or emailing admin@sheffieldcreditunion.com

Please sign your application on the reverse of this page before you submit it to us



Declaration and Agreement

In submitting this application for a loan provided by Sheffield Credit Union Ltd I am confirming 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 why 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' and the section called 'How we use your personal information and when we will share it with Credit Reference Agencies and Fraud Prevention Agencies'. I have also read all of the other terms and conditions contained within this application form, including the 'Supplementary Loan Terms & Conditions', and I am happy to proceed with my loan 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 make sure you also submit your supporting documents, as detailed on the checklist on the following page.**

Please be aware that should you choose to send any personal or sensitive information to us by email, this will be at your own risk and we cannot accept any responsibility for a third party acquiring this via unlawful actions outside of the organisations' control. Alternatively, you can submit your documents at one of our branches, or by post to:

Sheffield Credit Union Ltd, 35 Townhead Street, Sheffield, S1 2EB

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.

Thank you for applying with Sheffield Credit Union.

LOAN APPLICATION CHECKLIST



Before submitting your application, please check the following:

You have included your last 3 months' bank statements (required on all applications).

If you have any income which doesn't appear on your bank statements, please provide proof of this.

If you receive **Universal Credits**, please send a copy of your breakdown, showing the elements you receive and any deductions.

If you are **Self Employed**, please send a copy of your latest tax return or a letter from your accountant.

If you are applying for a loan to repay other debts, please provide your last 3 months' statements for each of the other debts you wish to repay, including the latest transactions, amount owing, and the payment details for settling the account.

If your bank details have changed since you last had a loan with us, please contact us to request a 'Nominated Bank Account' form, so these can be updated.

Did you know?...

Applying for a loan online is quicker and easier than you think - and members applying online usually receive a faster decision

Scan here to
check out our
website...



sheffieldcreditunion.com/loans

Please be aware that should you choose to send any personal or sensitive information to us by email, this will be at your own risk and we cannot accept any responsibility for a third party acquiring this via unlawful actions outside of the organisations' control. Alternatively, you can submit your documents at one of our branches, or by post to:

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