



Portlaoise | Stradbally | Abbeyleix | Athy

Tel: 057 86 22594

Email: info@peoplefirstcu.ie

Website: www.peoplefirstcu.ie



People First Credit Union

Member No.

Date

Teller

LOAN APPLICATION

PERSONAL DETAILS (BLOCK CAPITALS PLEASE)

APPLICANT 1

APPLICANT 2

Title:	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms.	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms.
First Name:		
Surname:		
Maiden Name (If Applicable):		
Mobile Number:		
Telephone Number:		
Email Address:		
PPS Number:		
Date of Birth:	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>

Marital Status:	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Part. <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Part. <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed
Number of Dependents:		
Dates of Birth of Dependents:	<input type="text"/> - <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> - <input type="text"/>
Is Your Spouse a Member of PFCU?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Account No. of Spouse (If Applicable)		

Accommodation Status:	<input type="checkbox"/> Home Owner <input type="checkbox"/> Renting <input type="checkbox"/> Living with Family <input type="checkbox"/> Other _____	<input type="checkbox"/> Home Owner <input type="checkbox"/> Renting <input type="checkbox"/> Living with Family <input type="checkbox"/> Other _____
Address Line 1:		
Address Line 2:		
Address Line 3:		
Eircode:	<input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/>
Years at this Address:		



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LOAN APPLICATION

LOAN

Loan Purpose:

Amount Required:

€

Amount of Existing Loan:
(If Applicable)

€

Total Loan Amount:

€

Share Balance:

Repayment Amount:

€

OR

Repayment Term:
(Months)

Repayment Frequency:

Weekly Fortnightly Monthly

EMPLOYMENT DETAILS

Employment Status:

<input type="checkbox"/> Permanent	<input type="checkbox"/> Probation	<input type="checkbox"/> Temporary	<input type="checkbox"/> Permanent	<input type="checkbox"/> Probation	<input type="checkbox"/> Temporary
<input type="checkbox"/> Self-Employed	<input type="checkbox"/> Homemaker	<input type="checkbox"/> Retired	<input type="checkbox"/> Self-Employed	<input type="checkbox"/> Homemaker	<input type="checkbox"/> Retired
<input type="checkbox"/> Unemployed			<input type="checkbox"/> Unemployed		

Occupation:

<input type="text"/>	<input type="text"/>
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Employer's Name:

<input type="text"/>	<input type="text"/>
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Employer's Address:

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Time with Employer/
Self-Employed:

<input type="text"/>	<input type="text"/>
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Salary (After Tax):

€ (Weekly/Fortnightly/Monthly)

€ (Weekly/Fortnightly/Monthly)

Other Income Details (Rental Income / Children's Allowance / Pension / Social Welfare Payments / Other)

Income Type:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Amount:

€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
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Frequency (W / F / M):

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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LOAN APPLICATION

COMMITMENT TO DEBT (Mortgages/Rent/Bank Loans/Car Finance/Credit Cards/Credit Union Loans/Other Money Lenders etc.)

PRODUCT TYPE:	NAME OF LENDER:	CURRENT BALANCE:	REPAYMENT AMOUNT:	REPAYMENT FREQUENCY: (W/F/M)
		€	€	
		€	€	
		€	€	
		€	€	
		€	€	
		€	€	

Is there a spouse/partner contributing to household expenses?

Yes

No

SAVINGS AND CURRENT ACCOUNT DETAILS

FINANCIAL INSTITUTION:	AMOUNT:
	€
	€
	€
	€

DECLARATIONS

By signing below you are confirming that you have reviewed this application and the details provided by you are true to the best of your knowledge and belief.

NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information see www.centralcreditregister.ie

SIGNATURE OF APPLICANT 1:

WITNESS:

DATE SIGNED:

SIGNATURE OF APPLICANT 2:

WITNESS:

DATE SIGNED:

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL FALL INTO ARREARS. THIS WILL AFFECT YOUR CREDIT RATING AND MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

SPOUSE/PARTNER/GUARANTOR CONSENT

I consent to the processing and retention of personal data provided by me in respect of this application for the purposes of processing this loan application.

Spouse/Partner/Guarantor:

Witness (CU Official):



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INFORMATION REGARDING YOUR PERSONAL DATA

Who We Are:

People First Credit Union Ltd. ("The Credit Union")

Address:

James Fintan Lalor Avenue, Portlaoise, Co Laois R32 XE18

WHAT DATA IS PROCESSED?

The Credit Union will collect and process personal data to include your name(s), contact details, date of birth, PPSN (in the case where a loan application or agreement is reportable to the Central Credit Register) account number, and any other information provided by you in the application form and any other information relating to you which is held by the Credit Union.

THE PURPOSES OF PROCESSING YOUR PERSONAL DATA IN RESPECT OF YOUR LOAN:

The Credit Union will use your personal data to assist it in carrying out the following:

- Assessing your loan application and determining your creditworthiness for a loan.
- Verifying the information provided by you in the application.
- Where applicable, to facilitate the provision of loan protection insurance.
- Conducting credit searches and making submissions to Irish Credit Bureau and the Central Credit Register.
- Administering the loan, including where necessary, to take steps to recover the loan or enforce any security taken as part of the loan.
- We may use credit scoring techniques and other automated decision making systems to either partially or fully assess your application.
- Meeting legal and compliance obligations and requirements under the Rules of the Credit Union.
- Providing updates on our services by way of directly marketing to you.

RETENTION

The Credit Union is sometimes obliged to retain your personal data. Where your data is retained it will be kept in accordance with the Credit Union's Retention Policy. Please contact the Credit Union should you wish to receive a copy of same.

SECURITY

The Credit Union is obliged under the DPA to have certain security measures in place in order to protect your personal data. The Credit Union has taken the necessary measures to have those security measures in place.

DISCLOSURE OF PERSONAL DATA TO THIRD PARTIES

Agents/Subcontractors

The Credit Union in carrying out its functions, may require the expertise or assistance of a third party contractor or agent. The necessary contracts ensuring the protection of your personal data will be entered into.

The Central Credit Register (CCR)

The CCR is a credit referencing agency which is operated by the Central Bank of Ireland. Unlike the ICB, the Credit Union is obliged to make certain submissions to the CCR in respect of personal and credit information about you under the Credit Reporting Act 2013. The member has certain rights in respect of the CCR. Please see centralcreditregister.ie for more information.

Insurance

We act as an intermediary with ECCU Assurance DAC (ECCU) in respect of Loan Protection Insurance (LP). In order to administer this service we will pass your details to ECCU. This may include sensitive personal data such as data about your health. You will be provided with an opportunity at a later date to consent to the transfer of any sensitive data from us to ECCU as your specific consent is required in that regard.

Savings Protection Scheme

We are affiliated to the Irish League of Credit Unions (ILCU) and have the benefit of being a member of the ILCU Savings Protection Scheme (SPS). We may disclose information in your application or in respect of any account or transaction of yours from the date of your original consent to authorised officers or employees of the Irish League of Credit Unions for the purpose of fulfilling requirements under the SPS.

Debt Recovery

In the unfortunate case of having to recover this loan or enforce any security taken, certain personal and financial details may be passed to our solicitor, debt collection agent or private investigator to assist with same.

Audit

The Credit Union is required to engage both internal and external auditors. Auditors may require access to certain personal data in performing their function.

YOUR RIGHTS

Please note that you have the right to access personal data held about you by the credit union and to correct any inaccuracies in such data. If you wish to avail of either of these rights, please contact us at (057) 86 22594.

At People First Credit Union, we are a data controller and as such, we respect and protect the privacy of our members, the data subjects. Please see our Privacy Notice for information on the personal data we collect, process, store and share.