

Standard European Consumer Credit Information Form

Member Number

Member Name

1. Name and Contact Details of the Creditor

Name of Credit Union	
Address of Credit Union	

2. Description of main features of the credit product

The Type of Credit	
The Total Amount of Credit <i>This means the ceiling or total sums made available under the credit agreement.</i>	€0.00
The conditions governing the drawdown <i>This means how and when you will obtain the money.</i>	On signing of the Credit Agreement, by payment method agreed between Member(s) and the Credit Union.
The Duration of Credit Agreement	Years
Installments and, where appropriate, the order in which instalments will be allocated	<p>You will have to pay the following: 0 instalment(s) of €0.00 exclusive of interest commencing on 31/12/-4714 and each subsequent instalment on the same day of each succeeding repayment period, followed by a final instalment of €0.00 exclusive of interest to be paid on 31/12/-4714</p> <p>Instalments will be allocated in the following manner: Instalments will be allocated against interest due and then against principal due.</p> <p>Interest and/or charges will be payable in the following manner: The payments set out above include interest. No other charges are payable.</p>
The total amount you will have to pay <i>This means the amount of borrowed capital plus interest and possible costs related to your credit.</i>	Total Repayment €
Sureties required <i>This is a description of the security to be provided by you in relation to the credit agreement.</i>	Pledged Savings

3. Costs of the credit

The borrowing rate	<p>% Variable</p> <p>If the interest rate is fixed, it will not change during the term of the credit agreement. If the interest rate is variable, the interest rate may vary at any time during the term of the credit agreement in light of local market conditions or to reflect the cost to the credit union of funding the loan. This may cause your repayment amount or term to change. The credit union will notify you in writing if the interest rate changes.</p>
Annual Percentage Rate of Charge APR <i>(This is the total cost of credit expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.)</i>	<p>%</p> <p>(assuming that you borrow €0.00 over year(s).)</p> <p>This APR also assumes that:</p> <ul style="list-style-type: none"> • the credit agreement will remain valid for the above term; • both you and the credit union will comply with the credit agreement for the above term; • you will drawdown the entire amount of the loan at the beginning of the term; • the interest rate will remain fixed at its initial level for the term of the credit agreement.
Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out	
<ul style="list-style-type: none"> • an insurance policy securing the credit, or 	No
<ul style="list-style-type: none"> • another ancillary service contract <p><i>If the costs of these services are not known by the creditor they are not included in the APR.</i></p>	No
Related Costs	
Maintaining one or more accounts is required for recording both payment transactions and drawdowns	There are no charges for opening or maintaining the loan account referred to in your credit agreement.

is regulated by the Central Bank of Ireland, PO Box 559, Dame Street, Dublin 2.

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Cost in the case of late payments	<p>There are no charges for late or missed payments.</p> <p>WARNING: If you do not meet the repayments of your credit agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in future.</p> <p>WARNING: Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on it.</p>
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4. Other important legal aspects

Right of Withdrawal <i>You have the right to withdraw from the credit agreement within a period of 14 calendar days.</i>	You have the right to withdraw from the credit agreement within a period of 14 calendar days.
Early Repayment <i>You have the right to repay the credit early any time in full or partially without any penalty</i>	You have the right to repay the credit early any time in full or partially without any penalty.
Consultation of a database <i>The credit union will inform you immediately and without charge of the result of a consultation of a database if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.</i>	The Credit Union will inform you immediately and without charge of the result of a consultation of a database if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.
Right to a draft credit agreement <i>You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the credit union is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.</i>	You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the credit union is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.
Validity <i>The period of time during which the creditor is bound by the pre-contractual information.</i>	This information is valid on the date on which it is provided to you.

5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor	
Registration	Number: _____ Credit Union Register
The supervisory authority	The Central Bank of Ireland.
(b) concerning the credit agreement	
Exercise of the right of withdrawal	You have a right to withdraw from the credit agreement, without needing to give a reason, within 14 calendar days of the credit union receiving the signed credit agreement back from you. You can exercise this right of withdrawal by notifying the credit union in writing that you wish to withdraw (notice can be hand delivered to the credit union or posted). If you do exercise this right of withdrawal, you must pay to the credit union the principal you have already drawn down, and the interest that has accrued (at the rate referred to in Section 3 above), from the date of drawdown to the date that you repay the principal, without any undue delay and, in any event, no later than 30 calendar days after you have sent the written notice of withdrawal to the credit union.
The Law taken by the creditor as a basis for the establishment of relations with you before conclusion of the contract concerned	Irish Law
Clause stipulating the governing law applicable to the credit agreement and/or the competent court	Clause 11 of the credit agreement, which provides that the governing law is Irish and the courts of competent jurisdiction are the Irish courts.
Language Regime	All correspondence and communications between the credit union and you will be in English unless we otherwise agree with you that correspondence and communications will be in Irish.
(c) concerning redress	
Existence of and access to out-of-court complaint and redress mechanism	If you wish to make a complaint, please contact the credit union and we will endeavour to resolve the complaint in accordance with our complaints procedure under the Rules of the Credit Union. If you are unhappy with our response, you may also be able to refer your complaint to the Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2; lo-call 1890 88 2090.



People First Credit Union Ltd

James Fintan Lalor Avenue, Portlaoise, Co Laois
Phone : 057 8622594/8731844 Fax : 057 8661319
Web : www.peoplefirstcu.ie Email : info@peoplefirstcu.ie

Member Number

Date

Teller

LOAN APPLICATION FORM

Member Details

Name
Address
Telephone
Email

Member PPS Not On File Joint Member PPS
Date of Birth Age Date Joined
Marital Status No. of Dependents

Accommodation Details

Accommodation Type Years

Employment Details

Occupation
Employer Name
Nature Of Business
Address
Status Years
Net Salary Gross

Weekly Total

Other Income Type	Amount	Agency	Balance

Mortgage & Creditor Details

Weekly Total

Credit Type	Amount	Agency	O/S Balance	End Date

Spouse Details

Spouse Member No
Name
Occupation
Employer Name
Address
Status Years
Net Salary

Membership Details

Share Account Deduct DIRT

Current Balances

Savings Balance
Loan Balance
Loan Arrears
Interest Due
Balance All Loans

Historic Loan Information

Number of Loans
Total Loan Issues
Last Loan Issued
Last Issue Date

Loan Application Details

Loan Purpose
Existing Balance Gross Loan
Amount Requested €0.00
Net Loan
Term of Loan 0.00 RPI Premium
Repayment



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LOAN APPLICATION FORM

DATA PROTECTION

(Consent to Use and Disclosure/Data Protection Acts 1988 and 2003 and Section 71 of the Credit Union Act, 1997.)

I understand that under the Data Protection Acts, 1988 and 2003 (the "DPA"), my consent may be required for the Credit Union to process personal data which it may have in its possession concerning me (including disclosure to third parties). I note that this personal data may include sensitive personal data, such as data about my health, within the meaning of the DPA, the processing of which requires my explicit consent. I also understand that under Section 71 of the Credit Union Act, 1997, the Credit Union, subject to exceptions listed in the Section, shall not disclose or permit to be disclosed, without my consent, any information that concerns an account or transaction of mine with the Credit Union.

For the purpose of assessing my application for membership, assessing any loan applications which I may make to you and generally for administering and monitoring any accounts I have with the Credit Union, including any loan accounts I have from time to time with you, I consent:

- 1 (i) to you seeking information concerning applications for loans and my credit history from the date of my original consent from any Credit Union and for that purpose you may disclose any relevant information in any loan application which I may make to you or which you may have concerning me to any Credit Union;
- (ii) to any Credit Union disclosing information to you concerning applications for loans and my credit history from the date of my original consent with any such Credit Union;
- (iii) to you disclosing of any information in any application (including loan applications) or in respect of any account or transaction of mine with the Credit Union from the date of my original consent to officers or employees of the Irish League of Credit Unions for the purpose of fulfilling our requirements and under the Savings Protection Scheme if such scheme is operated on behalf of the Credit Union by the Irish League of Credit Unions; and
- (iv) to the processing of any information relating to me, either contained in this form or any other form or application, for the purpose of assessing applications and administering any accounts I maintain with the Credit Union.
- (v) in the processing of information in accordance with law, such as the Criminal Justice Acts, or the Credit Union Act, 1997.

2. From time to time, the Credit Union, or third parties selected by the Credit Union, may use your details to inform you of goods and/or services which may be of interest to you. The use of your details for marketing purposes will depend on the preferences that you express below:

- Opt in (marketing by email, text message and fax)** I consent to the Credit Union, or third parties selected by the Credit Union, informing me of goods or services that may be of interest to me by email, text message or fax.
- Opt Out (other forms of marketing)** Please tick the box opposite if you do **not** want the Credit Union or third parties selected by the Credit Union, to inform you by phone or letter, of goods or services that may be of interest to you.

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.

Applicant 1 Signature	<input checked="" type="checkbox"/>	Applicant 2 Signature	<input checked="" type="checkbox"/>
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I consent to and authorise this Credit Union to process and retain data provided by me in respect of this application as the application for credit although not from myself is depending on my income for repayments

Spouse/Partner/Guarantor Signature	<input checked="" type="checkbox"/>	Witness (CU Official)	<input checked="" type="checkbox"/>
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DECLARATION

- I am not indebted to any other Credit Union, bank or loan agency either as a borrower or guarantor, except as stated above.
- I confirm that I have the financial means to repay this loan, and that it will be used for the purpose stated overleaf.
- The statements herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief.
- It has been explained to me that my shares will be held as security for this loan.

Member Signature	<input checked="" type="checkbox"/>	Member 2 Signature	<input checked="" type="checkbox"/>
Print Name		Print Name	
Date		Date	
Witness Signature		Witness Signature	
Print Name		Print Name	
Date		Date	

IRISH CREDIT BUREAU CONSENT

I/We authorise to process and retain data provided by me/us in respect of this application, to seek and provide credit references (searches), to record details of any transaction which may result from this application with Irish Credit Bureau Limited (ICB) and ICB to record, retain and disclose to its members details of such searches for a period of one year.

I/We acknowledge that and/or ICB are permitted to disclose any material misstatement of fact contained in the application for financial accommodation to its members and relevant bodies.

I/We consent to any such application being processed, recorded and retained by ICB.

Verbal Acknowledgement Received	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Witness Signature		Date	
Member Signature			Member 2 Signature			

If we reject your credit application based on the consultation of a database (i.e. after a search of a database of credit histories) we are required by law to inform you immediately and without charge of the result of such consultation and are also required to provide you with particulars of the database consulted.

To put this in context for you, we should explain that it is our usual practice to consult a database on credit histories as part of our process for considering any application for credit. This can only be done with your permission, because credit history databases contain personal data which is protected by privacy rules. The databases we usually consult contain details, supplied by ourselves and other regulated financial/credit entities, of borrowers' recent credit performance in relation to specific debts to participating credit entities. We send an electronic request to the credit bureau for a credit report, and the credit bureau's database produces an automatic electronic response which shows whether the borrower is in arrears in relation to any credit agreement which has been registered with the database. This report is then considered as one of the factors in our decision on the application for credit.

You should note that, as stated above, the database is compiled using details, supplied by ourselves and other regulated financial/credit entities, in respect of borrowers' recent credit performance in relation to specific debts to participating regulated financial/credit entities. Neither Irish Credit Bureau Limited nor have any control over the information provided by the regulated/credit entities which participate in the database and are unable to verify the completeness or accuracy of such information. If you have a concern about the information provided by the regulated financial/credit entity in respect of your past credit performance you can obtain a copy of your own credit report at any time from Irish Credit Bureau Limited by paying a nominal fee.

CENTRAL CREDIT REGISTER

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

OFFICE USE ONLY	Application Decision Status		Approval Signatures		Date <input type="text"/> / <input type="text"/> / <input type="text"/>	
		Approved	Rejected		Maturity Date	<input type="text"/>
	Loan Officer	<input type="checkbox"/>	<input type="checkbox"/>		Cheque No	<input type="text"/>
	Manager	<input type="checkbox"/>	<input type="checkbox"/>		Credit Agr No	<input type="text"/>
	Credit Committee	<input type="checkbox"/>	<input type="checkbox"/>		Paid	<input type="text"/>
	Board	<input type="checkbox"/>	<input type="checkbox"/>		New Credit Limit	<input type="text"/>
	Amount Applied For	<input type="text"/>	Amount Approved	<input type="text"/>		
Comments	<input type="text"/>					



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Teller

Loan Assessment Form

Contact Details

Number Name

DTI Ratio: NDI :

Loan Application Details

Loan Purpose Common Bond
Existing Balance Collateral Savings Balance
Amount Requested Shares to Loan Ratio
Total Loan Required Current Repay Details
Term of Loan
Repayment

Loan History

Number of Loans Total Value Average Value Largest Loan
Last Loan Date Last Loan Issued Last Loan Type
Weeks Since % of Last Loan Repaid

Financial Details

INCOME			EXPENDITURE					
Other Income Type	Amount	Agency	Balance	Credit Type	Amount	Agency	O/S Balance	End Date
Weekly Repayments								
Net Disposable Income	€0.00							



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Section D - Data Protection

You have a right to request in writing to see your personal information, which is held by us as insurer, our associated companies and our agents. There may be a charge if you want to do this. For more details write to:

The Data Protection Co-ordinator, Covéa Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

Information supplied by you or by the Credit Union may be used for administration purposes by us, our associated companies and our agents. We may pass the information to regulatory organisations which will monitor whether we are keeping to regulatory rules or codes. This information may also be used for research or for preventing crime. It may be transferred to any country (including countries outside the EU) for any of these purposes.

Sensitive Information

To assess your application we may need to collect information that the Data Protection Acts 1988 and 2003 define as 'sensitive' (such as a person's medical history or criminal convictions). By applying for coverage under this Group Policy you give us your permission to this information being processed by us, our associated companies and our agents. It may be transferred to any country (including countries outside the EU) for this purpose.

Preventing Fraud

We may make the information that you or the Credit Union has provided at the time of application for this policy available to other insurers for claims purposes. Insurers, lenders and their agents may also share information that you or the Credit Union have provided to them and may carry out checks against publicly available information as necessary.

Section E - Important Things you should know:

Please note that you will not be covered for an accident or sickness that is the result of any pre-existing medical condition unless at the time of a claim you have not had any symptoms, consulted a Doctor or received treatment in relation to such pre-existing medical condition for 24 months.

This policy will not cover you for unemployment, if at the loan start date, you knew you were going to be made unemployed, or if you had reason to believe that it was likely. Unemployment cover is not available within the first 90 days of your loan start date.

You must be out of work for at least 30 consecutive days to claim, however your benefit will be backdated to the first day that you are out of work.

The maximum number of months for which a claim will be paid is 24 months for an accident or sickness claim or 12 months for an involuntary unemployment claim.

Change of Circumstances

Your eligibility for cover under this Group Policy may change if your personal circumstances change. This would include, for example, if you retire from work and are not intending to actively seek further work or are no longer resident in the Republic of Ireland or the United Kingdom. If you decide that Payment Protection Insurance is no longer suitable and you wish to cancel it due to a change in your circumstances (for example, you permanently leave

Warning: The current premium may increase after 30 days written notice to the Credit Union following a periodic review of the Payment Protection Insurance program

Please see Section H of the Policy Document for further information on Premium Reviews.



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Reschedule Details

Previous Loan

Repayment	<input type="text"/>	Final Date	<input type="text"/>
Term	<input type="text"/>	Frequency	<input type="text"/>
Purpose	<input type="text"/>		

New Loan

Repayment	<input type="text"/>	Final Date	<input type="text"/>
Term	<input type="text"/>	Frequency	<input type="text"/>
Purpose	<input type="text"/>		

Member Signature	<input type="text" value="X"/>
Print Name	<input type="text"/>
Date	<input type="text"/> / <input type="text"/> / <input type="text"/>

Member 2 Signature	<input type="text" value="X"/>
Print Name	<input type="text"/>
Date	<input type="text"/> / <input type="text"/> / <input type="text"/>

Credit Union Representative Signature	<input type="text"/>
Date	<input type="text"/> / <input type="text"/> / <input type="text"/>