



# **LOAN APPLICATION FORM**



Do you have any overdraft facility?  Yes  No      If Yes, what is the limit?

Have ever been bankrupt?  Yes  No      Had CCJ against you?  Yes  No

If any of the above is Yes, please provide details:

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**LOAN REQUEST**

Loan Amount (£):

Interest Rate: 10% fixed rate	Loan Repayment Period:
Arrangement Fee (2.5% or £250 of loan amount):	
What do you need the loan for? (Please state briefly)	

**What kind of Collateral/Security could you provide? (e.g. Car, house, Items in house.etc)  
(Please provide proof of purchase). We may take lien on any collateral provided.**

Item (Premises, Car, Equipment etc.)	House – Address, Occupant Vehicles – Make & Model, House Contents	Year Of Purchase (DD/MM/YY)	Price at purchase

**References/Guarantors\*\* (Please list)**

Name:

Address:

	Postcode:
Telephone Number:	Mobile Number:

Name:

Address:

	Postcode:
Telephone Number:	Mobile Number:

## **YOUR INFORMATION – CREDIT REFERENCE AND FRAUD PROTECTION AGENCY**

We will make searches about you at credit reference agencies who will supply us with credit information as well as information from the Electoral Register, The agencies will record details of the search whether or not this application is processed. We may use credit-scoring methods to assess the application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by Ethnic Mutual and other companies if credit decisions are made about you, or other members of your household. This information may also be used for debt and the prevention of money laundering as well as the management of your account. To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Ethnic Mutual's records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment. When you borrow money from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time we may tell credit reference agencies who will record the outstanding debt. You have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses upon request to you. It is important that you read and understand the section entitled **YOUR INFORMATION – CREDIT REFERENCE AND FRAUD PREVENTION AGENCIES** in your terms and conditions and in this application. By signing this application, you agree that we can use your information in this way.

I \_\_\_\_\_, confirm that all information contained in this application is true to the best of my knowledge and belief. I agree that the representatives of Ethnic Mutual may make any checks that they feel necessary regarding this information in order to help make a decision on the application for finance.

Signature \_\_\_\_\_ Date \_\_\_\_\_

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### **DOCUMENTS NEEDED WITH APPLICATION**

- I. Proof of identity. (e.g. passport or driving license)
- II. Proof of address. (e.g. utility bill)
- III. Business Plan
- IV. Most recent 3- month's bank statement