

Loan Application Form

Dublin: Cloghran House | Corballis Way | Dublin Airport | Co. Dublin
Shannon Office: Office 4 | Link Corridor | Shannon Airport | Co. Clare
Cork Office : Compass House | Cork Airport | Co. Cork
Tel: (01) 8445187 Email: loans@aviatecu.ie Web: www.aviatecu.ie

Name:

Account No.

Notice:

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

Please provide the following documentation when submitting your application:

- 1 x 3 month bank statement (up to date)
- 2 x payslips (most recent)
- Proof of Address (e.g. utility bill, bank statement issued within the last 6 months)
- Photo I.D. (Original or certified valid passport or driving licence)
- Proof of PPS No. (excl. Public Services Card)
- (Optional) If you are completing 'Spouse/Partners Income' please have them sign both consent sections and submit 2 of their most recent payslips.
- If this is your first loan application, proof of employment contract is required

Note: Loan will be disbursed by Electronic Fund Transfer (EFT) to your personal bank account. (Terms & Conditions will apply)

Self-employed applicants, please provide the following:

- 2 years accounts
- 3 months most recent business bank statements
- 3 months most recent personal bank statements
- Most recent chapter 4 from Revenue & Tax Clearance Certificate

Additional documentation may be requested by the Credit Committee or Loans Officer.

Please read the guideline notes on the back of this application before completing this form

Aviate Credit Union Limited is regulated by the Central Bank of Ireland

Name:

Account No.

Name: **Account No.**

Home Address: **Present Employer:**

Address:

Eircode:

Preferred Contact No: **Position/Deptament:**

Date of Birth: / / **PPS No:** **No of years with Current Employer:**

Email Address:

Marital Status: Married Single Separated Widowed Divorced With Partner

No of Dependent/Children: Working Not Working **No of years at Current Address:**

Home: Home Owner Renting Home Living with Family

Type of Employment: Permanent Fixed Term Contract Retired Home Maker

Other If you are employed in a Fixed Term Contract, Part-Time or Other, please give full details as well as an outline of the terms of your employment:

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Deatils of Loan Required: Amount Required: €.....

Purpose of Loan: Please provide full details of loan requirements. If loan is for home improvements, please provide a breakdown of costs and supporting documentation together with any information that will assist your loan application.

Please ensure that your borrowings are consistant with your repayment capabilities

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Security Offered: Yes No If Yes, please supply details. (e.g. amount of shares pledged) €.....

Repayment Method: Payroll Direct Debit

Repayment Method: Weekly Fortnightly Monthly

Bank Details

After signing your credit agreement, loan funds will be disbursed by Electronic Fund Transfer (EFT) to your personal bank account (Terms & Conditions apply)

Note: CREDIT AGREEMENTS must be signed before funds are transferred to your account

Bank Name: **Branch:**

Address:

Account Name: **BIC:**

IBAN:

Expenditure	Amount Borrowed	Amount Now Due	Payment (wk/ft/mth)
Mortgage / Rent			
Other Mortgages			
Bank Loans			
Credit Cards			
Store Cards			
Creche/Childcare			
Child Maintenance			
Budget Plan			
Car Finance			
Insurances etc			
Account No.			
Other Credit Union Debt			
Any other debt.			
Total	€	€	€

Income		
Self	Net Income	
Social Welfare		
Pension	Net Income	
Other Income		
Total		€

If you are in receipt of rental income, please provide the address of the property and a Tax Clearance Certificate

Property Address:

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Complete this section if Spouse/Partner is contributing to household expenses

Name:

Date of Birth:

Type of Employment: Permanent Fixed Term Contract Retired Part-Time Other

Occupation:

Name & Address Of Employer:

Amount of Time with Present Employer:

Yrs

Mths

Net Income: €

Other Income: €

Please read & sign the data protection statement on page 4 & 5

I hereby acknowledge that my personal information will be used to support the assessment of this loan application in accordance with the data protection statement explained on this form. I enclose two recent payslips.

Signature of Spouse/Partner:

This statement describes how we, Aviate Credit Union, use your personal information when you apply for a loan or when your spouse and/or partner applies for a loan with us and your information is being used to assess that application (if applicable).

You have a number of rights in relation to your information including the right to object to processing of your personal information where that processing is carried for our legitimate interests and the right to object to direct marketing at any time.

The contact details for our data protection officer are as follows:

Data Protection Officer, Aviate Credit Union, Cloghran House, Corballis Way, Dublin Airport, Co Dublin, K67 F3X2; Email: dpo@aviatecu.ie

Personal Information we collect

The personal information we collect about you includes the information you or your spouse or partner (if applicable) provides on this form, and in any supporting documentation, including bank statements and payslips and any information provided by third parties, including credit referencing agencies.

The purposes and legal basis for processing your information:

To enter into a contract with you.

We collect and process your personal information in order to enter into a contract with you to provide you with a loan. This also includes assessing your suitability and establishing your eligibility for a loan and managing and administering the loan.

We also process your personal information in order to assist with the arrangement of insurance in connection with your loan. This processing is necessary to take steps for you to enter into a contract with ECCU.

To comply with legal obligations

We are required to process your personal information to comply with certain legal obligations to which we are subject, including:

- To meet our obligations under the Credit Union Act 1997 (as amended) and other financial services legislation and codes of practice. This may involve sharing your personal information with the Central Bank, where we are required to do so.
- Providing information to an gardai síochána, the Revenue Commissioners, the Central Bank and other enforcement agencies under various pieces of legislation to which we are subject.
- To verify your personal information provided to us and to meet our legal and compliance obligations, including detecting and preventing money laundering, tax avoidance, finance of terrorism.
- To supply information to the Central Credit Register as required by law.

In our legitimate interest

Where we process your information for our legitimate interests, we ensure that there is a fair balance between our legitimate interest and your fundamental rights and freedoms.

We may use your personal information to manage our everyday business needs, including accounting, internal reporting needs, and market research, to progress and respond to legal claims, to ensure appropriate IT security and to prevent fraud, in our legitimate interest. Our legitimate interest is the effective management of our business.

We may use your personal information to assess your creditworthiness prior to providing any funds to you or your spouse/partner (if applicable) by way of a loan, in our legitimate interest. This may include carrying out credit reviews, searching for details of your credit history and information at credit bureaus or agencies, including the central credit register. Our legitimate interest is to ensure financial stability of the credit union and to safeguard members' funds.

We may use your personal information for direct marketing purposes in our legitimate interest of connecting with our members. You can opt out of marketing communications at any time.

Failure to provide information

Where we need to collect personal data by law, or under the terms of a contract with you and you fail to provide that data when requested we may not be able to perform the contract we have or are trying to enter in to with you. We will notify you of this at the time if this is the case.

Your information and Third Parties

Third Party Service Providers: We may share your personal information with third party service providers that perform services and functions at our direction and on our behalf such as our accountants, IT service providers, printers, debt collection agencies, valuers, lawyers and other business advisors, marketing companies who carry out marketing campaigns on our behalf and providers of security and administrative services.

Potential sale or merger of the Credit Union: we may also transfer your personal information to companies we plan to merge with or be acquired by.

An Garda Síochána, government bodies, the Central Bank or other government officials: we may share your personal information with an Gardaí, or other government bodies or agencies including but not limited to the Central Bank and the Revenue Commissioners, where required to do so by law.

Credit referencing agencies: we may disclose your information to credit referencing agencies for the purposes of carrying out a credit history check. We also provide these agencies with details regarding products and services you have with us and your repayment records.

The Central Credit Register: we may transfer your personal information to the Central Credit Register. This is a centralised system that collects and stores information about your loans. We will provide information about your products and services and details of your repayment history.

The ICB: ICB will be using Legitimate Interests (GDPR Article 6 (f)) as the legal personal and credit information. These Legitimate Interests are promoting greater financial stability by basis for processing of your supporting a full and accurate assessment of loan applications, aiding in the avoidance of over-indebtedness, assisting in lowering the cost of credit, complying with and supporting compliance with legal and regulatory requirements, enabling more consistent, faster decision making in the provision of credit and assisting in fraud prevention.

Third Parties: We may provide your information with your nominated bank to facilitate payment of the loan funds to your account, where you have required us to do so.

ECCU: Where your loan is insured with ECCU we may provide them with certain information.

Storage Periods

We will retain your personal information for the purpose of satisfying any legal, accounting or reporting requirements. We may hold your personal information for a period of seven years from the date of completion of any contract with you, whichever is the later by reference to the statute of limitations for a legal claim under contract. We may hold your personal information for longer if required to do so by law.

Transfers outside the European Economic Area

We may transfer your personal data outside the European Economic Area. These countries do not always afford an equivalent level of privacy protection and in such circumstances, we take specific steps, in accordance with data protection law and to protect your personal information. In particular, for transfers of personal data, outside the EEA where there is no adequacy decision by the European Commission we may rely on contractual protection approved by the European Commission.

How we use Automated Processing

We may analyse your personal information by automated means to make assessments on your creditworthiness and repayment capacity when you apply for a product or service. We will use this analysis to assist us in making a decision on whether to provide you with credit such as a loan or overdraft facility. The decision to provide you with credit will not solely be based on automated means. We may also use automated processing to assist in compliance with our legal obligations in connection with prevention of, money laundering, fraud and terrorist financing.

Your Rights.

You have several rights under data protection law in relation to how we use your personal information. You have the right free of charge to;

1. Request a copy of the personal information we hold about you.
2. Rectify any inaccurate personal data we hold about you.
3. Erase personal information we hold about you.
4. Restriction of processing of your personal information.
5. Object to our use of your personal information for our legitimate interests, including profiling
6. Object to our processing your information for direct marketing purposes at any stage.
7. Receive your personal information in a structured commonly used and machine readable format, and to have that data transmitted to another data controller.
8. Where processing is based on consent, the right to withdraw that consent.

These rights are in some circumstances limited by data protection legislation. If you wish to exercise any of these rights please contact the DPO.

You also have the right to lodge a complaint to the Office of the Data Protection Commission.

Member: I confirm that I have read and understood this data protection statement

Applicants Signature:

Date:

Spouse/Partner: I confirm that I have read and understood this data protection statement and acknowledge that my personal information will be processed to support the loan application of my spouse/partner as named on this form

Signature of Spouse/Partner:

Date:

DECLARATION

I have read and understand this document.

I hereby apply for the above loan, for the provident or productive purpose outlined, to be repaid in weekly / fortnightly / monthly instalments, inclusive of interest, on the security of my savings and any other agreed security.

I am not indebted to any other credit union, bank or loan agency either as a borrower or guarantor except as stated under expenditure section.

The information given by me on this form is made for the purpose of obtaining the loan and is true to the best of my knowledge and belief and Aviate Credit Union will rely on this information to assess this loan application.

I understand that my Pledged Shares/Deposits will be assigned to my loan by way of security and not available to withdraw.

Tick Here

Signed:

Date:

Witness:

Date:

Guidance Notes

- Attach all other relevant documentation in support of your application
- Provide proof of all income. Example: Rental income must be confirmed by bank statement /receipts.
- Tax Clearance Certificate is required when a member is in receipt of a rental income.
- Ensure all expenditure can be confirmed on the bank statement provided.
- Ensure you supply an accurate reason for the loan
- Ensure you do not over borrow. Only borrow to the level of that to which you require for the purposes of the loan.
- Ensure you fully understand all aspects of the application and loan repayments. If in doubt ask a member of staff.
- Please be aware that your loan is at a variable rate of interest. Rates may go up as well as down.
- If you are borrowing for Christmas, school fees or holidays, please ask a member of staff about our Budget Money Management Scheme. It is designed to help you manage your financial affairs by catering for the easy and efficient payment of all your bills throughout the year.
- Please ensure that your borrowings are consistent with your repayment capabilities.
- If you do not meet the repayments on your loan, your account will go into arrears, this may affect your credit rating.
- If the loan is secured on your home, your home may be at risk if you fail to make repayments.

Additional Information

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