

Loan Application Form

Applicant

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)
- 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 guidance notes on page 7 of this application before completing this form**

Personal Details (BLOCK CAPITALS PLEASE)

Title Mr. Mrs. Miss Ms.

First Name

Surname

Maiden Name (if Applicable)

Mobile Number

Email Address

PPS Number

Date of Birth

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Marital Status Single Married Civil Part. Divorced Separated Widowed

Number of Dependants

Age of Dependants

Accommodation Status Home Owner Renting* Living with Family

Other:

Address

Eircode

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Years at Address

* If rent is shared, please provide breakdown of same.

Employment Details

Employment Status Permanent Probation Temporary Self-Employed Homemaker

Retired Unemployed Fixed Term Contract Part time - No. of hours:

Occupation

Employer's Name

Employer's Address

Time with Employer / Self-Employed

Salary (After Tax)

€

Weekly / Fortnightly / Monthly

Other Income Details

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

Income Type	Amount	Frequency (wk/ft/mth)			Who receives? (1) Applicant, (2) Spouse/Partner or both		
		wk	ft	mth	1	2	both
		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

Property Address:

Expenditure (BLOCK CAPITALS PLEASE)

Expenditure	Name of Lender	Amount Borrowed	Amount Now Due	Payment (wk/ft/mth)	Who pays? (1) Applicant, (2) Spouse/Partner or both		
					1	2	both
Mortgage / Rent		€	€	€	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other Mortgages		€	€	€	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bank Loans		€	€	€	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit Cards		€	€	€	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Store Cards		€	€	€	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Creche/Childcare		€	€	€	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child Maintenance		€	€	€	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Budget Plan		€	€	€	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Car Finance		€	€	€	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Insurances etc		€	€	€	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other Credit Union Debt		€	€	€	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Any other debt.		€	€	€	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Total		€	€	€	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Your Loan (BLOCK CAPITALS PLEASE)

Loan Type	<input type="radio"/> Top Up Loan or <input type="radio"/> New Loan		
Loan Amount required	€ <input type="text"/>		
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.	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
Share amount to be pledged	<input type="radio"/> All	Please specify amount you would like to pledge*	€ <input type="text"/>
Repayment Method	<input type="radio"/> Payroll**	<input type="radio"/> Direct Debit**	<input type="radio"/> Internal Transfer from Credit Union Current Account
Repayment Frequency	<input type="radio"/> Weekly	<input type="radio"/> Fortnightly	<input type="radio"/> Monthly
		Repayment Term (months)	<input type="text"/>
<small>* Loan Officer will confirm if different amount required. ** Must be active prior to loan issue.</small>			

Bank Details (BLOCK CAPITALS PLEASE)

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

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

Bank Name	<input type="text"/>	Branch	<input type="text"/>
Address	<input type="text"/>		
Account Name	<input type="text"/>		
BIC	<input type="text"/>	<input type="text"/>	
IBAN	<input type="text"/>		

Spouse/Partner Income

Complete this section if Spouse/Partner income is required for this loan application or contributes towards any current joint loans/mortgages included on application.

Name		Date of Birth			-					
Name of employment										
Type of Employment	<input type="radio"/> Permanent	<input type="radio"/> Fixed Term Contract	<input type="radio"/> Retired	<input type="radio"/> Part-Time	<input type="radio"/> Other					
Occupation		PPS No.								
Address of Employer										
Amount of Time with Present Employer		Net Income	€		Other Income	€				

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. enclose two recent payslips.

Signature of Spouse/Partner

Data Protection Statement

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

Data Protection Statement - continued

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 optout 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.

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

Applicant Signature	Date
Spouse/Partner Signature	Date

Declaration

Please confirm (tick)

- 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 our 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.

Applicant Signature	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 please ask a member of staff about our Budget Money Management Scheme or Current Account for overdraft facilities .
- 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.



www.aviatecu.ie

Dublin

Cloghran House
Corballis Way
Dublin Airport
Co. Dublin

Tel: 01-8445187
info@aviatecu.ie

Shannon

Office 4
Link Corridor
Shannon Airport
Co. Clare

Tel: 061-529322
shannon@aviatecu.ie

Cork

Compass House
Cork Airport
Co. Cork

info@aviatecu.ie

Loan Protection (BLOCK CAPITALS PLEASE)



The Loan Protection Insurance Policy exists solely between **ECCU Assurance and the Credit Union**. Credit Union staff should ensure the member completes the form in line with Loan Protection Summary Guidelines.

Credit Union

Aviate Credit Union

Contact Name

IMPORTANT - Informing ECCU about material facts

PLEASE REMEMBER THAT YOU MUST TELL US EVERYTHING RELEVANT IN ANSWERS TO ALL OF THE QUESTIONS ON THE DECLARATIONS FORM. IF YOU DO NOT OR IF ANY OF THE ANSWERS TO THESE QUESTIONS ARE NOT TRUE AND COMPLETE, ANY INSURANCE COVER PROVIDED COULD BE VOIDED. A MATERIAL FACT (RELEVANT INFORMATION) INCLUDES ANYTHING WHICH A REPUTABLE INSURER WOULD REGARD AS LIKELY TO INFLUENCE THE ASSESSMENT AND ACCEPTANCE OF AN APPLICATION FOR INSURANCE.

Section A - Member Declaration (Parts 1 to 4 inclusive)

Part 1 - Personal Details

Member's Name		Present outstanding loan balance	€/£
A/C Number		Additional loan now required	€/£
Date of Birth		Total loan balance for cover	€/£

Data Protection Disclosures and Consents: ECCU Assurance DAC ("ECCU") will process your personal details in accordance with its Data Protection Policy and all applicable Irish and EU data protection laws. Information about you will be lawfully processed by ECCU in its legitimate interests for purposes associated with your credit union's life assurance policy with ECCU. These include underwriting, retention and processing by computer and manual record systems, claims handling and fraud prevention. We collect special category personal data, i.e. information relating to your physical or mental health, to assess terms of insurance cover and to administer claims which may arise. We may share your information for these purposes with agents or service providers we have appointed, regulatory organisations, (re)insurance companies, those to whom we outsource certain business operations and as required by law. You have rights under the Data Protection Acts 1988, 2003 and 2018, including the right to object to the processing, to access and to rectify any errors in data we hold concerning you. By providing us with your information and signing Section A of this form, you affirm you have read the full ECCU Privacy Notice in Section F and agree to your information being processed, disclosed, transferred and retained by ECCU and your credit union.

Part 2 - Which of the statements below best describes your normal occupation or duties?

- Working
- means actively at work and regularly performing all the usual duties of your occupation; or
 - not actively at work solely because of a temporary minor sickness or injury; or
 - not actively at work solely because of maternity leave, parental leave, redundancy, unemployment or other lack of work, strike or holiday provided that you are at that time physically and/or mentally able to be active at work and can regularly perform all the usual duties of your occupation
- Retired
- means someone who is retired from paid employment (other than on Ill health grounds) and able to carry out the normal duties of a retired person
- Student
- means a full time education student, aged 16 years or older actively and regularly performing all of the usual activities of a student of the same age
- Homemaker
- means a housewife, househusband or homemaker actively and regularly performing all of the usual duties of a homemaker
- None of the above

Part 3

I confirm I am fit to follow my normal occupation or duties (as indicated in Part 2).

Yes No

Part 4

Are you receiving an illness or injury related benefit for more than 3 months?

Yes No

Members Signature

Date

Section B - Specialist Declaration

Have you been referred to or seen by a specialist or consultant at a hospital or clinic in the last 12 months with the exception of routine antenatal check-ups or routine orthopaedic treatments (except back conditions)?

Yes* No

*If you have answered "YES", please provide full details.

Members Signature

Date