

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

This means the ceiling or total sums made available under the credit agreement.

€0.00

The conditions governing the drawdown

This means how and when you will obtain the money.

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

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

Instalments will be allocated in the following manner:
Instalments will be allocated against interest due and then against principal due.

Interest and/or charges will be payable in the following manner:
The payments set out above include interest. No other charges are payable.

The total amount you will have to pay

This means the amount of borrowed capital plus interest and possible costs related to your credit.

Total Repayment €

Sureties required

This is a description of the security to be provided by you in relation to the credit agreement.

Pledged Savings

3. Costs of the credit

The borrowing rate

% Variable

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.

Annual Percentage Rate of Charge APR

(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.)

%

(assuming that you borrow €0.00 over year(s).)

This APR also assumes that:

- 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

- an insurance policy securing the credit, or

No

- another ancillary service contract

No

If the costs of these services are not known by the creditor they are not included in the APR.

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.



Clanmaurice Credit Union Ltd

Lacca, Ballyduff, Tralee, Co. Kerry

Phone : 066 7131277

Fax : 066 7131534

Web : www.clanmauricecu.ie

Email : info@clanmauricecu.ie

Member Number

Date

Teller

LOAN APPLICATION FORM

Contact Details

Name	<input type="text"/>
Address	<input type="text"/>
Telephone	<input type="text"/>
Email	<input type="text"/>

Personal Details

Date of Birth	<input type="text"/>	Age	<input type="text"/>	Date Joined	<input type="text"/>
Marital Status	<input type="text"/>	No. of Dependents	<input type="text"/>		

Accommodation Details

Accommodation Type	<input type="text"/>	Years	<input type="text"/>
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Employment Details

Occupation	<input type="text"/>		
Employer Name	<input type="text"/>		
Nature Of Business	<input type="text"/>		
Address	<input type="text"/>		
Status	<input type="text"/>	Years	<input type="text"/>
Net Salary	<input type="text"/>	Gross	<input type="text"/>
Other Income	<input type="text"/>		

Mortgage & Creditor Details

Other Credit	<input type="text"/>
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Spouse Details

Spouse Member No	<input type="text"/>		
Name	<input type="text"/>		
Occupation	<input type="text"/>		
Employer Name	<input type="text"/>		
Address	<input type="text"/>		
Status	<input type="text"/>	Years	<input type="text"/>
Net Salary	<input type="text"/>		

Membership Details

Share Account	<input type="text"/>	Deduct DIRT	<input type="text"/>
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Current Balances

Savings Balance	<input type="text"/>
Loan Balance	<input type="text"/>
Loan Arrears	<input type="text"/>
Interest Due	<input type="text"/>
Balance All Loans	<input type="text"/>

Historic Loan Information

Number of Loans	<input type="text"/>
Total Loan Issues	<input type="text"/>
Last Loan Issued	<input type="text"/>
Last Loan Type	<input type="text"/>

Loan Application Details

Loan Purpose	<input type="text"/>		
Existing Balance	<input type="text"/>	Gross Loan	<input type="text"/>
Amount Requested	<input type="text"/>	Less Cancelled RPI	<input type="text"/>
Net Loan	<input type="text"/>	To Loan	<input type="text"/>
Term of Loan	<input type="text" value="0.00"/>	To Interest	<input type="text"/>
		Plus RPI Premium	<input type="text"/>

Repayment	<input type="text"/>
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Repayment Protection Insurance Details

RPI Taken	<input type="text"/>
Declaration	<input type="text"/>
Member1 Signature	<input checked="" type="checkbox"/>
Member2 Signature	<input checked="" type="checkbox"/>

RPI Breadwinner Protection Details

If you are not in full time employment you can still avail of Repayment Protection Insurance. Your repayments will be protected in the event of the breadwinner below becoming ill or redundant.

Name	<input type="text"/>
Date of Birth	<input type="text"/>

Data Protection Acts 1988 & 2003

I consent to the information contained in this application form being released to the Irish League of Credit Unions and the Repayment Protection Insurance Provider for the purposes of Repayment Protection Insurance.

Member1 Signature	<input checked="" type="checkbox"/>
Member2 Signature	<input checked="" type="checkbox"/>

Collateral Details

Collateral	<input type="text"/>
Collateral Amount	<input type="text"/>
Other Collateral	<input type="text"/>

Guarantor Details

Member Number	<input type="text"/>	Relationship	<input type="text"/>
Guarantor Name	<input type="text"/>		
Address	<input type="text"/>		
Phone	<input type="text"/>		



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Member Number

Date

Teller

LOAN APPLICATION FORM

DATA PROTECTION

(Consent to Use and Disclosure/Data Protection Acts 1998 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.

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

X

Applicant 2

Signature

X

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.

I confirm that I am fit to follow my normal occupation or duties

Yes

No

I confirm that I am fit to follow my normal occupation or duties

Yes

No

Member Signature

X

Print Name

Date

Witness Signature

Print Name

Date

Member 2 Signature

X

Print Name

Date

Witness Signature

Print Name

Date

Application Decision Status

OFFICE USE ONLY

Loan Officer

Approved

☐

Rejected

☐

Manager

Approved

☐

Rejected

☐

Credit Committee

Approved

☐

Rejected

☐

Board

Approved

☐

Rejected

☐

Amount Applied For

Amount Approved

New Credit Limit

Approval Signatures

Comments

Date

Maturity Date

Cheque No

Credit Agr No

Paid