

Christmas Loan 2022

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The process enables these applications to be processed more readily and is supported by the members' previous history with the Credit Union

As the festive season approaches plan your Christmas spending ensuring it is paid off before the next years 2023 Christmas period.

Christmas loans are for specific terms, ensuring the loan is cleared within a maximum 12 months period.

Members save whilst repaying all their loans!

To qualify for a loan you must:

- **have been a regular saving member for at least 3 months - unless saving by a payroll scheme**
- not be in your probationary period and you must have at least 12 months of your contract remaining, if applicable
- have your loan payments deducted from payroll, standing order or if benefits, paid directly into the CU (terms and conditions apply, please ask for further details)
- not had any arrears on any current loan accounts in the last twelve months



Loan Rate



interest rate on Christmas Loans

£500	3% per month*	42.6% APR*
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- loan values available of £500. Apply from 1st October 2022 to the 9th December 2022 (cannot be guaranteed available for Christmas after that date). If accepted loans can be available from 24th October 2022
- period of loan: 6 or 12 months, paid weekly/4 weekly/or monthly. Pay the loan off early with no additional charges
- Christmas loan 2022 is a separate loan and cannot be combined with any other loan types/periods. Christmas loans can be considered earlier than the minimum six month period between normal loan applications.
- subject to normal lending application criteria and affordability checks. **Please note members can only hold a maximum of two loans with BDCU at any time with a maximum total loan holding of £7,500**
- downloadable version also on line

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Members' savings are protected by the Financial Services Compensation Scheme. Bradford District Credit Union is also a member of the Financial Ombudsman Scheme.

application for christmas loan

membership No: _____ title: _____ Mr/Mrs/Miss/Ms/Dr etc.

forenames: _____ surname: _____ dob: _____

address: _____ post code: _____

NI number: _____ email: _____

home owner/tenant (please delete) single /married/co habiting number of children _____

old address - if less than 3yrs: _____ post code: _____

home tel no: _____ mobile no: _____

I wish to borrow: £ _____ (Only £500 available) purpose: **Christmas Loan 2022**

Term of Loan: 6 or 12 months - please indicate. You can independently increase your payments to reduce the term. When do you want the loan to be sent to your bank account? - Remember earliest day 25th October 2022

employer: _____ job title: _____ payroll no: _____

department: _____ work tel no: _____ (if applicable)

length of service: _____ years f/time: p/time: contract: temporary:

net wage/salary: £ _____ per week/4 weekly/monthly

Please provide your latest bank statement, wage slip, and a copy of your current employment contract/confirmation from your employer

I declare that:

- I am in good health and able to follow my normal occupation.
- I confirm the information in this application is true and a fair summary of my financial position.
- I enclose my latest payslip and or other proof(s) of income.
- We use credit reference and fraud prevention agencies to help us make decisions.
A condensed guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the leaflet 'A condensed guide to the use of your personal data by Bradford District Credit Union and Credit Reference and Fraud Prevention Agencies.'
If you would like to read the full details of how your data may be used please visit our website at <http://bdcu.co.uk> or phone 01274 434100 or ask one of our staff.
- By confirming your agreement to proceed you are accepting that we may use your information in this way.

Signed _____ Date __/__/____

Office use
only

Contract
seen?

Other

Checked

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Christmas Loan 2022- Outgoings

Please complete the information required below fully so your loan can be assessed correctly.
 Your loan will not be considered if not fully completed.

You must advise us separately of any arrears you may have, e.g., mortgage, rent, Council Tax etc. You must also give details of any County Court Judgements and Attachment to Earnings.

Membership No: _____ Surname: _____

	Monthly Outgoings:	* Existing Balances
Rent/Mortgage/Lodgings	£	
Council Tax & Water	£	
Gas & Electric	£	
Telephone, mobile, TV/broadband	£	
Groceries	£	
Petrol/Travel	£	
Clothing	£	
Insurance (Home, Car & Life)	£	
Entertainment	£	
Child Care	£	
Court Orders	£	
Credit Cards*	£	£
Other Loans*	£	£
Other	£	£
<u>Total Monthly Outgoings</u>	£	<u>Total Balances</u> £

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