



CANA
Revenue Staff Credit Union
Education Loan
@5.9% (apr.6.1%)
APPLICATION FORM

ALL SECTIONS OF THIS FORM MUST BE COMPLETED IN FULL

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www.canacu.ie

CANA Credit Union Ltd. is regulated by the Central Bank of Ireland

Education Loan @ 5.9% (apr.6.1%)

PERSONAL DETAILS

NAME:	ACCOUNT NO:
ADDRESS: (If less than 3 years at this address please provide previous address)	WORK ADDRESS:
HOME Ph:	WORK Ph:
MOBILE Ph:	Personal Email Address:

LOAN DETAILS

SALARY DEDUCTION DETAILS

Amount of Loan Required: €	Proposed Repayment on this Loan: € Other CANA Loans (if any): €
Purpose of Loan:	Shares: €
	Car Draw: €
Proposed Loan Repayment: € per wk / ftn / Mtly	Budget €
	Family A/C's (attach breakdown if more than one): €
	Total Proposed Salary Deduction: €

DECLARATIONS

I declare that I am not indebted to any other Credit Union, Bank, Building Society or Loan Agency either as borrower or as a guarantor except as stated in this document.

N.B. I confirm that I am fit to follow my normal occupation or duties Yes ☐ No ☐

Signed: _____ Date: _____

The statements made herein are made for the purpose of obtaining this loan and are true to the best of my knowledge and belief.

Signature: _____ Date: _____

FOR OFFICIAL USE ONLY		FOR OFFICIAL USE ONLY	
Approved: <input type="checkbox"/> Refused: <input type="checkbox"/> Restricted: <input type="checkbox"/>	C.C. <input type="checkbox"/> L.O. <input type="checkbox"/>	Address Ph. No.	
Amount: €	Payment Date:	Salary Deduction YES <input type="checkbox"/> NO <input type="checkbox"/>	
Signed:		Shares	
Date:		Loan	

PERSONAL DETAILS

Personal status: ☐ Single/ Widowed ☐ Separated/ Divorced
☐ Married / Civil Partnership / Co habiting

Employment: ☐ Permanent ☐ Temporary

Residence: ☐ Mortgaged ☐ Owned ☐ Rented
☐ Other (Please Specify)

Number of Dependents:

SALARY / INCOME DETAILS

	Self:	Spouse/Partner
Present Gross Salary: - Quote Frequency	€	€
Net Take Home Pay (before CANA deduction):	€	€
Income From Other Source: (Please Specify)	€	€

OUTGOINGS

Outgoings	€ per month	€ Outstanding Balance	Additional Information
Mortgage/Rent			
Other Mortgages			
Bank Loans			
Credit Cards			
Store Cards			
Childcare			
Budget Plan			
Car Finance			
Other Credit Union Debt.			
Any Other Debt.			
Other (please specify)			
Total Monthly Outgoings			

Please tick the arrangements you choose for the issue of your loan cheque:

- ☐ Collect from the Credit Union office. ☐ Posted to your home address.
☐ Lodged directly to your bank account - *please supply details below*

Banks Name & Address _____

Sort Code **A/C Number**

Consent Forms

Consent to use and disclosure / Data Protection Acts 1988 and 2003

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 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 any applications (including loan applications) which I may make to you and generally for administering and monitoring any accounts I have with the credit union, including the loan account if granted and any other loan account I have from time to time with you I consent:

- i. to you seeking information concerning applications for loans and my credit history from any credit union affiliated to the Irish League of Credit Unions ("the League") and from any credit reference bureau or agency operated or arranged by the League and for that purpose you may disclose any information in this application or which you may have concerning me to any such credit union or to any such credit reference bureau or agency; and
- ii. to any credit union affiliated to the League or any credit reference bureau or agency operated or arranged by the League disclosing information to you concerning applications for loans and my credit history with any such credit union or otherwise; and
- iii. to the processing of any information relating to me, either contained in this form or otherwise, for the purpose of assessing applications and administering any accounts I maintain with the credit union; and
- iv. to the processing of any information relating to me, either contained in this form or otherwise, for the purpose of the credit union, or third parties selected by the credit union, informing me of goods and services which might be of interest to me.

If you do not want your information to be used for the purposes mentioned at (iv) above, please tick the box opposite ☐

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.

Signature : _____ Date: _____

Irish Credit Bureau Consent

I authorise CANA Credit Union Ltd. to process and retain data provided by me in respect of this application, to seek and provide credit references (searches), to record details of any transaction which may result from this application with Irish Credit Bureau Limited (ICB) and ICB to record, retain and disclose to its members details of such searches for a period of one year.

I acknowledge that CANA Credit Union and/or ICB are permitted to disclose any material misstatement of fact contained in the application for financial accommodation to its members and relevant bodies. I consent to any such application being processed, recorded and retained by ICB.

Signature : _____ Date: _____

If you choose not to give your consent for an ICB credit check and you have a mortgage you will be required to provide written confirmation from your mortgage provider that:-

1. Your mortgage payments are up to date **and**
2. You are not availing of any "Non Permanent Forbearance".

This will delay the application process.

"If we CANA Credit Union Ltd. reject your credit application based on the consultation of a database (i.e. after a search of a database of credit histories) we CANA Credit Union Limited are required by law to inform you immediately and without charge of the result of such consultation and are also required to provide you with particulars of the database consulted."

To put this in context for you, we should explain that it is our usual practice to consult a database on credit histories as part of our process for considering any application for credit. This can only be done with your permission, because credit history databases contain personal data which is protected by privacy rules. The databases we usually consult contain details, supplied by ourselves and other regulated financial/credit entities, of borrowers' recent credit performance in relation to specific debts to participating credit entities. We send an electronic request to the credit bureau for a credit report, and the credit bureau's database produces an automatic electronic response which shows whether the borrower is in arrears in relation to any credit agreement which has been registered with the database. This report is then considered as one of the factors in our decision on the application for credit.

You should note that, as stated above, the database is compiled using details, supplied by ourselves and other regulated financial/credit entities, in respect of borrowers' recent credit performance in relation to specific debts to participating regulated financial / credit entities. Neither Irish Credit Bureau Limited nor CANA Credit Union Ltd. have any control over the information provided by the regulated financial / credit entities which participate in the database and are unable to verify the completeness and accuracy of such information. If you have a concern about the information provided by a regulated financial / credit entity in respect of your past credit performance you can obtain a copy of your own credit report at any time from Irish Credit Bureau Limited by paying a nominal fee.