



CANA
REVENUE STAFF
CREDIT UNION

EDUCATION LOAN APPLICATION FORM

ALL SECTIONS OF THIS FORM MUST BE COMPLETED IN FULL



5.9%
(APR. 6.1%)

Education Loan @ 5.9% (APR.6.1%)

Personal Details

Please complete all sections in BLOCK CAPITALS. Ensure you have completed all sections of the form and that you have signed in all the required places marked **X**

Name:	Account No:
Address: <small>(If less than 3 years at this address please provide previous address)</small>	Work Address:
Home Ph:	Work Ph:
Mobile Ph:	Personal Email Address:

Loan Details

Amount of Loan Required: €
Purpose of Loan:
Proposed Loan Repayment: € per wk / ftn / Mtly

Salary Deduction Details

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

Declaration

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.

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

X Signature:	Date:
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FOR OFFICIAL USE ONLY

Approved: Refused: C.C.
Restricted: L.O.

Amount: € Payment Date:

Signed:

Date:

FOR OFFICIAL USE ONLY

Address:
Ph. No.

Salary Deduction: Yes No

Shares

Loan



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 Name	Contact Name
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IMPORTANT – Informing ECCU about material facts
PLEASE REMEMBER THAT YOU MUST TELL US EVERYTHING RELEVANT IN ANSWER TO ALL OF THE QUESTIONS ON THE DECLARATION 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 (please use block letters)

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

Data Protection Disclosures and Consents

ECCU Assurance Company Limited, ("ECCU"), will hold your details in accordance with its Data Protection Policy and all applicable data protection laws and principles. Information you supply will be used for the purposes of administering your credit union's insurance policy with ECCU. This includes underwriting, storage and processing by computer and manual record systems, claims handling and fraud prevention. We may also collect sensitive personal data, e.g. information relating to your physical or mental health, to assess the terms of insurance cover or to administer claims which arise. We may share the information for these purposes with agents or service providers we have appointed, regulatory organisations, other insurance and reinsurance companies, those to whom we outsource certain business operations and as required by law. You have a right of access to and a right to rectify data concerning you under the Data Protection Acts 1988 and 2003, for which a small fee is chargeable. By providing us with your information and signing Section A of this form, you consent to all of your information being used, 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

Member's 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-up's or routine orthopaedic treatments (except back conditions)? Yes No

Member's Signature _____ Date _____ / _____ / _____

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.

X Signed: _____

Date: _____

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

Irish Credit Bureau Consent

I authorise CANA Credit Union Limited 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.

X Signed: _____

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 Limited 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 Limited. 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.



CANA
REVENUE STAFF
CREDIT UNION

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 CANACreditUnion

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