



**CANA**  
REVENUE STAFF  
CREDIT UNION



# LOAN APPLICATION FORM

ALL SECTIONS OF THIS FORM MUST BE COMPLETED IN FULL



# LOAN APPLICATION FORM

## 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):	€
<b>Total Proposed Salary Deduction:</b>	€

## 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.

<b>X</b> 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



# 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.

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.

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.



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

**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 (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 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

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

\*If you have answered "YES", please provide full details on the next page

Member's Signature \_\_\_\_\_

Date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

# Section F – Privacy Notice issued in accordance with the General Data Protection Regulation (Points 1 to 7 below)

## Protection of your Personal Data

### 1. INTRODUCTION

Your credit union, ("your CU"), has purchased a group life assurance policy from ECCU Assurance DAC, ("ECCU"), a life assurance company owned by the Irish League of Credit Unions, ("ILCU").

ECCU insures your life when you borrow money from your CU. Your CU is the policyholder, pays the insurance premium and receives the benefits we pay when it makes successful claims.

Some credit unions take out additional cover from us but all credit unions affiliated to the ILCU subscribe to a minimum level of cover which aims to pay off an outstanding loan upon the death of a borrower, (subject to the terms and conditions of each credit union's policy).

Your CU and ECCU, and others described below, need to process your personal data for the purposes of the life assurance policy your CU has with ECCU. The personal data we process includes information relating to your health which we obtain from you directly and, in some cases, from your doctor or other medical advisors, ("your Doctors"), to whom we ask you to provide your consent in Section C of this form. We go into that in more detail below.

When you apply for a loan your CU will collect personal data from you and, if necessary, ask you to complete this form, called the ECCU Declarations form, and, sometimes, a more detailed Group Risk form.

It may be necessary for your CU to pass the form(s) securely to ECCU, who may pass them, in turn, to ECCU's chief medical officer, a medical doctor contracted to ECCU, and/or ECCU's reinsurer, for underwriting purposes. Upon review of these we may ask you or your Doctors to complete a Private Medical Attendant's Report, or Specialist Questionnaire, which explore your medical history in greater depth.

### 2. WHY DO WE PROCESS YOUR PERSONAL DATA?

Underwriting means we assess the information to identify any risk factors which would impact the terms on which ECCU provides cover, (e.g. impose exclusions), or cause us to decline cover altogether. The result of our assessment is an underwriting decision which will be communicated by ECCU to your CU. Your CU can provide more information to you about our underwriting decision and what effect an exclusion, if any, might have on your loan application.

We may also need your personal data, in the event of a claim by your CU against its policy with ECCU, and therefore we may keep it, to include your health data and our underwriting decision, for claims administration and statistical purposes.

### 3. WHICH DATA DO WE COLLECT AND PROCESS?

Some of the personal data we ask you to provide on the ECCU Declarations form, the Group Risk form and Specialist Questionnaire is health related data. This is a special category of personal data which we are allowed to process because, in the Republic of Ireland, it is necessary for the purposes of a life assurance policy and, in Northern Ireland, because the UK Government has provided that, with the provision of insurance and payment of claims being in the substantial public interest, the processing of health related personal data necessary for an insurance purpose is lawful. We take very good care of it either way.

We ask you to give us your current doctor's, (and any previous doctor's), name and address. This is so that we can contact them if we need further health related information about you in connection with your answers to the questions on this ECCU Declarations form, or Group Risk form.

We ask you to consent to your Doctors providing us with your health information, which we may seek from them should it be necessary. If we need this information we will send your Doctors a standard Private Medical Attendant's Report form, ("PMAR"), and/or Specialist Questionnaire for completion, or we may ask them to send more detailed medical information to us.

You indicate your desire for them to provide that information to us, and your consent to them doing so, by giving us your signature on section C of the ECCU Declarations form. We will provide your Doctors with a copy of your instruction and your signature so they can be assured of acting in accordance with your wishes if we need to ask them to send more detailed information to us.

### 4. HOW LONG DO WE KEEP YOUR DATA?

ECCU and your CU, and ECCU's reinsurance provider, (if reinsurance should be necessary), process and retain the information on your ECCU Declarations and other forms, your health information and underwriting decision until after your death, or until after your loan is paid off, whichever comes first.

### 5. WHAT IS THE LAWFUL BASIS FOR US PROCESSING YOUR DATA?

#### Legitimate Interests

We need this information for the purposes of a life assurance policy, i.e. for underwriting and claims administration and statistical purposes, and it is in ECCU and our reinsurance provider's legitimate interests to process your personal data in this way. You have the right to object to processing on the lawful basis of legitimate interests and we discuss that further, along with how you might make such an objection and the consequences of it, below.

#### Legal Obligations

ECCU also needs your personal data for the purposes of fraud prevention and to comply with our legal obligations under Section 35(3) of the Criminal Justice (Anti Money Laundering and Prevention of Terrorism) Act 2010, as amended, and to establish, exercise or defend legal claims in the courts or before the Data Protection Commission and to respond to complaints made to the Financial Services and Pensions Ombudsman's Bureau of Ireland, in the Republic of Ireland, or to the Financial Ombudsman Service in the UK.

#### Consent

Your Doctors need your consent in order to provide us with your health related data. If you do not provide your consent then your Doctors will not provide us with your health related data and, in the circumstances where we would need it, we would not be able to provide insurance cover to your CU. Your CU can advise on the options available to you if this should arise. You may withdraw your consent at any time however if you should withdraw your consent after your health related data has been supplied to ECCU by your Doctors then ECCU will continue to retain it and process it, this being within its legitimate interests, for the purposes of its life assurance policy with your CU. If you wish to withdraw any consent you provided to your Doctors then you should contact your Doctors to advise them of this.

### 6. WHO HAS ACCESS TO YOUR DATA AND TO WHOM IS IT DISCLOSED?

Your CU, ECCU and its reinsurer, where applicable, are Joint Controllers of your personal data which are processed in connection with your CU's life assurance policy with ECCU.

In addition to the appropriate staff of your CU and ECCU, its Chief Medical Officer, and reinsurer, it is possible that we might need to make your personal data available to the Financial Services and Pensions Ombudsman's Bureau of Ireland, (or the Financial Ombudsman Service in the UK), the Data Protection Commission and/or our legal advisors in the course of the investigation of a complaint. The Central Bank of Ireland and the UK's financial regulators, the PRA and FCA, may also require access to your personal data in the course of their regulatory activities.

As described in this Privacy Notice, ECCU may in some instances disclose your personal data to third parties. ECCU has contracts in place with any third parties to whom your personal data may be disclosed containing measures that provide for the protection and security of your personal data when within their care.

Staff of the ILCU Information & Communications Technology department, and its outsourced suppliers, ILCU Monitoring and Insurance departments may have access to your personal data in the course of their work as outsourced data processors of ECCU.

ECCU also uses the services of a document storage and retrieval company, as a data processor, for safe and secure storage of documents that are not needed for lengthy periods.

ECCU is required by law to operate an internal audit function to review its internal control system and to undergo statutory external audit as well. These audit functions are supplied to ECCU by specialist external professional services firms. ECCU is also required to have an actuarial function which has a role in determining ECCU's reinsurance and capital requirements, statistical analysis and regulatory reporting. ECCU outsources this function to a specialist firm of actuaries. ECCU may be

required to make your personal data available to these firms in the course of their work.

#### Keeping Your Personal Data Secure

In all cases ECCU takes very good care of your personal data and uses appropriate measures to safeguard your interests and your fundamental rights and freedoms with respect to protection of your private information.

ECCU has security measures in place, to include physical, technical and administrative safeguards to protect the confidentiality and security of your personal data. We combine these measures with a qualified staff whom we have equipped with appropriate annual training, technical and organisational policies, procedures and practices, so as to protect your personal data from loss, misuse and unauthorised access.

#### What are your rights and how can you exercise them?

You have specific rights in relation to the personal data we collect and process, including the right, where relevant, to:

- Be kept informed. This includes details on how your data is collected, used and secured. This Privacy Notice aims to inform you on these matters.
- Request a copy of your personal data by making a subject access request to the data controller(s);
- Rectification of errors, if any, in our records of your personal data;
- Request erasure of your personal data;
- Withdraw consent that you provided previously, for continued processing of your personal data. Please note this only applies where your consent is the lawful basis for the processing;
- Object to the processing of your personal data on the lawful basis of legitimate interests, see next section;
- Not be subject to automated decision making without human intervention being available;
- Request a portable machine readable copy of any personal data provided by you by electronic means.

Please see details on how to contact us in order to exercise any of these rights, below.

You also have the right to lodge a complaint with the relevant supervisory authority in Ireland, the Data Protection Commission at [info@dataprotection.ie](mailto:info@dataprotection.ie) in respect of matters pertaining to ECCU, its reinsurer or your CU, if your CU is resident in the Republic of Ireland, and, alternatively, the Information Commissioner's Office, see [www.ico.org.uk](http://www.ico.org.uk), if your CU is resident in the UK.

#### Objecting to processing on the lawful basis of Legitimate Interests of the Data Controller

ECCU and its reinsurer both process your personal data, to include your special category, health related data on the lawful basis of it being in their legitimate interests to do so. ECCU and its reinsurer need to process this data for the purposes of a life assurance policy, to perform underwriting and claims administration, and for the prevention of fraud. These grounds are in the legitimate interests of these assurance and reinsurance companies. You may object to such processing at any time and unless we can demonstrate compelling legitimate grounds for continuing, which override your interests, rights and freedoms, or unless the data is needed in connection with legal claims then we must discontinue the processing of your data on these grounds. If you wish to object to the processing of your data in this way please contact the Data Protection Officer at ECCU, see details below.

### 7. CONTACT INFORMATION

The Data Protection Officer,  
ECCU Assurance DAC,  
33-41 Lower Mount Street, Dublin, D02 Y489.  
Tel: +353 1 614 6700  
Email: [DPO@eccu.ie](mailto:DPO@eccu.ie)

The Data Protection Officer,  
(of the credit union to which you are applying for this loan)

The Data Protection Officer,  
Arch Reinsurance Europe Underwriting Designated Activity Company,  
160 Shelbourne Road, Ballsbridge, Dublin 4, Ireland  
Tel: +353 1 669 9700