

Loan Application Form

Kingdom Community Bank

Please take time to read through these notes before completing the form

Responsible lending

At Kingdom Community Bank we work hard to be a responsible lender at all times, helping our members and providing low cost affordable loans where we reasonably can.

This means that we may not be able to offer a loan to some members at certain times, depending on a range of factors including but not limited to affordability, credit status, share balance etc.

All loan applications are carefully assessed to ensure we are lending responsibly.

All loans are offered, assessed and issued in line with our Lending Policy, Terms and Conditions of Membership and Rulebook (these are available by asking or visiting www.kingdomcb.org.uk/forms).

Completing the form

We have produced a guidance document on how best to complete this form. You can collect it by visiting our website (www.kingdomcb.org.uk/forms) or by contacting us (details below).

It is important that you complete all of the sections in this form that apply to your circumstances and the loan product you're applying for. Failure to do so may result in delays in processing your loan, or a refusal to offer you a loan. Please make sure your handwriting is clear to reduce the risk of errors during the processing of your application.

It is important that you complete the form accurately and honestly and provide as much detail as you reasonably can. We often run computerised checks to verify information provided to us. If we identify discrepancies in certain details provided to us, we are unlikely to be able to proceed with the loan.

Contacting us

If you need any further information or assistance then please call into a branch, an access point, phone us on **01592 714 888** or e-mail us at info@kingdomcb.org.uk

Data protection and privacy

Your privacy and safeguarding your data are important to us. When you submit a loan application form you agree to us processing your personal data for the purposes of assessing and processing your loan application, ensuring we manage member debts appropriately and making sure our member records are up to date. It is up to you to seek permission from any third party (partner/spouse etc.) to share their data with us. We may share your personal data under very strict conditions and security protocols with credit reference and identity verification providers. You can find full details here: www.equifax.co.uk/crain

We have full Data Protection Privacy Notices on our website (www.kingdomcb.org.uk/privacy), in branches and at our access points across Fife.

Terms and conditions

Loans are provided subject to terms and conditions in a Loan Agreement which must be agreed by you before we can lend to you. It is important that you read and understand the Loan Agreement before you accept the loan. The Loan Agreement will be sent to you if we approve your application. An example Loan Agreement can be found at www.kingdomcb.org.uk/loans

Additional support completing this form

If you are having difficulty completing this form then please come into a branch, visit an access point, or contact us (details below) and we will do what we reasonably can to assist you. We are here to help our members.

1 About you

Title	First Name(s)	Surname/Last Name	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="dd/mm/yyyy"/>
Marital status:	Married/Civil partnership <input type="checkbox"/>	Living with partner <input type="checkbox"/>	Single <input type="checkbox"/>
	Separated <input type="checkbox"/>	Divorced <input type="checkbox"/>	Widowed <input type="checkbox"/>
National Insurance No.	Kingdom Community Bank Membership No.		
<input type="text"/>	<input type="text"/>		

2 Your contact details

Home telephone	Mobile telephone	E-mail address
<input type="text"/>	<input type="text"/>	<input type="text"/>

3 About your home

Current address

<input type="text"/>	<input type="text"/>
	Postcode

When did you move to this address? If you have lived here for less than 3 years, please provide previous address

Nature of home: Owner Mortgaged Private Tenant Housing Association/Council Tenant

Lodger With parents Other, please detail

How many dependents (under 18) do you have living at your home address?

If you have dependents at home, please tell us the age of each one

4 Your employment status

Are you: Employed Self-employed Retired Student Unemployed

If employed, is it: (tick all that apply) Permanent Temporary Full-time Part-time

How long have you been with this employer/self-employed? Do you save with us through payroll? Yes No

(If yes, you are eligible for a lower interest rate)

5 About the loan you are applying for

What loan are you applying for? Unsecured personal loan Top-up an existing loan Loyalty loan

Secured loan Payroll saving loan Not sure

What is the purpose of the loan? How much are you applying for? Preferred length/term of loan (in months)?

Payment frequency? Weekly Fortnightly Four-weekly Monthly

Payment method? Payroll saving Direct Debit Standing Order Directly from benefits

Amount you will continue to save during the loan term (minimum is £10.00 per month)

Bank account that the loan should be paid into: Sort code Account No.

6 About any debt you might have

Have you ever been declared bankrupt/sequestered OR signed a Protected Trust Deed OR are you in a Debt Arrangement Scheme (DAS) OR are you likely to be entering into any of these?

Yes

No

Please tell us about any other credit/loans you currently have:

Creditor	£ per month	Outstanding balance	Creditor	£ per month	Outstanding balance	Creditor	£ per month	Outstanding balance
Catalogues			Car finance			Other loans (specify)		
Credit cards			Payday loans/ doorstep loans					
Hire purchase			Kingdom Community Bank					

7 About your budgeting

If the amount you wish to borrow is **less than the amount you hold in shares**, this will be secured by shares loan and you can skip this section. **Information provided here will be verified and may be amended accordingly.**

If you want a loan in your name only, please provide details of your personal income and expenditure below.

If you wish to include your partner's income, please provide the total household income and expenditure details.

INCOME	£ per month
Income from employment or self-employment	
Pension	
Universal Credit	
Job Seekers Allowance	
Employment Support Allowance	
Child Tax Credit	
Working Tax Credit	
Child Benefit	
Carers Allowance	
Pension Credit	
PIP/DLA	
Income Support	
Housing Benefit	
Other Benefit(s)	
Child Maintenance received	
Investment Income	
Any other income source, please specify:	
Your partner's/spouse's income (only if you want to include this in the calculation on affordability)	
TOTALS	£

EXPENDITURE	£ per month
Rent/mortgage	
Council Tax	
Electricity and gas	
Telephone, mobile, internet	
Media package (Sky, Virgin, Netflix etc.)	
Television Licence	
Travel	
Groceries	
Clothing	
Child care	
Home/Contents Insurance	
Car Insurance	
Car Tax	
Social, leisure, sports, hobbies etc.	
Child Maintenance paid out	
Other, please specify:	
Other, please specify:	
Other, please specify:	
TOTALS	£

If this is a **top-up loan application**, please supply **1 month of bank statements** to verify the information above. Otherwise, you must supply **3 months of bank statements** to verify the information above

8 Partner/Spouse agreement

If the amount you wish to borrow is **less than the amount you hold in shares**, this will be secured by shares loan and you can skip this section.

If you provided the total household income and expenditure details above, and it **includes income from a partner/spouse**, then they must complete and sign this part. *Otherwise, you can leave this section blank.*

Partner/Spouse: By signing, you confirm that you are a partner/spouse of the member set out at section 1 above and that you also live at the address given at section 1 above. You agree that credit and/or identity checks may be run on you and that you understand that you may be held liable for the loan should any repayment issues arise. You also agree to abide by the terms and conditions in the Loan Agreement.

Full name of partner

Partner's Membership No.

(if Kingdom Member)

Date of birth

Partner's signature

Date signed

9 Your agreement

By signing this section and application for a loan, you agree that:

- you have provided accurate information and completed this form fully, to the best of your knowledge;
- you wish to apply for a loan from Kingdom Community Bank in accordance with our Terms and Conditions of Membership, Lending Policy and the terms set out in our Loan Agreement;
- you will read the Loan Agreement in full when we send it to you and only sign it if the details are correct and that you agree to all of the terms and conditions in the Loan Agreement;
- you understand that Kingdom Community Bank is duty bound in certain circumstances to report any person who provides false or misleading information to attempt to secure credit;
- you authorise Kingdom Community Bank to make any credit reference, identity, residence or other enquiries in order to process this loan application;
- if you default or are late with loan repayments, information about you and the debt is likely to be shared with credit reference agencies, debt collection agencies, the courts and/or the DWP, HMRC, Social Security Scotland or other benefits agency if you receive benefits.

Important information about data protection and your rights.

Kingdom Community Bank is a data controller and processor for the purposes of the Data Protection Act 2018. Your privacy and safeguarding your data are important to us. When you submit a loan application form you agree to us processing your personal data for the purposes of assessing and processing your loan application, ensuring we manage member debts appropriately and making sure our member records are up to date. It is up to you to seek permission from any third party (partner/spouse etc.) to share their data with us. We may share your personal data under very strict conditions and security protocols with credit reference and identity verification providers. You can find full details here: www.callcredit.co.uk/crain We have full Data Protection Privacy Notices on our website (www.kingdomcb.org.uk/privacy), in branches and at our access points across Fife.

You have a number of rights under data protection legislation which, in certain circumstances, you may be able to exercise in relation to the personal information we process about you. These include:

- the right to access a copy of the personal information we hold about you;
- the right to correction of inaccurate personal information we hold about you;
- the right to restrict our use of your personal information;
- the right to be forgotten;
- the right of data portability; and
- the right to object to our use of your personal information.

Where we rely on consent as the legal basis on which we process your personal information, you may also withdraw that consent at any time. If you would like to exercise any of these rights, please contact us.

Member's signature

Date signed

FOR OFFICIAL USE ONLY

Date received: _____ Received by: _____ Entered into system on: _____ By: _____

Method: E-mail Post (G) Post (M) Counter (G) Counter (M) Access Point _____

Loan Application Reference No. _____