



Loan Application

Private & Confidential

Application No:

Enquiry No:

Application Date:

First Applicant Personal / Contact Details

Full Name & Address:

Telephone (home) :

Telephone (Work) :

Mobile Phone :

Email :

Fax:

NI No:

Date Of Birth :

UK Resident:

Marital Status :

Second Applicant Personal / Contact Details

Full Name & Address:

Telephone (home)

Telephone (Work) :

Mobile Phone :

Email :

Fax:

NI No:

Date Of Birth :

UK Resident:

Marital Status :

1. your Household

No. of dependant children:

Domestic Arrangement:

Time at current address :

time at previous address

Previous Address (if less than 3 years) :

2. Your Home

Tenure

Mortgage details :

Amount Outstanding £ :

value of property £ :

Name of Lender / Landlord

3. Your Work

Employer Name/Address & Employment history

Occupation :

Employment status :

Time in job :

Payment frequency :

Payment Method :

4. Loan Application

Loan Purpose

Loan Amount :

Affordable Repayment :

Repayment Frequency:

No of repayments :

5. Present Banking Details

Name of bank / building society

Account Name :

Account Number :

Sort Code :

Time with bank:

6. Savings

Additional Information :

Bank

Investment

Credit Union

Other

Total

£

7. Existing Liabilities

Creditor	Balance outstanding	Regular Payment w m	Payment Frequency
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Total outstanding _____

Weekly Repayment _____

Monthly Repayment _____

8. County Court Judgements

Have you any county court judgements registered in your name?

If YES please specify

Date:

Amount :

Creditor/circumstance/Position

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9. Equal Opportunities monitoring

First

Gender

Ethnic Origin

if other please specify

Disability

Second

Gender

Ethnic Origin

if other please specify

Disability

11. Declaration and Agreement

I / We submit this application for a Scotcash mortgage/home improvement loan and declare that the information that I / We have supplied is true and accurate. I / We authorise you to make any enquiries you feel necessary for confirmation of the information contained in this application and the credit agreement and for the purpose of credit assessment (including those detailed below) I / We authorise you to review relevant rent and mortgage account details and related performance information held by members of the succotash Group of companies and its partner organisations.

I / We agree that Scotcash may carry out searches against me at credit reference agencies and agree and acknowledge that details of such searches will be added to the credit reference agencies records about me and may be seen by other organisations making searches . I / We also agree and acknowledge that information held about me by credit reference agencies may be linked to records relating to any person with whom I / We am / are linked financially.

I / We agree that all correspondence relating to this application will be addressed to the 1st named applicant

Signed: Date:

Signed: Date:

By signing the above I / We agree to the processing of my personal information as set out in this application and in the terms and conditions of this credit agreement.

DECLARATION OF CONSENT (to be completed by your partner if their income is being included in the monthly income calculations.)

I(partners name) confirm I have given my consent for
.....(your name) to include my details in his/her loan application

Signed: Date:

Data Protection Act 1998

In accordance with the principles of the Data Protection act 1998, Scotcash will use your personal details for the purposes of processing your application and credit agreement and managing your account. Your personal details will be treated confidentially and will only be shared with other organisations as set out in the terms and conditions of this agreement. Scotcash holds a Consumer Credit Act licence for its credit referencing and debt recovery policies The information we hold about you is confidential. We will only disclose it outside the Company when:

- you give us your consent,
- in order to obtain professional advice,
- we or others need to investigate or prevent crime (e.g. to fraud prevention agencies),
- the law permits or requires it, or any regulatory or governmental body requests or requires it, even without your consent, or,
- there is a duty to the public to reveal the information.

1st Named
ID
Address

2nd Named
ID
Address

Income and Expenditure

	Amount	Frequency
Your Main Income:		
Partners Income:		
Benefits:		
Other Income:		
Total Income:		

Expenditure Details

Household Expenses		
Mortgage/Rent		
Council tax		
Electricity		
Gas/oil/coal		
Water Rates		
Household Insurance		
Tel (Landline)		
Tel (Mobile)		
TV Licence/Cable/Sky		
Total Household Expenses		

Credit Expenses		
Loan/HP Payments		
Credit/Store Cards		
Catalogue Payments		
Car Finance		
Mortgage		
Other		
Total Credit Expenses		

Living Expenses		
Food/Shopping		
Clothes/Uniforms etc		
Travel Bus/Taxi etc.		
Car Expenses - Petrol etc.		
Childminding		
Pocket money		
School Meals		
Life insurance/Pension		
Maintenance Payments		
Lottery etc		
Total Living expenses		

Personal Expenses		
Cigarettes		
Drinks/Night out etc		
Hobbies etc		
Papers Magazines		
Birthday Christmas etc		
Total Personal Expenses		

Monthly £	Weekly £
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Total Income		
Total Expenditure		

Surplus Income		
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