

**LOAN APPLICATION – GUARANTOR INFORMATION REQUIRED
ST. AGNES CREDIT UNION LTD.**

Tel: 01 455 5670

Email: Lending@stagnescu.ie

www.stagnescu.ie

Member no. (Credit Union a/c no.) _____ Member Name: _____

A. Personal Details:

Name: _____ Address: _____

No. of years at present address: _____

Previous address, if less than 3 years: _____

House: Owner Rented Living with Family Partner Other

Mortgage: Yes No Lender: _____

Mortgage Type: _____ No. of Years Left: _____

Tel. Home: _____ Mobile: _____ Work: _____

Email: _____

Date of Birth: _____

Marital Status: Married Single Partner Separated Widowed Divorced

No. of Dependents / children _____ (Age of children) _____

B. Employment Details:

Occupation: _____ Employer's Business _____

Present Employer: _____ Position: _____

Address: _____ Length of Services: _____

Employment Type: Permanent Fixed Term Contract Part-Time Retired Other _____

Consent to Use Financial Information

I hereby consent to my income & other financial information being considered for the purposes of the current Loan Application of _____

Signed: _____

Date of Birth: _____

WAIVER - WARNING

This Waiver means you are giving up your right to obtain legal advice before signing as a guarantor.

I _____ of _____

hereby confirm that I am fully aware of the nature of the Credit Agreement and contract of Guarantee/Indemnity, which I am signing. I have been offered the opportunity of obtaining legal advice before signing these documents. I hereby confirm that I do not wish to avail of this advice.

Signed: _____ Witness Signature: _____

Date: _____ Date: _____

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C. Financial Details:

Weekly Fortnightly Monthly (Please tick relevant box for financial details below)

A. Net Income:	Net Income €	B. Fixed Outgoings	Outgoings €	Owed Now €
Net Income		Mortgage/Rent		
Partner/Spouse Income		Other Mortgages		
Social Welfare		Bank Loans		
Pension		Car Finance		
Rental Income		Credit Cards		
Other Income		Other Debt		
		New CU Debt		
		Payments to Dependents		
		Insurances etc		
		Creche		
		Utility Bills		
		Other fixed outgoings		
Total Net Income		Total Fixed Outgoings		

You will be required to provide proof of earnings (e.g. 3 recent payslips / welfare receipts/ 3-month bank statement)

Debts include any loans for which you may have acted as Guarantor.

Declaration: I am not indebted to any other credit union, bank or loan agency either as a borrower or guarantor, except as stated above.

The information supplied is accurate and complete to the best of my knowledge. Having examined my financial income and obligations in detail, I am satisfied that I have the capacity to repay this loan and all debts.

Signature of Applicant: _____ Date: _____

Any comments (if applicable) re the Financial Details in D above

CREDIT UNION DETAILS OF GUARANTOR (Guarantor must be a member of our Credit Union or another Credit Union) Share Balance: € _____ Loan Balance: € _____

Member Consent to Disclosure to Guarantor

I _____ Member No. _____ Loan Account No. _____

Understand and give consent that in the event of my defaulting on my loan repayments as detailed in the Credit Agreement, my guarantor(s) will be informed. Information given to my guarantor(s) will include details of payments missed and loan and interest arrears accrued.

Signed: _____ Witness Signature: _____