**LOAN APPLICATION CHECKLIST / GUIDANCE NOTES**

1. **ALL LOAN APPLICATIONS MUST BE ACCOMPANIED BY YOUR PREVIOUS 3 MONTHS BANK STATEMENTS (OLDER BANK STATEMENTS ARE NOT ACCEPTABLE) AND/OR PROOF OF EARNING & BENEFITS (IF APPLICABLE). FAILURE TO DO SO MAY DELAY OR CANCEL ALTOGETHER YOUR APPLICATION. IF YOU CAN NOT PROVIDE BANK STATEMENTS OR PROOF OF BENEFITS, PLEASE STATE THE REASON ON A SEPARATE NOTE & ENCLOSE IT WITH YOUR LOAN APPLICATION.**
2. **A GUARANTOR MAY BE REQUIRED FOR YOUR APPLICATION (ESPECIALLY FOR FIRST TIME, LARGER AND SPECIAL LOANS). PLEASE STATE THEIR NAME, ADDREESS, OCCUPATION AND MOBILE TELE NO. ON THE FORM. FAILURE TO PROVIDE A SUITABLE GUARANTOR MAY RESULT IN A DELAY OR REJECTION OF YOUR APPLICATION. ASK A MEMBER OF STAFF FOR FURTHER GUIDANCE.**
3. **THE APPLICATION MUST BE FULLY COMPLETED, ALL BOXES TICKED & SIGNED IN ALL RELEVANT PLACES. PLEASE PAY PARTICULAR ATTENTION TO THE SECTION ON PAGE 2 “EXISTING CREDITORS AND DEBTS”. IF YOU HAVE NO OTHER DEBTS, LOANS, CREDIT CARDS ETC, PLEASE WRITE “NONE” IN THE SPACE PROVIDED.**
4. **PLEASE COMPLETE THE ENCLOSED ELECTRONIC FUNDS TRANSFER MANDATE FORM IF YOU REQUIRE THE LOAN AMOUNT TO BE TRANSFERRED INTO YOUR BANK A/C**
5. **WHEN HANDING IN YOUR APPLICATION, PLEASE ALWAYS ASK A MEMBER OF STAFF TO CHECK IT & ALSO AGREE THE REPAYMENT TERMS, METHOD OF PAYMENT & DAY/ TIME OF COLLECTION IF/ WHEN YOUR LOAN IS GRANTED**
6. **IF YOU REQUIRE YOUR LOAN TO BE PAID IN CASH, THIS IS SUBJECT TO A MAXIMUM OF £1000 AND EVEN THIS AMOUNT MAY NOT ALWAYS BE GUARANTEED DUE TO OUR SECURITY PROCEDURES AND THE NON - AVAILIBILITY OF CASH. WE HAVE CHEQUE & BANK TRANSFER FACILITIES AVAILABLE FOR ALL LOANS**
7. **PLEASE NOTE THAT THE DEADLINE FOR PROCESSING YOUR LOAN APPLICATION IN THE SAME WEEK IS WEDNESDAY @2PM**

**THANK YOU FOR YOUR CO-OPERATION:**

 **THE CREDIT COMMITTEE:**