



Guarantor Application Form

Relating to Loan Application for member number

Applicant's Name:

Date:

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Important: All sections must be completed or marked non-applicable (n/a).

Must initially supply - 3 months current bank statements, proof of income, statements of debts. If self-employed, the last 2 years financial accounts filed with the Revenue Commissioners, an up to date tax clearance certificate, a signed form 11 for the most recent tax year and all business and personal bank statements for the most recent 3 months. Photographic ID and Proof of Address may be required if advised by staff.

GUARANTOR PERSONAL DETAILS

Mr / Mrs / Miss / Ms First Name: Surname:

Tel: Email:

Address: Guarantor Member No.

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Marital Status:

Single Married Separated Date of Birth:

Widowed Divorced With Partner No. of Dependent Children (incl. ages):

EMPLOYMENT / INCOME DETAILS

Employment Status: Employed Self Employed Unemployed Full-time Part-time Retired

If Part-time, number of hours worked Permanent Temporary Contract

Enter Name of Employer (if Employee) or Name of Business (if Self-employed):

Employers/Business Address:

Position Held:

Business Tel No: Length of Service:

Can we contact you at this number? Yes/No

If Unemployed, Benefit Type:

If less than 3 years, please provide previous employer and length of service:

Do you require a work visa Yes No Expiry Date:

Income Description	Amount	Frequency
Salary (i.e. Take Home Pay)		
Social Welfare		
Rental Income		
Other:		
Other:		

IF YOU ARE GUARANTOR ARE YOU AWARE THAT . . .

- If the member fails to pay, YOU are liable to maintain regular repayments.
- If an additional loan is required, you will be contacted, to see if you will guarantee the additional loan under the new agreement.
- If at the end of the guaranteed period, the loan is in arrears, the Credit Union will ask YOU to pay the arrears.
- If the loan falls into arrears, you will be notified.
- If the member fails to make arrangements to repay this loan, the account will be sent to our solicitors for recovery, please note that YOU, as a Guarantor may also face court proceedings.
- If you wish to take out a loan in your own account, this guarantee will be taken into account.
- You have the right to enquire about the loan during office hours.

Borrower :
 Account Number:
 Loan Amount:
 Loan Term:
 Agreed Repayment:
 Date Loan Agreement Expires:
 Frequency: Weekly / Fortnightly / Monthly

Inishowen Credit Union recommend that you obtain legal advice about your obligations as a guarantor.

DECLARATION OF GUARANTOR

I have read and accept the above rules to act as guarantor.

Signed:

Date:

OTHER COMMITMENTS

1. Do you have mortgage(s) ? Yes No

If yes, please provide mortgage details below:

Debt	Creditor	Amount Outstanding	Repayment	Frequency
Mortgage 1				
Mortgage 2				
Mortgage 3				
Mortgage 4				

Are you on reduced mortgage repayments ? Yes No

If yes, we require documented evidence of the arrangement. Supplied? Yes No

2. Do you have a bank loan(s)/car loan(s)/hire purchase? Yes No

If yes, please provide details below:

Type of Debt	Creditor	Amount Outstanding	Repayment	Frequency

3. Do you have credit card(s)? Yes No

If yes, please provide details below:

Creditor	Amount Outstanding	Repayment	Frequency

4. Do you have a loan with another credit union? Yes No

If yes, please provide details below:

Name of Credit Union	Amount Outstanding	Repayment	Frequency

5. Do you have outstanding debt with moneylenders(s) ? Yes No

If yes, please provide details below:

Creditor	Amount Outstanding	Repayment	Frequency

6. Do you have other finance (e.g. catalogue/store card/POS) ? Yes No

If yes, please provide details below:

Creditor	Amount Outstanding	Repayment	Frequency

7. Do you have a Legal Judgement against you for debts owed? Yes No

If yes, please provide details.....

GUARANTEE DECLARATION

I authorise the credit union to make whatever enquiries are deemed necessary to process this application. I am not indebted to any credit union, bank or loan agency either as borrower or guarantor, except as stated on this application. The statements herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief. I have requested staff assistance in completing this application

Guarantor's Signature:

Print Name:

Tel Home:

Mobile:

Email:

I/We authorise Inishowen Credit Union Limited to process and retain data provided by me/us 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 other credit reference agencies and to record, retain and disclose to its members details of such searches for a period of one year. I/We acknowledge that Inishowen Credit Union Limited and other credit reference agencies are permitted to disclose any material misstatement of fact contained in the application for financial accommodation to its members and relevant bodies. I/We consent to any such application being processed, recorded and retained by other credit reference agencies.

If we reject your credit application based on the consultation of a database (i.e. after a search of a database of credit histories) we 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. 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. Other credit references agencies nor Inishowen Credit Union Limited have any control over the information provided by the regulated/credit entities which participate in the database and are unable to verify the completeness or accuracy of such information. If you have a concern about the information provided by the 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 other credit reference agencies by paying a nominal fee. Please note that you have the right to access personal data held about you by the Credit Union and to correct any inaccuracies in that data.

Guarantor's Signature:

Print Name:

Witnessed by:

Date:

CONTACT AUTHORISATION:

I consent that Inishowen Credit Union can contact me from this date forward via SMS text/email and fax in relation to this account.

Guarantor's Signature:

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Date: