

# GADIA CO-OPERATIVE CREDIT UNION LOAN APPLICATION FORM



**Each application is assessed individually. There is no automatic guarantee of a loan.**

This form may be posted with all the supporting documents or brought into the credit union office.

**If submitting in person, please do so before 3.30pm Monday to Friday.**

## SECTION 1: YOUR PERSONAL DETAILS

*Proof of identity is required prior to applying for a loan*

Name:	Membership No.																				
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female  Religion:	National ID Type <input type="checkbox"/> Voters ID <input type="checkbox"/> Ghana Card <input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Others (specify)  ID Number <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td> </tr> </table>																				
Nationality	Date of birth <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">/</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">/</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td> </tr> </table>	D	D	/	M	M	/	Y	Y	Y	Y										
D	D	/	M	M	/	Y	Y	Y	Y												
Home address ..... ..... ..... GPS Address <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td> </tr> </table>																					
Lived at this address since <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">/</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">/</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td> </tr> </table>		D	D	/	M	M	/	Y	Y	Y	Y										
D	D	/	M	M	/	Y	Y	Y	Y												
If less than 3 years at your current address, please fill in previous address details below ..... ..... ..... GPS Address <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td> </tr> </table>																					
Lived at this address since <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">/</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">/</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td> </tr> </table>	D	D	/	M	M	/	Y	Y	Y	Y											
D	D	/	M	M	/	Y	Y	Y	Y												
Home telephone	Mobile telephone(s)																				
Email address																					

## SECTION 2: RESIDENTIAL STATUS

### Housing Status

- Mortgage                       Private tenant/Lodger                       Part rent/mortgage  
 Living with family/friend     Home owner                                       Other (Specify)

### Household Make-up

- Single parent     Single no children     Couple with children     Couple no Children

Number of Dependents

Age of dependents

## SECTION 3: EMPLOYMENT

Employment status:

- Full time     Self-employed     Retired     Unemployed / Receiving benefits  
 Part time     Home maker     Student     Other

Employer name:

Job title

Employer address

.....  
 .....

GPS Address

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Nature of business if self employed

Time with employer / Self employed

## SECTION 4: SUPPORTING DOCUMENTATION CHECKLIST

- Bank statements showing the activity over the last 3 months (90 days) for every account you have** (If you do not have a bank account, please tell us.)
- Proof of income:** Your 3 most recent wages **slips** or tell us your income if self-employed etc. Include all money received.
- A **completed budget sheet**, as provided on page 4. Please take great care on this as it is the **most important** thing for us in assessing your application.
- Proof of other loan repayments or letters from Creditors if applicable.

## SECTION 5: LOAN REQUEST

*Our best interest rates are only available to regular savers! Please note: There is a 5% administration fee chargeable on all loans, payable when loan is granted*

Type of loan applying for

- Salary Loan     Personal Loan     Special Loan     Self Secured Loan     Emergency Loan

Reason for loan

I would like to borrow **Ghs** .....

I can afford repayments of Ghs..... **per week / 2 weeks / 4 weeks / month (circle one)**

I would also like to save **Ghs**..... **per week / 2 weeks / 4 weeks / month (circle one)**



**SECTION 6: HEALTH STATUS**

I **have / have not** received treatment or medical advice/consultation for an illness or injury within the last six months.  
 \*delete as appropriate

If yes, give details: .....

**\*\*\*\*THIS SECTION MUST BE COMPLETED\*\*\*\***

**SECTION 7: OTHER DEBTS**

**If you have NO loans, debts or outstanding bills, please sign here: .....**

I already owe money to the following creditors:

- Loans       Outstanding Trade Creditors       Mortgages       Outstanding Bills

Any other sums owed including:

- Court Judgements       Insolvency       Debt Payment Plans

Creditor	What kind of debt?	Balance Owed	Repayments (if not paying, say "None")

**DECLARATION: (Please read carefully before signing. Ask if any part is not clear.)**

- I am not indebted to any other Credit Union, bank or loan agency, either as a borrower or guarantor, **except** as stated previously on this application form.
- I understand that if I fail to repay the loan (default) I will be liable for the costs of recovery including legal costs and an administrative charge for the Credit Unions costs.
- I Authorise the Credit Union to carry out a credit bureau reference check if appropriate.  
(NB A negative report will not necessarily affect your application if it has been declared above)
- The statements herein are made for the purpose of obtaining a loan and are true to the best of my knowledge.

**Applicants signature:** ..... **Date:** .....

**Second applicant (if joint account):** .....

## Office use only

<u>Member Number</u>		<u>Member Name</u>		<u>New loan or Top up</u>	
----------------------	--	--------------------	--	---------------------------	--

## Application

Reception to complete this section	Date	Initials
Application received & checked		

## Progress

Comments / Action required if no decision made on first assessment	Date	Initials

## Decision

<b>Approved</b>				
Amount Approved	Ghs	Saver/Freedom	Source (CU/GF etc)	
Payment method				
Authorised Signatories				
Signature		Name		Date:
Signature		Name		Date:

## **Declined/Referred**

Reason:		
Signature	Print	Date

## Disbursement

Date:	
-------	--



Agreement signed	Payment issued	Loan Posted	Direct Credits set	Initials

