

Paperwork required when applying for loans

Loans up to €1000 net of shares (Additional Documentation may be required depending on previous 12 Months History with BCU)

1. Valid Photo ID, Recent Proof of Address & Proof of PPS Number.
2. A satisfactory ICB Report

Up to €5000 net shares

1. Valid Photo ID, Recent Proof of Address & Proof of PPS Number.
2. 1 Proof of income (payslip / Social Welfare receipt) within the previous 4 weeks.
3. 1 Month Recent Bank statement. (Must be issued within previous 4-6 weeks)
4. If self-employed – Latest Notice of Assessment is required.
5. Proof of mortgage payments.
6. Items 2-5 above required (where applicable) for Spouse/Partner where their income is required to verify repayment capacity.
7. Spouse/Partner Data Protection & ICB Consent Required where applicable.

€5001 - €10,000 net of shares

1. Valid Photo ID, Recent Proof of Address & Proof of PPS Number.
2. 3 Proof of income (payslip / Social Welfare receipt).
3. 3 Month's bank statement. (Must be issued within previous 4-6 weeks)
4. If self-employed – Latest Notice of Assessment is required.
5. Proof of mortgage payments.
6. Items 2-5 above required (where applicable) for Spouse/Partner where their income is required to verify repayment capacity.
7. Spouse/Partner Data Protection & ICB Consent Required where applicable.

€10,001 - €20,000 net of shares

1. Valid Photo ID, Recent Proof of Address & Proof of PPS Number.
2. 3 Proof of income (payslip / Social Welfare receipt)
3. 3 month's bank statement. (Must be issued within previous 4-6 weeks)
4. If self-employed – Latest Notice of Assessment is required along with confirmation of payment of Tax.
5. Proof of mortgage payments
6. Items 2-5 above required (where applicable) for Spouse/Partner where their income is required to verify repayment capacity.
7. Spouse/Partner Data Protection & ICB Consent Required where applicable.

€20,000 + Net of Shares

1. All documentation in the above category (€10,000 - €20,000 Net of shares) required.
2. Letter from his/her employer, on the firm's letterhead paper, confirming employment status e.g. Permanent, Temporary, Full-time, Part-time etc.
3. Items 2-5 above required (where applicable) for Spouse/Partner where their income is required to verify repayment capacity.
4. Letter from Spouse/Partners employer, on the firm's letterhead paper, confirming employment status e.g. Permanent, Temporary, Full-time, part-time etc., where the spouse/partners income is required to verify repayment capacity.
5. Spouse/Partner Data Protection & ICB Consent Required where applicable.

Note:

- **It is our policy to carry out an ICB credit history check on all loans above shares**
- **Additional documentation may be required dependant on your circumstances.**