

PAPERWORK REQUIRED WHEN APPLYING FOR LOANS

For all loan applications in excess of €2,000.00 above shares* the paper work required is:

Statements:

Three months statements for **all** active accounts. This includes:

- Sole accounts
- Joint accounts
- Credit card
- Revolut (or similar)
- Proof of mortgage payments (statements showing mortgage payment debits are acceptable)

All statements provided must have been issued within the previous 4 weeks (of the date of submission)

Proof of Income:

→ PAYE workers

- **Three** proofs of income
i.e. last three payslips - must be the three most recent received.

→ Recipients of social welfare payments

- Most recent receipt from collection of social welfare payment
or
- Credits to bank statements

→ Self-employed workers

- **2** most recent Notice of Assessment as received from Revenue
or
- **2** most recent sets of signed-off accounts from their accountants

**For all first-time borrowers with Blanchardstown & District Credit Union the above applies regardless of the level of the loan above shares.*

Further paper-work may be requested depending on the nature of the application.

Where a second income is being taken into account for the assessment and the loan is €5,000.00 or more in excess of shares, it will be necessary to open a joint account and for the second party to the loan to provide the same paper-work as detailed above.

Documents can be submitted:

- 'by hand' to a staff member in our member's area
- By e-mail to loans@blanchardstowncu.ie as:
 - PDF/scan
 - Photograph of document(s) with the image containing all four corners of the document(s) and to be clearly legible

LOANS ARE SUBJECT TO APPROVAL. TERMS & CONDITIONS APPLY.

IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

BLANCHARDSTOWN & DISTRICT CREDIT UNION LIMITED IS REGULATED BY THE CENTRAL BANK OF IRELAND.