Blanchardstown and District Credit Union

PAPERWORK REQUIRED WHEN APPLYING FOR LOANS

For all loan applications in excess of €500.00 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:
  o PDF/scan
  o Photograph of document(s) with the image containing all four corners of the document(s) and to be clearly legible

November 2019