

IT IS ESSENTIAL THAT YOU PROVIDE ALL OF THE FOLLOWING INFORMATION

This information is required to help us to deal with your application speedily and efficiently.

A FULLY COMPLETED APPLICATION FORM

Please complete all sections fully and honestly. This will help us to assess your circumstances and enable us to make a decision. If it is apparent that information has been withheld or appears to be false, your application will not be considered.

If you need help completing the form, please let us know as soon as possible.

PROOF OF IDENTITY

A valid passport, driving licence or birth certificate (photocopies are acceptable).

PROOF OF YOUR ADDRESS

2 utility bills **dated within the last three months** which show your name and current Address or a current tenancy agreement (photocopies are acceptable).

TWO MONTHS OF UP-TO-DATE BANK, BUILDING SOCIETY, POST OFFICE AND CREDIT UNION STATEMENTS

At least 2 statements dated within the last three months from any active accounts; please note that if it is a joint application, we would need to see relevant statements for both applicants. (photocopies are acceptable).

EVIDENCE OF YOUR INCOME

A minimum of 2 wage slips where applicable, or alternatively we will require benefit or entitlement letters. Please include information regarding housing benefit where appropriate. (photocopies are acceptable).

EVIDENCE OF YOUR EXPENDITURE

Statements or payment books relating to any other loans or credit outstanding including credit card/store cards, BrightHouse, Social Fund loans or doorstep lenders such as Provident (photocopies are acceptable).

OTHER RENT INFORMATION

IF APPLICABLE - please include a rent statement if you have a council or housing association property (photocopies are acceptable).

- If you are aware of any County Court Judgements, please provide us with any information that you have relating to these.

RESPONSES WILL BE GIVEN WITHIN 3 WORKING DAYS, ONCE ALL RELEVANT DOCUMENTATION IS RECEIVED

COMPLETING THE FORM

It is important that you complete all sections of this application. For any income that you advise us of, we will need to see relevant wage slips, and/or benefit entitlement letters (and notification regarding housing benefit where applicable).

For any expenditure i.e. credit cards, catalogues, loans, BrightHouse or Provident, it is important that you declare any relevant information and enclose copies of statements and/or payment books etc. Failure to do this may result in a delay in processing your application, or the application being returned to you. We also ask that (if applicable) you declare any information that you have relating to any CCJ's.

Please make any comments that you feel may be relevant to your application on a separate sheet and return it with the form.

If you have any questions about this form, please do not hesitate to contact us on 02392 826180 and a member of the team will be available to assist you.

If you are applying for rent and deposit—please complete the expenditure list as if you were living in the new property using as realistic estimates as possible.

Example Of Personal Loan Repayments using SCML (rates for new clients):

Loan Amount	Frequency of Payments	No. of Payments	Payment Amount	Admin. Fee (Payable up-front)	% Interest (entered into loan calculator)	% APR	Total cost of loan (incl. fee)
£250	Weekly	31	£8.88	£12.50	37%	63.46%	£287.78
£500	Weekly	50	£11.63	£25.00	37%	53.24%	£606.50

- Because we calculate the interest on monthly balances, the regular payment and interest charged on your loan may vary slightly from this illustration.
- An administration fee is payable on all personal loans, charged at 5% for new clients and 4% for existing clients (up to a maximum of £60.00). For example, on a new loan of £500 the fee will be £20.00.
- The interest rate reduces for any future loans clients take out with us.

Example Of Personal Loan Repayments using Provident:

Loan Amount	Frequency of Payments	No. of Payments	Payment Amount	% APR	Total cost of loan
£250	Weekly	31	£12.50	365.10%	£387.50
£500	Weekly	52	£17.50	254.50%	£910.00

*Checked against loan calculator on Provident website January 2010.

*** Please ensure that you put the correct postage on to the envelope when returning any documents via the post. Please also add a return address to the envelope.**

Your Personal Details

Mr/Mrs/Miss/Ms Forename(s) Surname Date of Birth ___/___/___

Mr/Mrs/Miss/Ms Forename(s) Surname Date of Birth ___/___/___

Address

Postcode Time at Address If less than 3 years, please supply previous address(es):

Tel: Home Mobile

Work no. National Insurance Number

Email address:

Loan Details

Purpose of Loan Amount needed £.....

How much do you think you can afford to pay back to SCML? £..... Weekly/monthly

Have you had a loan with SCML before: Yes / No If yes, please state account number if known:

* If rent, deposit application, new property address if known:

..... Current Landlord.....

Are you expecting a deposit to be returned? If yes, please state how much you expect

Current Banking Details

Do you have a Bank/Building Society account? Yes/No

Name and address of Bank/Building Society

Account Number Sort Code

Your Income

Income Type	Weekly	Fortnightly	Monthly
Wages			
Partners' Wages			
Working/Child Tax Credits			
JSA/ESA			
Child Benefit			
Income Support			
Incapacity Benefit			
Disability Living Allowance			
Carers Allowance			
Child Maintenance			
Pension			
Other (pls specify)			
Other (pls specify)			

Expenditure - please complete to show how your income is spent.

Item	Weekly	Fortnightly	Monthly	Quarterly	Any arrears?
Rent/Mortgage					
Service Charge					
Council Tax					
Contents Insurance					
Life Insurance					
Electricity/Gas					
Water and Sewage					
Landline Telephone					
Mobile Telephone					
TV Licence					
Sky/Cable/Internet/TV Rental					
Food / Toiletries					
Clothes/Uniform/Shoes					
Bus/Trains/Petrol					
Car Insurance					
Road Tax					
School Meals					
Child Minding					
Maintenance					
Entertainment/Lottery/Leisure					
Pocket Money					
Cigarettes/Tobacco					
Court Fines					
Catalogues					
Store Cards					
Credit Cards					
Brighthouse					
Provident					
Other—Pls specify					

We may take up such references and make such enquiries about you as we consider necessary, and we may search the files of credit reference agencies. The fact a search had been made will be recorded by each credit reference agency used and the data supplied will be available to other lenders and others authorised to search the credit reference agencies files, for purpose such as credit assessment of you and the members of your household and occasionally for debtor tracing and fraud prevention. If your application for finance is accepted, then details about you and the conduct of your account may be passed to credit reference agencies and these details will be used for similar purposes. Information may be passed within the Portsmouth Area Regeneration Trust Group. We may also disclose information about you and the conduct of your account to credit industry fraud avoidance networks and to tracing and debt collection agencies and our solicitors.

Data Protection Your personal information will be treated as confidential and will only be disclosed a) at your request, b) to our agents in connection with running accounts c) in the public interest or d) to prevent fraud or legal compulsion or e) taking up of references. The Data Protection Act gives you a right to a copy of your personal records held on our files on payment of a fee. **If you see inaccurate data please let us know so we can correct it.**



Signature(s)

.....

Date:

Date received at SCML: