



Credit Unions

Application for additional loan to purchase household goods, for existing borrowers

No:

Title: First Name:
(Mr, Mrs, Miss, Ms, other)

Surname:

Use this form to apply for a Household Goods loan where you meet the criteria below. Otherwise use a full loan application

Existing Personal or SAYB loan Household goods purchase* Last 3 loan repayments on-time and no arrears

*Provide details on reverse of this form

See back page for details. Interest rate 3% per month on loan balance (42.6% APR representative)

My income has not reduced and I have not taken on or increased other debts or CCJs since my last full loan application to Lewisham Plus Credit Union Limited.

I have not applied for or entered into a bankruptcy order, IVA, debt collection or Debt Management Plan and am not intending to do so in the next twelve months.

Current Address:

.....

..... Postcode: Mobile:

Please bring proof of your ID and address with this form and when you sign the loan agreement.

Time at current address / Landlord _____
(years / months) (if not a home owner)

I apply for a loan of £ _____ to buy household goods (maximum £500 or 50% of last loan granted whichever is the lower). I declare that:

- 1) The statements given on this form for the purpose of obtaining a loan are true to my best knowledge and belief. I understand that knowingly giving false information is fraud.
- 2) I am not indebted to any other credit union, bank or loan agency, either as a borrower or guarantor, except as stated on my full loan application.
- 3) I have read the 'Your Personal Information' note below.



Important – Your Personal Information: We will use the information you provide in this form, and the existing information we have about you, to consider your application. We may use Credit Reference Agencies (CRAs) to help us make a decision, and we report all loans that we make to CRAs. What we do and how both we and CRAs will use your information is outlined in the accompanying leaflet **Managing Your Information – Privacy Notice Summary**, and in greater detail in the **Lewisham Plus Credit Union Privacy Notice** and the **Credit Reference Agency Information Notice** (see website or ask for a copy).

Your Signature _____ **Date** _____

Return this form to: **Lewisham Plus Credit Union Limited,**
262 Kirkdale, Sydenham, London SE26 4RS, or to your local branch.
Tel: 020 8778 4738 Email: admin@pluscu.co.uk www.pluscu.co.uk

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority - Firm Reference 213588

ID verified with copy in curtains Application declined Loan Agreement produced by:
 Application checked by _____ Application referred _____

Household Goods Purchase Loan



Credit
Unions

A Household Goods Loans is intended to pay for urgently needed household furniture or white goods, such as a fridge, cooker or washing machine.

The credit union offers this type of loan to help out existing borrowers with a good repayment record, when additional funds are needed to help in the home.

STAGE 1: Decide what you want to buy and check what it will cost

- Decide what you want to buy **at any local store or to order online**



BHF offers a range of items in Furniture & Electrical stores at good value prices. Local stores are at:

209-211 Lewisham High St, London SE13 6LY (0208 181 1155)

200-202 High Street, Bromley, BR1 1PW (0208 712 5360)

See: www.bhf.org.uk/shop/furniture-and-electrical-shops

Briefly describe what you want to buy:

What will this cost? Including delivery, installation
and removal of existing goods (as applicable.)

£ _____ (including VAT)

STAGE 2: Apply for your Household Goods Loan

- Apply for a Household Goods loan (application overleaf)
- If your loan is approved, sign our Loan Agreement to accept it and provide us with evidence of your arrangement to repay the loan.

STAGE 3: Order and take delivery of your goods

Once you have signed our Loan Agreement we will send the funds we have agreed to your bank account or pre-paid card, and you should receive this by the next working day

- Order your goods online or in a store and make the payment from your account
- **Take delivery – and enjoy using your new household items**
- Remember to set up your loan repayments if not already confirmed

*If you return goods to the store (for instance, if there is a fault), the store is responsible for any refund or credit that may become due. **You still have to repay your loan.***

FOR CREDIT UNION USE ONLY BELOW THIS LINE

Evidence of repayment

Payment sent

Staff initials _____

Date issued _____