

## **FAMILY LOAN APPLICANTS**

**Do you live in Wigan, Leigh, Chorley, Skelmersdale or Leyland?**

**Are you in receipt of Child Benefit?**

**If yes, you can apply for a Family Loan of up to £500, with no credit checks!**

Getting a Family Loan can help you to manage your family budget and may have a positive effect on your credit report. (Subject to repayment of loan) Simply agree to have your child benefit paid directly from the HMRC into your Unify credit union account (Subject to affordability check).

- ✓ Up to £500 (subject to eligibility, affordability and rules of the credit union)
- ✓ No set up fees, late payment penalties or early repayment charges
- ✓ 52 x weekly or 13 x 4 weekly payments
- ✓ Healthy savings pot at the end of the loan
- ✓ Free loan protection insurance (terms and conditions apply)

You should call into your local Unify branch with the following items and complete an application form:-

- Proof of Identity (see reverse)
- Proof of address (see reverse)
- Most recent five weeks of transactions on a bank statement (s) for ALL accounts.
- If you receive Universal Credit we would also need to see a screenshot of your Journal.

### **IMPORTANT INFORMATION**

Loan decisions are usually made within 3 -5 working days.

You must be the recipient of the Child Benefit and agree to your Child Benefit being paid directly from HMRC to your Unify Credit Union account. You will be asked for proof of receipt of Child Benefit by submitting your bank statement and/or your Child Benefit award letter.

You must agree to save a little whilst you are paying back your loan. Any 'surplus' can then be transferred into your nominated bank account or sent to your prepaid card.

We regret that we are unable to offer a loan if you are on an Individual Voluntary Arrangement or debt relief order or been declared bankrupt in the last 2 years.

If you are not already a member of Unify Credit Union you will be registered as a member as part of the loan agreement process.

*\* Meeting these criteria does not guarantee acceptance. Interest and repayments depend on individual applications and will be made clear to you when signing the loan agreement. Late repayment of loans can cause you serious money problems. You should only take out a loan if you are comfortable you can afford the loan and can repay on time. Applicants are expected to save with Unify while repaying their loan.*

## **Acceptable identification for new members**

- Current UK/EU Passport
- Full / Provisional Driving Licence
- Foreign current signed passport, holder must have indefinite stay or Visa
- Benefit Notification Letter
- Inland Revenue Tax Notification
- HM Forces ID Card
- National Identity Cards EU Only
- Home Office immigration Status Document
- UK Blue Disabled Drivers Pass with photo

**IMPORTANT** *If you are unable to provide photo ID, you will need to provide either your birth certificate or marriage certificate, showing your date of birth, in addition to one of the above.*

## **Acceptable Address Verification**

- Recent Utility Bill (no more than three months old)
- Bank, Building Society or Credit Card Statement (most recent full paper statement)
- Mortgage Statement (Most Recent one, no more than 12 months old)
- Current year Council Tax Bill
- Tenancy Agreement from Local authority / Housing Association or reputable landlord
- Benefit Notification letter (if not used to prove ID)
- Personal Letter from reputable institution on headed paper verifying address e.g. Local Authority

We require one from each section and they must all be in date.

If you are unsure whether you have acceptable proof please telephone your local branch and speak to one of our team.

**Telephone : 01942 245656**

**Email: [info@unifycu.org](mailto:info@unifycu.org)**