

# Application Form Personal Loan

## bira membership details

Membership no.   
Trading name   
Address   
Postcode  Business telephone no. (incl. STD code)   
How long in business?  years

## Personal details

Please note a personal loan can only be taken out in a sole name

Title  Surname  Previous Surname   
First names  Date of Birth  Place of birth   
Address   
 Postcode   
How long there?  years  months  
Address occupied as:  Owner  With parents  Other  Tenant  
If rented is it:  Furnished  Unfurnished  
If owner: Market value of property (£ ) Outstanding mortgage (£ )  
Mortgage lender   
Mortgage type:  Repayment  Endowment  Other  
Previous address (if at current address for less than 4 years)  
Postcode  How long there?  years  months  
Telephone no(s). Home  Business  ext.   
Marital status  Married  Single  Widowed  Divorced/Separated  
Number of dependent children  Age(s)

## Purpose of loan

Purpose of loan   
Total cost of purchase(s) to be made using loan (£ ) Date loan required   
Amount of loan required (£15,000 max) (£ )  
Required monthly repayment date  Repayment period in months

## Bank and credit card details

From which source will your repayments be made?   
Name of bank/building society  Address   
 Postcode   
How long has your account been operating?  years  
Type of account: Current (C)  Savings (S)  Current with interest (I)   
Account no.  Sort code no.   
Do you have a cheque guarantee card?  Yes  No  
Please tick if you have any of the following: Visa (V)  Amex (A)  Diners (D)  Connect (C)  Switch (S)  Mastercard (M)  Other (O)

## Financial details

### MONTHLY INCOME

Your earnings after tax  £  
Other (give details)  £  
Total income after tax (A)  £

### YOUR EXPENDITURE

Monthly mortgage/rent  £  
Monthly council tax  £  
Life/Ins. policies (monthly)  £  
Regular bills (monthly)  £  
Monthly credit commitments\*  £  
Other expenditure  £  
Total monthly expenditure (B)  £  
Monthly disposable income: box (A) minus box (B) (income less expenditure)  £

\* Please list outstanding commitments overleaf

## Outstanding Commitments

Name of Borrowing Provider	Amount Outstanding	Monthly Repayment
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

## Employment Details

Present occupation

Present employer

Address

Postcode

How long there?  years  months

If self employed please answer the following questions:

Nature of business  How long trading?  years

Address

Postcode

Business telephone no.  VAT no.

## Client identification

To enable **birabank** Ltd to conform with current Government legislation, all applications must be accompanied with an original, current (not more than 3 months old) utility bill, council tax demand, or bank or building society or credit card statement, clearly stating the applicant's full name and current permanent address including postcode.

All documents will be returned to you promptly.

Tick box to confirm documents enclosed

## Declaration - please ensure you have answered all the questions

I certify that the above statements are strictly true and accurate and authorise **birabank** Limited to make any enquiries which they consider necessary for confirmation of these and for credit assessment.

Applicant's signature  Date

The information you disclose is used only to make decisions concerning acceptance and management of accounts and occasionally to prevent fraud.

Please return this form to:

**birabank** Limited, 225 Bristol Road, Edgbaston, Birmingham, B5 7UB

t 0121 446 6688 f 0121 446 5215 e info@birabank.co.uk

[www.birabank.co.uk](http://www.birabank.co.uk)

**By ticking this box you agree to bira bank running a credit check on the applicant.**