



PLEASE READ THESE NOTES BEFORE COMPLETING YOUR LOAN APPLICATION

- Please ensure that you complete **ALL** sections of the application form.
- If there is anything in the loan application that you do not understand please contact the office for assistance.
- Please complete and return an Amendment to Deduction form if you wish to change your regular payment.
- When you have completed your application form please return it to the credit union office.

ABOUT YOUR APPLICATION

- Your loan application will be checked when it is received in the credit union office.
- A Loan Agreement form will be prepared and sent to you for your signature. Please sign and return this form.
- The Credit Committee meets once a week to consider loan applications.
- Subject to approval by the Credit Committee, and the return of the signed loan agreement form, a cheque for the approved loan amount will be sent to your home address. If you wish to have your loan paid directly to your bank account please provide your bank details when you return the Loan Agreement form.
- If your loan application is unsuccessful a letter from the Credit Committee will be sent to you explaining their decision.

CANCELLATION RIGHTS

- If, within 14 days of receiving your loan, you wish to cancel it please contact the credit union office to arrange this.

If you have any questions regarding your application please contact us

Telephone: (01382) 434103

E-mail: info@tayvalleycu.co.uk