



TEL: (01) 869 2500 FAX: (01) 838 2467 EMAIL: loans@communitycu.ie

Spouse/Partner Information Consent

Purpose:

When a member makes a loan application to Community Credit Union and wishes to include the income and expenses of their spouse/partner in the application, then the prior consent of that spouse/partner is necessary. Documents such as bank statements and payslips belonging to the spouse/partner will be examined in this regard.

Your spouse/partner has applied for a loan and wishes to include your financial details to support this application. If you are agreeable to this then please complete the following.

Background Information:

Are you a member of Community Credit Union? (circle as appropriate)

Yes

No

If Yes, please enter your account number

Please enter your date of birth

Declaration:

In signing this consent, I acknowledge that I have no objection to the submission and examination of my personal financial records (e.g. bank statements, payslips) for the purposes of my spouse/partner applying for a loan with Community Credit Union.

This consent does not in any way seek to contract me, or attach a personal liability, regarding any possible repayment of the loan, unless I agree to become a Guarantor on such a loan and complete the relevant paperwork.

Print Name: _____

Signature: _____

Date: _____

Please complete the reverse side of this form, only if the total loan balance if application is approved, will be greater than €10,000

Spouse/ Partner's Employment Details					
Employed	Self Employed	Homemaker	Unemployed	Student	Retired
Name of Employer: _____					
Address of Employer: _____					
Position: _____			Years' Service: _____		
Previous Employer (if less than 3 yrs with current employer): _____					
Address of Previous Employer: _____					
Position: _____			Years' Service: _____		

Income and Expenses Details (please enter amounts based on a monthly basis)

Net Monthly Salary	€		
Monthly Social Protection Benefits	€	Other Social Protection Benefits	€
Child Benefit	€	Other Social Protection Benefits	€
Mortgage Interest Supplement	€	Other Social Protection Benefits	€
Family Income Support	€	Other (Pension/Room rent, etc)	€
Maintenance	€	Total Monthly NET Income (A)	€

Less

Mortgage/Rent	€	Childcare/Elderly Care	€
Car Loans	€	Food/Housekeeping	€
Credit Cards	€	Personal Care (incl. Clothing/Footwear)	€
Overdrafts	€	Transport Expenses	€
Other Loans (incl. Credit Union)	€	Misc. Other Expenses	€
Utility Bills	€	Total Monthly NET Expenses (B)	€

Total Income less Expenses (A – B above)	€
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