

St.Declan's Ashbourne Credit Union Killegland, Ashbourne, Co.Meath A84 CA75 Phone: (01) 835 1177 Email: <u>info@ashbournecu.ie</u> <u>www.ashbournecu.ie</u>

## Applying for a credit union loan

## Before you apply, please ensure that you have the following documentation.

- Valid Photo I.D passport / driver's licence
- Proof of Address (bank statement, utility bill dated within the last six months)
- Proof of PPS number on an official document
- Proof of Income (3 most recent payslips, pension payments, social welfare receipts)
- Last 3 months bank statements (for all bank accounts) / credit card statements
- Most recent Mortgage Statement
- Proof of any other additional income

Additionally, if you are **self-employed**, you will also require

- Last 6 months bank current account, business account and credit card statements
- Most recent account certified by a registered Accountant.
- Most recent Form 11 (will typically refer to the previous financial year)
- Most recent Revenue Notice of Self-Assessment (Chapter 4)
- Tax clearance cert / Letter from Accountant confirming accounts and tax is up to date.
- Cash flow statement
- Proof of any other income
- Proof of rental income and tenant arrangement (i.e., copy of lease / tenant agreement / rent book).
- Other documentation may be required on assessment.

Documents can be handed in at the credit union, uploaded via our website with online loan applications or emailed to our lending team at <u>lending@ashbournecu.ie</u>. Emailed documents must be in PDF format and legible.

Where documents are not legible and / or documents requested have not been provided an assessment cannot be completed and your loan application may be withdrawn.

## **Credit Union Opening Hours**

Please see our website for our opening hours <u>www.ashbournecu.ie</u>. Please note we are closed on the Saturday and Monday of a Bank Holiday Weekend

**Contact-Us** Telephone: Lending Team: All other Account or general queries:

(01) 835 1177 <u>lending@ashbournecu.ie</u> <u>info@ashbournecu.ie</u>