

FLEXI CREDIT APPLICATION MEMBER'S GUIDANCE NOTES

The Flexi Credit Facility allows quick and easy access to credit for members of the credit union saving through payroll deduction for at least the previous 18 months.

You must maintain the monthly savings/loans payments shown below and have the minimum savings at the time you apply for the Flexi Credit.

Flexi Credit Limit	£1,000	£1,500	£2,000	£2,500	£3,000
Monthly Payment	£40	£60	£80	£100	£120
Minimum Savings (at application)	£200	£300	£400	£500	£600

To apply for the Flexi Credit facility you must complete the application form only once every three years. To support your application you are asked to provide the information shown below.

As a rule the more information you provide us the better, and this will improve the chances of your application being successful. Please provide us with the following information

- 1/ Your most recent bank statement/s (if you do not have a bank account please tell us)
- 2/ Your most recent utility bills, i.e. gas, electricity, where available.
- 3/ Your most recent telephone bill. (Landline)
- 4/ Proof of income, your 3 most recent wage slips or your benefits/pension payments book etc. Include all money received.
- 5/ Your most recent credit card statement/s, for each card if you have more than one. (if you do not have a credit card please tell us)
- 6/ A completed budget sheet, as provided. Please take great care on this as it is the **most important** thing for us in assessing your application
- 7/ Proof of other loan repayments if applicable.
- 8/ Proof of home ownership, if appropriate.