

## LOAN APPLICATION GUIDANCE NOTES

*As a rule the more information you provide us the better, and this will improve the chances of your application being successful. Failure to provide this information may lead to your application being declined. 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 2 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.