



ACCOUNT REFERENCE: NILS

LOAN APPLICATION FORM

SECTION 1

Applicant 1: title & full name:

Date of birth: Nationality: NI no:.....

Applicant 2: title & full name:

Date of birth: Nationality: NI no:.....

Address:

..... Postcode.....

Tel: Email:

NI no: 1..... 2.

SECTION 2

Length of time at above address:

If less than 2 years, previous address:

.....

SECTION 3

Dependents:

Name	Age	Relationship/notes

WHERE did you hear about NILS?



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PERSONAL BUDGET

Income weekly/monthly	Amount £	Expenditure weekly/monthly	Amount £
Applicant wages		Accommodation rent	
Partner wages		Ground rent & service charges	
Child Benefit		Mortgage	
Income Support		Other secured loans	
JSA Income-based		Buildings & contents insurance	
JSA CB		Pension & life insurance	
Working Tax Credits		Council tax	
Child Tax Credits		Utilities: gas / electricity/water	
SSP/Incapacity Benefit		Other eg coal, oil	
ESA		Television licence	
State Retirement Pension		County/magistrates court fines	
Gdt Pension Credit		Hire purchase	
Works Pension		Child support	
Child Support		Child/adult care costs	
DLA (Care Comp) / PIP		Credit cards	
DLA (Mobility Comp)		TELECOMMUNICATIONS	
Attendance Allowance		Landline	
Non Depend Contributions		Mobile, broadband, cable	
Other:		Satellite television	
TOTAL INCOME		TRAVEL	
		Public transport & taxis	
		Car insurance	
		Road tax	
		Fuel	
		MOT & car maintenance	
		Breakdown & recovery	
		HOUSEKEEPING	
		Food & drink	
		Cleaning, toiletries & health	
		Clothing & baby items	
		Hairdressing	
		School meals/trips/activities	
		Other	
		TOTAL EXPENDITURE	

Can you afford to pay for your loan?

.....

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Assets:

NOTES:

DWP contact: Date/time /
Benefit type
Current deductions

OTHER:

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DECLARATION & AUTHORISATION

Item to be purchased:

Loan amount: £ **10% Deposit amount: £**.....

Payable: over 12 months/24 months **Frequency:** weekly/fortnightly/monthly

I/we understand that this loan will be repaid as detailed above. I/we also understand that the Tenbury NLS Scheme is a registered charity which relies on donations to fund loans and that this scheme assists those people on low incomes or benefit recipients unable to access commercial credit.

I/we agree to honour the payments which have been arranged and acknowledge that failure to do so may result in others being unable to access funds for emergency purposes.

I/we agree that if I/we default on repayments, information about the loan may be passed on to the Department for Work and Pensions for their consideration of deductions at source from the benefits that I/we am/are, or will become, entitled to.

I/we, hereby authorise the NLS Scheme to take up enquiries and receive information on my/our behalf.

Signed:

1. **Date:**

2. **Date:**

Print names:

1. 2.

Approved by: **Trustee Name :**

Date:

General Data Protection Regulation 2018

The NLS Scheme collects information from you when you apply for a No Interest Loan. We will need to contact you regularly throughout the term of your loan which may be by phone, text, email or post and you can change the way you want us to contact you at any time. We treat your privacy and personal information with respect and never share your details with any third party unless necessary in order to process your loan application, and only with your permission. You are always in control of the information we hold about you. Should you wish to review it you can do so by contacting your local NLS office. Please confirm you consent to communication from NLS by ticking the box below:

I/We consent to NLS contacting me/us regarding the loan provided



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No Interest Loan Scheme
Supporting our communities

Contact Details

- **Tenbury office**
Tel: 01584 – 811512
Email: tenbury@nils.org.uk
4 Teme Court, Teme Street,
Tenbury WR15 8AA
- **Leominster office**
Tel: 01432 – 383129
Email: leominster@nils.org.uk
The Library, Leominster
- **Ludlow office**
Tel: 01584 - 811512
Email: ludlow@nils.org.uk
Rockspring Community Centre, Sandford Rd,
Ludlow SY8 1SX

We are open:

Tenbury: Wednesdays & Thursdays 10am-2pm
Leominster: Tuesdays & Thursdays 10am-2pm
Ludlow: Tuesdays only 11am-2pm in Ludlow

Please call in or phone to talk to us