

## APPLICATION FOR "QUICK CASH"

Account No. \_\_\_\_\_ Date: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Tel. Nos. Home \_\_\_\_\_ Cell \_\_\_\_\_ Work \_\_\_\_\_ ext \_\_\_\_\_  
 Email Address: \_\_\_\_\_ Occupation: \_\_\_\_\_  
 Employer: \_\_\_\_\_ Department: \_\_\_\_\_  
 Year employed: \_\_\_\_\_  
 No. Dependants: \_\_\_\_\_ Marital Status  Single  Married

### TERMS OF ACCEPTANCE OF CONTRACT

**EXISTING QUICKCASH LIMIT:** \_\_\_\_\_ **NEW AMT REQUESTED:** \_\_\_\_\_

1. I agree that \$ \_\_\_\_\_ will be deposited to my Share/Savings account as a pledge of the established limit in shares and that no withdrawals will be allowed from these pledged shares.
2. I will immediately establish a monthly/fornightly/weekly payroll deduction/payment to effect deposits to my account, and pledge existing or new securities as required.
3. If the payroll deduction/payments to the account are discontinued the facility will be discontinued.
4. The minimum payroll deduction/payment will be \_\_\_\_\_ monthly/fornightly/weekly.
5. If I breach this Agreement, the loan balance including interest will be immediately due and payable and the facility will be terminated.

**This application and the Post Approval Agreement shall be binding on me .**

**I acknowledge that the information given to be true and correct to the best of my knowledge and it is accepted that any mis-statement or omission on this form may invalidate any Line of Credit offer made to me. I authorise the Credit Union to obtain information from any source that may be deemed necessary in consideration of the request.**

Applicant's Signature : \_\_\_\_\_ Date: \_\_\_\_\_

Comakers's Signature : \_\_\_\_\_ Date: \_\_\_\_\_

Signature verified by : \_\_\_\_\_

Name

Signature

Date

<sup>1</sup> Other conditions may apply.

<sup>2</sup> Minimum monthly payment is 3% of the limit. If Share Covered, payment is 2.5% of the limit.

<sup>3</sup> Small application fee of \$25 (non-refundable). Bring along with application and current salary slip

## CURRENT COMMITMENTS

**(List all monthly obligations & provide a statement of current income eg. salary slip)**

Income : \_\_\_\_\_  Monthly  fortnightly  weekly

Income tax (-) : \_\_\_\_\_

Social Security (-) : \_\_\_\_\_

Net Income (=) : \_\_\_\_\_

Allowances (+) : \_\_\_\_\_

Other Income (+) : \_\_\_\_\_ (give details)

**(A) Total Income (=) :** \_\_\_\_\_

Insurances : \_\_\_\_\_ (House, property, vehicle, life, term, medical etc.)

NCCU loans : \_\_\_\_\_

Rent : \_\_\_\_\_

Mortgage : \_\_\_\_\_

Food : \_\_\_\_\_

Telephone : \_\_\_\_\_

Electricity : \_\_\_\_\_

Cable (TV) : \_\_\_\_\_

Water : \_\_\_\_\_

Vehicle Expense : \_\_\_\_\_

**Monthly Payment \$**

**Institution**

**Outstanding Balances**

Other loans : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Hire Purchase : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Other Payments : \_\_\_\_\_ Details: \_\_\_\_\_

\_\_\_\_\_ Details: \_\_\_\_\_

\_\_\_\_\_

**(B) Total Expenses :** \_\_\_\_\_

Surplus **(A-B)** : \_\_\_\_\_

\_\_\_\_\_

### Security Being Offered

Description \_\_\_\_\_

Owner \_\_\_\_\_ Value \_\_\_\_\_

**FOR NCCU USE ONLY**

Date Received \_\_\_\_\_ Receipt No.: \_\_\_\_\_

Credit Rating: \_\_\_\_\_ Account No.: \_\_\_\_\_

**A/c Balances:**

Shares: \_\_\_\_\_ Savings Activity: \_\_\_\_\_

Deposits: \_\_\_\_\_ Monthly Savings: \_\_\_\_\_

Loans: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_

Securities (Value & Details): \_\_\_\_\_

Requested Quick Cash Limit: \_\_\_\_\_

**Comments/Recommendation:**

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Loans Officer: \_\_\_\_\_ Date \_\_\_\_\_

**Contract for "Line Of Credit"**

Credit Line of \$ \_\_\_\_\_ approved.  
monthly Payments of \$ \_\_\_\_\_  
inclusive of interest of \_\_\_\_\_ on the reducing balance.

Compulsory Savings \$ \_\_\_\_\_ monthly.

Other Conditions : \_\_\_\_\_

Facility can be settled from existing securities now held or any other securities which may be deposited with the society now and in the future.

Officer's Signature : \_\_\_\_\_ Member's Signature \_\_\_\_\_

Approved     Rejected     Deferred     Cancelled

Loans Manager: \_\_\_\_\_ Date: \_\_\_\_\_

Branch Manager: \_\_\_\_\_ Date: \_\_\_\_\_

**NATIONAL CO-OPERATIVE CREDIT UNION LIMITED**

*"Enhancing the quality of life of our members"*



# QUICK CASH

## APPLICATION FORM



**Telephone #: 255-2128**

**Name:** \_\_\_\_\_  
**Account #.** \_\_\_\_\_