



Credit Unions

# Application for additional loan to purchase household goods, for existing borrowers

No:  

Title: ..... First Name: .....  
(Mr, Mrs, Miss, Ms, other)

Surname: .....

## Use this form to apply for a Household Goods loan where you meet the criteria below. Otherwise use a full loan application

Existing Personal Payroll or SAYB loan  Household goods participating store\*  Last 3 loan repayments on-time and no arrears

\*British Heart Foundation Furniture & Electrical or Co-op Electrical

**See back page for details. Interest rate 3% per month on loan balance (42.6% APR representative)**

My income has not reduced and I have not taken on or increased other debts or CCJs since my last full loan application to Lewisham Plus Credit Union Limited.

I have not applied for or entered into a bankruptcy order, IVA, debt collection or Debt Management Plan and am not intending to do so in the next twelve months.

Current Address: .....

..... Postcode: ..... Mobile: .....

**Please bring proof of your ID and address with this form and when you sign the loan agreement.**

Time at current address  /  Landlord \_\_\_\_\_  
(years / months) (if not a home owner)

I apply for a loan of £ \_\_\_\_\_ to buy household goods (maximum £500 or 50% of last loan granted whichever is the lower) and declare

1. At this time and to the best of my knowledge, I am (am not) in good health and will (will not) be able to follow my normal occupation(s) if and when appropriate. (cross out as required)
2. I am not indebted to any other credit union, bank or loan agency, either as a borrower or guarantor, except as stated on my last full loan application.
3. The statements given on this form for the purpose of obtaining a loan are true to my best knowledge and belief. **PAYMENT WILL BE MADE TO THE SELECTED RETAILER**

**Important – Your Personal Information:** We may use credit reference and fraud prevention agencies to help us make decisions. What we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the leaflet called: **Data Protection: A Guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies.** By confirming your agreement to proceed you are accepting that we may each use your information in this way.

Your Signature: ..... Date: .....

Return this form to: **Lewisham Plus Credit Union Limited,**  
**262 Kirkdale, Sydenham, London SE26 4RS, or to your local branch.**  
**Tel: 020 8778 4738 Email: admin@pluscu.co.uk www.pluscu.co.uk**

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority - Firm Reference 213588

ID verified with copy in curtains  Application declined Loan Agreement produced by: \_\_\_\_\_  
 Application checked by \_\_\_\_\_  Application referred \_\_\_\_\_

# Household Goods Purchase Loan



Credit  
Unions

Two great-value retailers have agreed to provide household goods for credit union members. This page explains how the scheme works.

## STAGE 1: Decide what you want to buy

- Decide what you want to buy from one of the participating stores
- Complete our Household Goods purchase details form (separate from this application) to let us know the details of your planned order



Find a whole range of items in Furniture & Electrical stores at great prices. Local stores at:  
209-211 Lewisham High St,  
London SE13 6LY  
(0208 181 1155)  
200-202 High Street,  
Bromley, BR1 1PW  
(0208 712 5360)



Electrical

See <https://electrical.coop.co.uk/> or call their expert sales team at 0800 28 00 111. Great deals on a wide range of appliances, with a guaranteed 60 minute delivery slot for larger items, so you won't have to wait in all day.

Briefly describe what you want to buy:

What will this cost? Including delivery, installation and removal of existing goods (as applicable.)

£ \_\_\_\_\_ (including VAT)

## STAGE 2: Apply for your Household Goods loan

- Apply for a Household Goods loan (application overleaf)
- If your loan is approved, sign our Loan Agreement to accept it and provide us with evidence of your arrangement to repay the loan.

## STAGE 3: Order and take delivery of your goods

For **British Heart Foundation**, we will issue you with a BHF voucher, which you then need to take to the store to order the goods specified.

For **Co-op Electrical**, we will place the order on your behalf using their online portal and send you an email to confirm this has been done.

- The store will confirm the payment details with us on your behalf
- **Take delivery – and enjoy using your new household items**
- We will make the payment to the store on your behalf.

*If you return goods to the store (for instance, if there is a fault), the store is responsible for any refund or credit that may become due. **You still have to repay your loan.** If there is a credit from the store, it will usually come back to us, and we will use it to reduce your loan.*

### FOR CREDIT UNION USE ONLY BELOW THIS LINE

Evidence of repayment

Order confirmed with store

Voucher/email issued

Payment sent

Staff initials \_\_\_\_\_

Date ordered \_\_\_\_\_

Staff initials \_\_\_\_\_

Date paid \_\_\_\_\_