

Consent to use and disclosure/Data Protection Acts, 1988 and 2003

I understand that under the Data Protection Acts, 1988 and 2003 (the "DPA"), my consent may be required for the credit union to process personal data which it may have in its possession concerning me (including disclosure to third parties). I note that this personal data may include sensitive personal data within the meaning of the DPA, the processing of which requires my explicit consent. I also understand that under Section 71 of the Credit Union Act, 1997, the credit union, subject to exceptions listed in the Section, shall not disclose or permit to be disclosed, without my consent, any information that concerns an account or transaction of mine with the credit union.

For the purpose of assessing my application for membership, assessing any loan applications which I may make to you and generally for administering and monitoring any accounts I have with the credit union, including any loan accounts I have from time to time with you, I consent:

- (i) to you seeking information concerning applications for loans and my credit history from any credit union or from any credit reference bureau, credit reference agency, Irish Credit Bureau ("ICB") and for that purpose you may disclose any information in any loan application which I may make to you or which you may have concerning me to any such credit union or to any such credit reference bureau or agency;
- (ii) to any credit union or any credit reference bureau, credit reference agency, or other agency, disclosing information to you concerning applications for loans and my credit history with any such credit union or otherwise;

Please note that you have the right to access personal data held about you by the credit union and to correct any inaccuracies in such data.

Member Signature : _____
Date _____

<p><u>Declaration</u> I/We are not indebted to any other credit union, bank or loan agency either as borrower or guarantor, except as stated overleaf (under the mortgage and credit details headings). The information given by me/us on this form is made for the purpose of obtaining the loan, and is true, to the best of my knowledge and belief. I declare that to the best of my knowledge and belief that I am/am not in good health and I am/I am not fit to follow my normal occupation. (Delete as appropriate). I authorise the credit union to make whatever enquiries are deemed necessary to process this application.</p> <p style="text-align: right;">Signed: _____ Date: _____</p>
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Additional Information/Comments (to support application)	
<p>Notes:</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>Information Required:</p> <p>Pay Slip _____ Bill _____</p> <p>Quotes _____ Bank Stmt _____</p> <p>Health Dec. _____ Other _____</p>

OFFICE USE ONLY:		
Date	Outcome	Signature
Credit Check:		

Decision Loan Officers	<u>Accept</u>	<u>Reject</u>	<u>Defer</u>
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Loan Officer _____	Loan Officer _____
Loan Officer _____	Loan Officer _____

Date: _____	<u>Accept</u>	<u>Reject</u>	<u>Defer</u>
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Credit Committee/Board _____	Credit Committee/Board _____
Credit Committee/Board _____	Date: _____