

Standard European Consumer Credit Information Form

Member Number

Member Name

1. Name and Contact Details of the Creditor

Name of Credit Union	
Address of Credit Union	

2. Description of main features of the credit product

The Type of Credit	
The Total Amount of Credit <i>This means the ceiling or total sums made available under the credit agreement.</i>	€0.00
The conditions governing the drawdown <i>This means how and when you will obtain the money.</i>	On signing of the Credit Agreement, by payment method agreed between Member(s) and the Credit Union.
The Duration of Credit Agreement	Years
Installments and, where appropriate, the order in which instalments will be allocated	<p>You will have to pay the following: 0 instalment(s) of €0.00 exclusive of interest commencing on 31/12/-4714 and each subsequent instalment on the same day of each succeeding repayment period, followed by a final instalment of €0.00 exclusive of interest to be paid on 31/12/-4714</p> <p>Instalments will be allocated in the following manner: Instalments will be allocated against interest due and then against principal due.</p> <p>Interest and/or charges will be payable in the following manner: The payments set out above include interest. No other charges are payable.</p>
The total amount you will have to pay <i>This means the amount of borrowed capital plus interest and possible costs related to your credit.</i>	Total Repayment €
Sureties required <i>This is a description of the security to be provided by you in relation to the credit agreement.</i>	Pledged Savings

3. Costs of the credit

The borrowing rate	<p>% Variable</p> <p>If the interest rate is fixed, it will not change during the term of the credit agreement. If the interest rate is variable, the interest rate may vary at any time during the term of the credit agreement in light of local market conditions or to reflect the cost to the credit union of funding the loan. This may cause your repayment amount or term to change. The credit union will notify you in writing if the interest rate changes.</p>
Annual Percentage Rate of Charge APR <i>(This is the total cost of credit expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.)</i>	<p>%</p> <p>(assuming that you borrow €0.00 over year(s).)</p> <p>This APR also assumes that:</p> <ul style="list-style-type: none"> • the credit agreement will remain valid for the above term; • both you and the credit union will comply with the credit agreement for the above term; • you will drawdown the entire amount of the loan at the beginning of the term; • the interest rate will remain fixed at its initial level for the term of the credit agreement.
Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out	
<ul style="list-style-type: none"> • an insurance policy securing the credit, or 	No
<ul style="list-style-type: none"> • another ancillary service contract <p><i>If the costs of these services are not known by the creditor they are not included in the APR.</i></p>	No
Related Costs	
Maintaining one or more accounts is required for recording both payment transactions and drawdowns	There are no charges for opening or maintaining the loan account referred to in your credit agreement.

is regulated by the Central Bank of Ireland, PO Box 559, Dame Street, Dublin 2.

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Cost in the case of late payments	<p>There are no charges for late or missed payments.</p> <p>WARNING: If you do not meet the repayments of your credit agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in future.</p> <p>WARNING: Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on it.</p>
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4. Other important legal aspects

Right of Withdrawal <i>You have the right to withdraw from the credit agreement within a period of 14 calendar days.</i>	You have the right to withdraw from the credit agreement within a period of 14 calendar days.
Early Repayment <i>You have the right to repay the credit early any time in full or partially without any penalty</i>	You have the right to repay the credit early any time in full or partially without any penalty.
Consultation of a database <i>The credit union will inform you immediately and without charge of the result of a consultation of a database if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.</i>	The Credit Union will inform you immediately and without charge of the result of a consultation of a database if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.
Right to a draft credit agreement <i>You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the credit union is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.</i>	You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the credit union is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.
Validity <i>The period of time during which the creditor is bound by the pre-contractual information.</i>	This information is valid on the date on which it is provided to you.

5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor	
Registration	Number: _____ Credit Union Register
The supervisory authority	The Central Bank of Ireland.
(b) concerning the credit agreement	
Exercise of the right of withdrawal	You have a right to withdraw from the credit agreement, without needing to give a reason, within 14 calendar days of the credit union receiving the signed credit agreement back from you. You can exercise this right of withdrawal by notifying the credit union in writing that you wish to withdraw (notice can be hand delivered to the credit union or posted). If you do exercise this right of withdrawal, you must pay to the credit union the principal you have already drawn down, and the interest that has accrued (at the rate referred to in Section 3 above), from the date of drawdown to the date that you repay the principal, without any undue delay and, in any event, no later than 30 calendar days after you have sent the written notice of withdrawal to the credit union.
The Law taken by the creditor as a basis for the establishment of relations with you before conclusion of the contract concerned	Irish Law
Clause stipulating the governing law applicable to the credit agreement and/or the competent court	Clause 11 of the credit agreement, which provides that the governing law is Irish and the courts of competent jurisdiction are the Irish courts.
Language Regime	All correspondence and communications between the credit union and you will be in English unless we otherwise agree with you that correspondence and communications will be in Irish.
(c) concerning redress	
Existence of and access to out-of-court complaint and redress mechanism	If you wish to make a complaint, please contact the credit union and we will endeavour to resolve the complaint in accordance with our complaints procedure under the Rules of the Credit Union. If you are unhappy with our response, you may also be able to refer your complaint to the Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2; lo-call 1890 88 2090.



Tullow Credit Union

Bridge St., Tullow, Co. Carlow
Phone : 059 9151542 Fax : 059 9152388
Web : www.tullowcu.ie Email : info@tullowcu.ie

Member Number	<input type="text"/>
Date	<input type="text"/>
Teller	<input type="text"/>

LOAN APPLICATION FORM

Contact Details		Membership Details																									
Name	<input type="text"/>	Share Account	<input type="text"/> Deduct DIRT <input type="checkbox"/>																								
Address	<input type="text"/>	<table border="1"> <thead> <tr> <th colspan="2">Current Balances</th> <th colspan="2">Historic Loan Information</th> </tr> </thead> <tbody> <tr> <td>Savings Balance</td> <td><input type="text"/></td> <td>Number of Loans</td> <td><input type="text"/></td> </tr> <tr> <td>Loan Balance</td> <td><input type="text"/></td> <td>Total Loan Issues</td> <td><input type="text"/></td> </tr> <tr> <td>Loan Arrears</td> <td><input type="text"/></td> <td>Last Loan Issued</td> <td><input type="text"/></td> </tr> <tr> <td>Interest Due</td> <td><input type="text"/></td> <td>Last Loan Type</td> <td><input type="text"/></td> </tr> <tr> <td>Balance All Loans</td> <td><input type="text"/></td> <td></td> <td></td> </tr> </tbody> </table>		Current Balances		Historic Loan Information		Savings Balance	<input type="text"/>	Number of Loans	<input type="text"/>	Loan Balance	<input type="text"/>	Total Loan Issues	<input type="text"/>	Loan Arrears	<input type="text"/>	Last Loan Issued	<input type="text"/>	Interest Due	<input type="text"/>	Last Loan Type	<input type="text"/>	Balance All Loans	<input type="text"/>		
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Spouse Member No	<input type="text"/>	Collateral	<input type="text"/>																								
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Occupation	<input type="text"/>	Other Collateral	<input type="text"/>																								
Employer Name	<input type="text"/>																										
Address	<input type="text"/>	Guarantor Details																									
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Member Number	<input type="text"/>
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Teller	<input type="text"/>

LOAN APPLICATION FORM

DATA PROTECTION

(Consent to Use and Disclosure/Data Protection Acts 1988 and 2003 and Section 71 or the Credit Union Act, 1997.)

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, such as data about my health, 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:

- 1(i) to you seeking information concerning applications for loans and my credit history from the date of my original consent from any Credit Union and for that purpose you may disclose any relevant information in any loan application which I may make to you or which you may have concerning me to any Credit Union;
- (ii) to any Credit Union disclosing information to you concerning applications for loans and my credit history from the date of my original consent with any such Credit Union;
- (iii) to you disclosing of any information in any application (including loan applications) or in respect of any account or transaction of mine with the Credit Union from the date of my original consent to officers or employees of the Irish League of Credit Unions for the purpose of fulfilling our requirements and under the Savings Protection Scheme if such scheme is operated on behalf of the Credit Union by the Irish League of Credit Unions; and
- (iv) to the processing of any information relating to me, either contained in this form or any other form or application, for the purpose of assessing applications and administering any accounts I maintain with the Credit Union.
- (v) in the processing of information in accordance with law, such as the Criminal Justice Acts, or the Credit Union Act, 1997.

2. From time to time, the Credit Union, or third parties selected by the Credit Union, may use your details to inform you of goods and/or services which may be of interest to you. The use of your details for marketing purposes will depend on the preferences that you express below:

- Opt in (marketing by email, text message and fax)** I consent to the Credit Union, or third parties selected by the Credit Union, informing me of goods or services that may be of interest to me by email, text message or fax.
- Opt Out (other forms of marketing)** Please tick the box opposite if you do **not** want the Credit Union or third parties selected by the Credit Union, to inform you by phone or letter, of goods or services that may be of interest to you.

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.

Applicant 1 Signature	<input checked="" type="checkbox"/>	Applicant 2 Signature	<input checked="" type="checkbox"/>
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I consent to and authorise this Credit Union to process and retain data provided by me in respect of this application as the application for credit although not from myself is depending on my income for repayments

Spouse/Partner/ Guarantor Signature	<input checked="" type="checkbox"/>	Witness (CU Official)	<input checked="" type="checkbox"/>
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DECLARATION

- I am not indebted to any other Credit Union, bank or loan agency either as a borrower or guarantor, except as stated above.
- I confirm that I have the financial means to repay this loan, and that it will be used for the purpose stated overleaf.
- The statements herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief.
- It has been explained to me that my shares will be held as security for this loan.

Member Signature	<input checked="" type="checkbox"/>	Member 2 Signature	<input checked="" type="checkbox"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>
Date	<input type="text"/> / <input type="text"/> / <input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
Witness Signature	<input type="text"/>	Witness Signature	<input type="text"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>
Date	<input type="text"/> / <input type="text"/> / <input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>

IRISH CREDIT BUREAU CONSENT

I/We authorise to process and retain data provided by me/us in respect of this application, to seek and provide credit references (searches), to record details of any transaction which may result from this application with Irish Credit Bureau Limited (ICB) and ICB to record, retain and disclose to its members details of such searches for a period of one year.
I/We acknowledge that and/or ICB are permitted to disclose any material misstatement of fact contained in the application for financial accommodation to its members and relevant bodies.
I/We consent to any such application being processed, recorded and retained by ICB.

Verbal Acknowledgement Received Yes No Witness Signature Date / /

Member Signature	<input type="text"/>	Member 2 Signature	<input type="text"/>
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If we reject your credit application based on the consultation of a database (i.e. after a search of a database of credit histories) we are required by law to inform you immediately and without charge of the result of such consultation and are also required to provide you with particulars of the database consulted.

To put this in context for you, we should explain that it is our usual practice to consult a database on credit histories as part of our process for considering any application for credit. This can only be done with your permission, because credit history databases contain personal data which is protected by privacy rules. The databases we usually consult contain details, supplied by ourselves and other regulated financial/credit entities, of borrowers' recent credit performance in relation to specific debts to participating credit entities. We send an electronic request to the credit bureau for a credit report, and the credit bureau's database produces an automatic electronic response which shows whether the borrower is in arrears in relation to any credit agreement which has been registered with the database. This report is then considered as one of the factors in our decision on the application for credit.

You should note that, as stated above, the database is compiled using details, supplied by ourselves and other regulated financial/credit entities, in respect of borrowers' recent credit performance in relation to specific debts to participating regulated financial/credit entities. Neither Irish Credit Bureau Limited nor have any control over the information provided by the regulated/credit entities which participate in the database and are unable to verify the completeness or accuracy of such information. If you have a concern about the information provided by the regulated financial/credit entity in respect of your past credit performance you can obtain a copy of your own credit report at any time from Irish Credit Bureau Limited by paying a nominal fee.

OFFICE USE ONLY	Application Decision Status	Approval Signatures		Date <input type="text"/> / <input type="text"/> / <input type="text"/>		
	Loan Officer	Approved <input type="checkbox"/>		Maturity Date	<input type="text"/>	
		Rejected <input type="checkbox"/>		Cheque No	<input type="text"/>	
	Manager	Approved <input type="checkbox"/>		Credit Agr No	<input type="text"/>	
		Rejected <input type="checkbox"/>		Paid	<input type="text"/>	
	Credit Committee	Approved <input type="checkbox"/>		Comments <input type="text"/>		
		Rejected <input type="checkbox"/>				
	Board	Approved <input type="checkbox"/>		Amount Applied For	<input type="text"/>	
		Rejected <input type="checkbox"/>		Amount Approved	<input type="text"/>	
				New Credit Limit	<input type="text"/>	



Loan Protection Insurance

The Loan Protection Insurance Policy exists solely between ECCU Assurance and the Credit Union.
Credit Union staff should insure the member completes the form in line with Loan Protection Summary Guidelines.

Credit Union Name Tullow Credit Union	Contact Name
-------------------------------------------------	---------------------

IMPORTANT - Informing ECCU about material facts
PLEASE REMEMBER THAT YOU MUST TELL US EVERYTHING RELEVANT IN ANSWER TO ALL OF THE QUESTIONS ON THE DECLARATION FORM. IF YOU DO NOT OR IF ANY OF THE ANSWERS TO THESE QUESTIONS ARE NOT TRUE AND COMPLETE, ANY INSURANCE COVER PROVIDED COULD BE VOIDED. A MATERIAL FACT (RELEVANT INFORMATION) INCLUDES ANYTHING WHICH A REPUTABLE INSURER WOULD REGARD AS LIKELY TO INFLUENCE THE ASSESSMENT AND ACCEPTANCE OF AN APPLICATION FOR INSURANCE.

Section A - Member Declaration (1 to 4 inclusive)

Part 1 Personal Details (please use block letters)

Member's Details	Loan Application Details
Name <input type="text"/>	Present outstanding loan balance €/£ <input type="text"/>
Account No. <input type="text"/>	Additional loan now required €/£ <input type="text" value="€0.00"/>
Date of Birth <input type="text"/>	Total loan balance for cover €/£ <input type="text"/>

Data Protection Disclosure and Consents

ECCU Assurance Company Limited, ("ECCU"), will hold your details in accordance with its Data Protection Policy and all applicable data protection laws and principles. Information you supply will be used for the purposes of administering your credit union's insurance policy with ECCU. This includes underwriting, storage and processing by computer and manual record systems, claims handling and fraud prevention. We may also collect sensitive personal data, e.g. information relating to your physical or mental health, to assess the terms of insurance cover or to administer claims which arise. We may share the information for these purposes with agents or service providers we have appointed, regulatory organisations, other insurance and reinsurance companies, those to whom we outsource certain business operations and as required by law. You have a right of access to and a right to rectify data concerning you under the Data Protection Acts 1988 and 2003, for which a small fee is chargeable. By providing us with your information and signing Section A of this form, you consent to all of your information being used, processed, disclosed, transferred and retained by ECCU and your credit union.

Part 2

Which of the statements below best describes your normal occupation or duties?

- Working** - means actively at work and regularly performing all the usual duties of your occupation; or
- not actively at work solely because of a temporary minor sickness or injury; or
- not actively at work solely because of a maternity leave, parental leave, redundancy, unemployment or other lack of work, strike or holiday provided that you are at that time physically and/or mentally able to be active at work and can regularly perform all the usual duties of your occupation.
- Retired** - means someone who is retired from paid employment (other than on ill health grounds) and able to carry out the normal duties of a retired person.
- Student** - means a full time education student, aged 16 years or older actively and regularly performing all of the usual activities of a student of the same age.
- Homemaker** - means a housewife, househusband or homemaker actively and regularly performing all of the usual duties of a homemaker.
- None of the above**

Part 3

I confirm I am fit to follow my normal occupation or duties (as indicated in Part 2). Yes No

Part 4

Are you receiving an illness or injury related benefit for more than 3 months? Yes No

Member Signature Date / /

Section B - Specialist Declaration

Have you been referred to or seen by a specialist or consultant at a hospital or clinic in the last 12 months with the exception of routine antenatal check-up's or routine orthopaedic treatments (except back conditions)? Yes No

Member Signature Date / /

Section C - Declaration of Health

Member's Name

Height

Weight

1. In the last 5 years have you been diagnosed with or had treatment for:

a. heart disease, stroke, circulatory problems, raised blood pressure or diabetes? Yes No

b. stomach, bowel, liver, pancreas, kidney disease? Yes No

c. lung conditions? Yes No

d. cancer or other growths? Yes No

e. anxiety state, depression, other mental nervous disorder or stress related condition? Yes No

f. back pain, slipped disc, whiplash or back trouble? Yes No

g. arthritis? Yes No

h. multiple sclerosis, Parkinson's, Alzheimer's or other neurological disease? Yes No

i. alcohol / drugs related problems? Yes No

j. visual defect, other than one corrected by prescription glasses, or hearing problem? Yes No

k. HIV/AIDS, Hepatitis B or C or any sexually transmitted disease? Yes No

l. other diseases/disorders? Yes No

2. Do you smoke or have you smoked in past 12 months? Yes No

3. Are you currently suffering from any medical condition or injury or are you currently being prescribed medication (e.g. tablets or medicine)? Yes No

4. Has a disability benefit EVER been paid on your behalf by ECCU Assurance Co. Ltd? Yes No

If you have answered "Yes" to any of the questions please provide details below.

Nature of illness / treatment

Dates and times off work

Name and address of present GP

Please provide the details of your previous GP, if you changed your doctor within last two years

Section C continued overleaf

Section C (Continued)

Declaration

1. I have read over the replies to all questions and declare that the above statements (including any statements written down at my dictation) are **TRUE** and **COMPLETE**. I have read and understand the note concerning telling ECCU about material facts and understand that if I have not revealed all material facts this cover could be rendered null and void.
2. I agree that ECCU may ask my present doctor for information about my physical and mental health for the purpose of assessing the risk of providing loan protection insurance cover to me and I authorise the giving of such information.
3. I understand that I may be asked to undergo medical examination and that the information I give to the medical examiner acting on behalf of ECCU will form part of this Declaration of Health.
4. I understand that I must tell ECCU about any changes in my health and/or circumstances before my loan is drawn down.
5. I understand that insurance cover will not begin until this Declaration of Health has been accepted by ECCU.
6. I agree that ECCU, its servants and agents, may process and hold (on computer database and otherwise) the information disclosed by me, or on my behalf in relation to this declaration (together with such other information as ECCU may obtain separately) including sensitive personal data (namely medical details and financial records) for the purposes of providing products or services and for administrative purposes.
7. I agree that ECCU, its servants and agents, may disclose my personal data to persons deemed necessary in connection with the above purposes, to regulatory authorities or as may be required by law, to its reinsurers and health professionals.

Member's Address

Member Signature

Date

 / /

Section D - Cover Decision (for ECCU use only)

BMI

CMO approval (where applicable): On the Medical Evidence submitted it is my opinion that cover CAN / CANNOT be granted in this instance subject to the following exclusions from cover:

Signed

Date

 / /

Disability Cover Approved

Disability Cover NOT Approved

Life Cover Approved with exclusion (see below)

Life Cover Approved

Life Cover NOT Approved

Exclusion(s) from Death Cover Applied:

Signed for ECCU

Date

 / /

Section E - Members Acknowledgement & Acceptance of Terms of Cover.

I understand and accept the terms of the cover as stated in Section D.

Signed

Date

 / /

NB For Credit Union: This form should be filled in by the member in accordance with Loan Protection Summary Guidelines.



Loan Protection Insurance

The Loan Protection Insurance Policy exists solely between ECCU Assurance and the Credit Union.
Credit Union staff should insure the member completes the form in line with Loan Protection Summary Guidelines.

Credit Union Name

Tullow Credit Union

Contact Name

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Section A - Member Declaration (1 to 4 inclusive)

Part 1 Personal Details (please use block letters)

Member's Details	Loan Application Details
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Account No. <input type="text"/>	Additional loan now required €/£ <input type="text" value="€0.00"/>
Date of Birth <input type="text"/>	Total loan balance for cover €/£ <input type="text"/>

Data Protection Disclosure and Consents

ECCU Assurance Company Limited, ("ECCU"), will hold your details in accordance with its Data Protection Policy and all applicable data protection laws and principles. Information you supply will be used for the purposes of administering your credit union's insurance policy with ECCU. This includes underwriting, storage and processing by computer and manual record systems, claims handling and fraud prevention. We may also collect sensitive personal data, e.g. information relating to your physical or mental health, to assess the terms of insurance cover or to administer claims which arise. We may share the information for these purposes with agents or service providers we have appointed, regulatory organisations, other insurance and reinsurance companies, those to whom we outsource certain business operations and as required by law. You have a right of access to and a right to rectify data concerning you under the Data Protection Acts 1988 and 2003, for which a small fee is chargeable. By providing us with your information and signing Section A of this form, you consent to all of your information being used, processed, disclosed, transferred and retained by ECCU and your credit union.

Part 2

Which of the statements below best describes your normal occupation or duties?

- Working** - means actively at work and regularly performing all the usual duties of your occupation; or
- not actively at work solely because of a temporary minor sickness or injury; or
- not actively at work solely because of a maternity leave, parental leave, redundancy, unemployment or other lack of work, strike or holiday provided that you are at that time physically and/or mentally able to be active at work and can regularly perform all the usual duties of your occupation.
- Retired** - means someone who is retired from paid employment (other than on ill health grounds) and able to carry out the normal duties of a retired person.
- Student** - means a full time education student, aged 16 years or older actively and regularly performing all of the usual activities of a student of the same age.
- Homemaker** - means a housewife, househusband or homemaker actively and regularly performing all of the usual duties of a homemaker.
- None of the above**

Part 3

I confirm I am fit to follow my normal occupation or duties (as indicated in Part 2).

Yes No

Part 4

Are you receiving an illness or injury related benefit for more than 3 months?

Yes No

Member Signature

X

Date

/ /

Section B - Specialist Declaration

Have you been referred to or seen by a specialist or consultant at a hospital or clinic in the last 12 months with the exception of routine antenatal check-up's or routine orthopaedic treatments (except back conditions)?

Yes No

Member Signature

X

Date

/ /

Section C - Declaration of Health

Member's Name

Height

Weight

1. In the last 5 years have you been diagnosed with or had treatment for:

a. heart disease, stroke, circulatory problems, raised blood pressure or diabetes?

Yes No

b. stomach, bowel, liver, pancreas, kidney disease?

Yes No

c. lung conditions?

Yes No

d. cancer or other growths?

Yes No

e. anxiety state, depression, other mental nervous disorder or stress related condition?

Yes No

f. back pain, slipped disc, whiplash or back trouble?

Yes No

g. arthritis?

Yes No

h. multiple sclerosis, Parkinson's, Alzheimer's or other neurological disease?

Yes No

i. alcohol / drugs related problems?

Yes No

j. visual defect, other than one corrected by prescription glasses, or hearing problem?

Yes No

k. HIV/AIDS, Hepatitis B or C or any sexually transmitted disease?

Yes No

l. other diseases/disorders?

Yes No

2. Do you smoke or have you smoked in past 12 months?

Yes No

3. Are you currently suffering from any medical condition or injury or are you currently being prescribed medication (e.g. tablets or medicine)?

Yes No

4. Has a disability benefit EVER been paid on your behalf by ECCU Assurance Co. Ltd?

Yes No

If you have answered "Yes" to any of the questions please provide details below.

Nature of illness / treatment

Dates and times off work

Name and address of present GP

Please provide the details of your previous GP, if you changed your doctor within last two years

Section C continued overleaf

Section C (Continued)

Declaration

1. I have read over the replies to all questions and declare that the above statements (including any statements written down at my dictation) are **TRUE** and **COMPLETE**. I have read and understand the note concerning telling ECCU about material facts and understand that if I have not revealed all material facts this cover could be rendered null and void.
2. I agree that ECCU may ask my present doctor for information about my physical and mental health for the purpose of assessing the risk of providing loan protection insurance cover to me and I authorise the giving of such information.
3. I understand that I may be asked to undergo medical examination and that the information I give to the medical examiner acting on behalf of ECCU will form part of this Declaration of Health.
4. I understand that I must tell ECCU about any changes in my health and/or circumstances before my loan is drawn down.
5. I understand that insurance cover will not begin until this Declaration of Health has been accepted by ECCU.
6. I agree that ECCU, its servants and agents, may process and hold (on computer database and otherwise) the information disclosed by me, or on my behalf in relation to this declaration (together with such other information as ECCU may obtain separately) including sensitive personal data (namely medical details and financial records) for the purposes of providing products or services and for administrative purposes.
7. I agree that ECCU, its servants and agents, may disclose my personal data to persons deemed necessary in connection with the above purposes, to regulatory authorities or as may be required by law, to its reinsurers and health professionals.

Member's Address

Member Signature

Date

 / /

Section D - Cover Decision (for ECCU use only)

BMI

CMO approval (where applicable): On the Medical Evidence submitted it is my opinion that cover CAN / CANNOT be granted in this instance subject to the following exclusions from cover:

Signed

Date

 / /

Disability Cover Approved

Disability Cover NOT Approved

Life Cover Approved with exclusion (see below)

Life Cover Approved

Life Cover NOT Approved

Exclusion(s) from Death Cover Applied: _____

Signed for ECCU

Date

 / /

NB For Credit Union: This form should be filled in by the member in accordance with Loan Protection Summary Guidelines.