

GATESHEAD OFFICE

Unit 12, Jackson House,
Jackson Street, Gateshead
NE8 1ED

Over 95 Local Service Points

Tel: 0330 055 3666

STANLEY OFFICE

25-33 Front Street, Stanley,
Co Durham DH9 0JE

Web: www.nefirstcu.co.uk



Guarantor's Details ("the Guarantor")

Forename: _____ Surname: _____

Relationship to Borrower: _____

Address: House Number: _____

Street Name: _____

Town/City: _____ Postcode: _____

Length at this address: _____ years _____ months

If less than 3 years then previous address:

House Number: _____

Street Name: _____

Town/City: _____ Postcode: _____

Date of Birth: ____/____/____

National Insurance Number: _____

Email address: _____

Residential Status:

Owner Occupier: Yes/No Tenant: Yes/No (Delete as appropriate)

Living with friends and/or family: _____

Other (please specify): _____

Amount of Credit requested: _____ Term of the Loan: _____

Total Monthly Income: _____

Total Monthly Expenditure: _____

Privacy Statement

NEFirst Credit Union is committed to protecting our members' privacy. In accordance with the General Data Protection Regulation (GDPR) requirements, we may process, store and share your personal data for reasons including setting up and managing your account(s) with us, and fulfilling our legal obligations.

Our Privacy Notice sets out the lawful basis and specified purpose on which any personal data we collect from you, or that you provide to us, will be processed by us. It also sets out your rights under GDPR.

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We may use credit reference agencies (CRAs) to help us make decisions. The identities of the CRAs, and the ways in which they use and share personal information, are explained on their websites:

CallCredit www.callcredit.co.uk/crain Equifax www.equifax.co.uk/crain Experian www.experian.co.uk/crain

If you would like to read the full details of how your personal data may be used, our Privacy Notice can be accessed via our website www.nefirstcu.co.uk or by calling us on 0330 0553666.

By confirming your agreement to proceed you are accepting that we may use your information in this way.

Signed: _____

Name (Please Print): _____

Date: _____

Terms & Conditions:

1. I understand that my acting as a Guarantor will assist the Borrower to obtain a reduced interest rate.
2. If the Borrower fails to pay any amount due to the lender under this agreement, or breaches any of its terms, the lender has the right to demand early repayment of all or part of the balance of the loan outstanding together with any unpaid interest. The lender will give the Borrower written notice not less than 7 days before taking any action to recover any such sum. The Borrower acknowledges that, if any loan repayments are not paid or are paid after the agreed time, this may result in the total amount payable under the agreement being greater than the sum set out in the Loan Details.
3. The Borrower will be liable for any costs the lender incurs in recovering sums due under this agreement.
4. The Borrower assigns to the lender as security for payment of the loan, interest and any costs payable under this agreement all paid shares and payment on account of shares which have been made or will be made in the future. The lender has the right to set off or apply any such shares towards payment of those sums.
5. **Any guarantor under this agreement will be liable for any sums due under it, which the borrower fails to pay.**