

**Innovative Finance**

Hastings Trust, 35 Robertson Street, Hastings, East Sussex, TN34 1HT.



**APPLICATION FOR RETURN TO WORK LOAN**

**Personal Details**

Title  Surname   
Forename(s)

Maiden Name or any other names used

Telephone Home  email   
Mobile

Current Address  \*Previous Address   
   
   
Postcode  Postcode

Date you moved to current address   
\* Please give previous address if you have been at your current address for less than 3 years

Housing Tenure Private Rented  Owner Occupier   
Housing Assoc/Local Authority  With Family   
Other (Please give details)

Name of Landlord

Date of Birth  Age  National Insurance Number

Marital Status 

Single	Married	Cohabiting	Divorced	Separated	Widowed
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Dependants  Ages

**Financial Details**

Name   
Address   
  
  
  
Sort Code   
A/C No   
Date Opened   
Bank Telephone

If you do not have a bank account would you like to open one  Yes / No

Have you used a doorstep lender e.g. Provident?  Yes / No

Have you had or have County Court Judgements?  Yes / No

Have you been or are bankrupt?  Yes / No

If yes, please give details in "Additional Information"

**Please complete this budget planner in full**

<b>INCOME</b>	Weekly £	Fortnightly £	Monthly £	Quarterly £	Detail any changes that would occur if loan is agreed
Wages					
Partners Wages					
Working Tax Credit					
Child Tax Credit					
Child Benefit					
Income Support					
Incapacity Benefit					
Disability Living Allowance					
Other					
<b>TOTAL</b>					

<b>EXPENDITURE</b>	Weekly £	Fortnightly £	Monthly £	Quarterly £	Detail any changes that would occur if loan is agreed
Rent/Mortgage					
Service Charge					
Council Tax					
Contents Insurance					
Life Insurance					
Electricity/Gas					
Water					
Landline Telephone					
Mobile Telephone					
TV Licence					
Sky/Cable/Internet					
Food/Shopping/Laundry					
Clothes					
Bus/Train/Petrol					
Car Insurance					
Road Tax					
School Meals					
Child Care Costs					
Child Maintenance					
Entertainment					
Pocket Money					
Lottery					
Cigarettes/Tobacco					
Court Fines					
Catalogues					
Store Cards					
Loans					
Credit Cards					
Other					
<b>TOTAL</b>					

**Current Borrowing and Debts**

Overdraft

Limit £  Review Date

Loans/Catalogues

Date Taken	Amount	Term	Balance Outstanding	Monthly Payment	Arrears
	£		£	£	
	£		£	£	
	£		£	£	
	£		£	£	

Hire Purchase

Date Taken	Amount	Term	Balance Outstanding	Monthly Payment	Arrears
	£		£	£	
	£		£	£	

Credit/Store Cards

Provider	Card Limit	Term	Balance Outstanding	Monthly Payment	Arrears
	£		£	£	
	£		£	£	
	£		£	£	
	£		£	£	

Do you own your any Property  Value of Property £

Mortgages

Date Taken	Amount	Term	Balance Outstanding	Monthly Payment	Arrears
	£		£	£	
	£		£	£	

Have you applied to any other Organisation for a loan or financial aid

If Yes. Please give details

**Amount and Purpose**

Purpose of Loan:-	Amount (£)	Amount (£)
Course Fee*	<input type="text"/>	License Fee*
Clothing*	<input type="text"/>	Tools*
Travel*	<input type="text"/>	Other*

Please give full details of your requirements i.e. Course details and Providers

Over what period do you wish to repay this loan

**Referral and Ethnicity**

How did you hear about Innovative Finance

Could you please advise us of your ethnic origin. This information is to be used purely by the Hastings Trust to monitor the effectiveness of its Equal Opportunities Policy

White/European	<input type="checkbox"/>	Black African	<input type="checkbox"/>	Bangladeshi	<input type="checkbox"/>
Chinese	<input type="checkbox"/>	Black British	<input type="checkbox"/>	Pakistani	<input type="checkbox"/>
White Other	<input type="checkbox"/>	Black Caribbean	<input type="checkbox"/>	Turkish/Kurdish	<input type="checkbox"/>
Indian	<input type="checkbox"/>	Black Other	<input type="checkbox"/>	Other	<input type="checkbox"/>
Prefer not to say	<input type="checkbox"/>				

We may take up such references and make such enquiries about you as we consider necessary, and we may use credit scoring and may search the files of credit reference agencies. The fact a search had been made will be recorded by each credit reference agency used and the data supplied will be available to other lenders and others authorised to search the credit reference agencies files, for purpose such as credit assessment of you and the members of your household and occasionally for debtor tracing and fraud prevention. If your application for finance is accepted then details about you and the conduct of your account may be passed to credit reference agencies and these details will be used for similar purposes. We may also disclose information about you and the conduct of your account to credit industry fraud avoidance networks and to tracing and debt collection agencies and our solicitors.

Data Protection Your personal information will be treated as confidential and will only be disclosed a) at your request, b) to our agents in connection with running accounts c) in the public interest or d) to prevent fraud or legal compulsion or e) taking up of references. The Data Protection Act gives you a right to a copy of your personal records held

I/We confirm that the information supplied above is correct to the best of my/our knowledge

Name

Signature

Date

**Additional Information**

**PLEASE NOTE**

The following information/documentation **must** be provided at your interview

- \* Proof of Identity ( A valid passport, driving licence or birth certificate )
- \* Proof of address ( 2 utility bills dated within the last 3 months, one may be tenancy agreement)
- \* Bank/Building Society statements covering the previous 2 months prior to application
- \* Details of course or licence (If applicable)
- \* Offer/Acceptance of employment (If applicable)

You may also be asked to supply further information/documentation following your interview