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Documents We May Need to Support Your Loan Application

To help us assess your application as quickly as possible, we may ask for some or all of the documents below.

Bank Statements

You will have the option to link your bank account(s) or send downloaded PDFs. If you use more than one account, please ensure all relevant accounts are included.

Your bank statements must:

- Show **all household income and expenditure**
- Include the **most recent rent/mortgage and council tax payments**
- Cover **all accounts in your name**, including savings accounts, if funds are transferred between them
- Include **your partner's account(s)** if their income has been included (a full recent month statement for each account)

Additional requirements:

- If rent/mortgage or council tax is **not paid from your account**, we will need confirmation of these recent payments
- If you receive **DWP Universal Credit**, please send your most recent statement in **PDF format**

Please note:

- We **cannot accept photos or screenshots** of bank statements
- Statements must be **downloaded PDFs**

Rent/Mortgage and Council Tax Details

We may ask you to confirm the following to help us locate transactions easily on your bank statements:

- Payment date
- Bank account number the payment is made from
- Name the payment appears under on the statement
- Monthly payment amount

This applies to both **rent/mortgage** and **council tax**.

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NHS Scotland & North England Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
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Payslips / Proof of Income

If required, please provide:

- Your **most recent monthly payslip**, or
- Your **most recent 4-weekly payslips** for each job you hold

If a partner is included in the application:

- Their most recent **monthly or 4-weekly payslip(s)**
- If self-employed, a copy of their **most recent full tax return** (PDF format)

Additional Documents for Debt Consolidation Loans

If you are applying for a **debt consolidation loan**, we will also need the following.

Loan Disbursement Form

For each debt being repaid, please provide:

- Creditor **sort code**
- **Account number**
- **Payment reference**

You can find this information on:

- Your creditor statements
- The creditor's website (often under *Ways to Pay*)
- By contacting the creditor directly

Please note:

- **Do not provide bank giro account numbers or sort codes**
- If consolidating **fewer than four creditors**, enter **zeros** in any unused fields so the form can be submitted. The form will be sent later.

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Proof of Balances

We require confirmation of the balance to be repaid:

- **Credit cards** – most recent statement
- **Loans** – settlement figure documentation

Documents must be:

- **Downloaded PDF files**
- **Not photos or screenshots**

Providing accurate and up-to-date information helps us process your application smoothly and ensures payments are made correctly. If you are unsure what to send, please contact us and we will be happy to help.

Helpful Advice

Once your debts are paid off, we strongly encourage you to:

• Cancel any direct debits or standing orders you had set up for these credit lenders
• Contact your credit card, catalogue, or overdraft provider to request closure of the facility to avoid re-spending
• Take advantage of budgeting and debt advice resources, such as the MoneySavingExpert Budget Planner or visit https://nhscreditunion.com/money-worries/

Paying your debt (debt consolidation) is designed to simplify your finances and support your wellbeing. Keeping your repayments on track and resisting new borrowing can help you maintain control and avoid financial difficulties.

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