Guide to cuOnline Loan Application

The online application process only takes a few minutes. You can upload supporting documents online and you can electronically sign your Credit Agreement and Health Declarations Form.

Before You Begin:

Your application cannot be processed until you upload the relevant documentation. You will need to have proof of income and expenditure to hand and ready to upload, plus information on all of your existing loans, credit cards, and additional income for you (and your spouse/partner where applicable)

You will require the following documents for upload:

- **2 recent Pay/Pension slips**
- **3 months recent Bank Statements**

You may also require the following documents if applicable to your application:

- Self-employed income – most recent set of financial accounts
- Evidence of other income e.g. rental income
- Mortgage Statement showing Mortgage paid up to date or statement of the bank account used to pay the mortgage

If you are updating your ID, Address or PPSN you must upload the following relevant documents:

- Proof if ID - Copy of current Passport or Driving Licence
- Proof of Address - Recent utility bill/bank statement etc., less than 6 months old
- Proof of your PPSN - Copy of Drugs Payment Card, EHIC, P60 etc.

We are obliged under, the Credit Reporting Act 2013, to collect and verify your PPSN for all credit applications of €500 or more. Please note your Public Services Card cannot be used to verify your PPSN.

If we already have verification of your PPSN on file, you will not have to provide it to us again.

Before you begin the application:

Save a copy of the relevant documents on your device so they will be ready to upload when required. You can do this by scanning them, or by taking a photo of them with your smartphone. Ensure the copy is clear with names, address, dates etc., clearly visible.

If you take photos of the documents with your smartphone, transfer the copies from your smartphone to the PC/Laptop that you are using to apply online for the loan. You may be set up to do this automatically by synching your devices or cloud sharing.

You can also transfer the photos via email by attaching the photos to an email on your smartphone and sending the email to yourself. Read the email on your PC/Laptop and download/save the photos on your device.

Name each document/photo with your Name and its Title as follows:

- e.g. Joe Bloggs Payslip
- e.g. Joe Bloggs Driving Licence
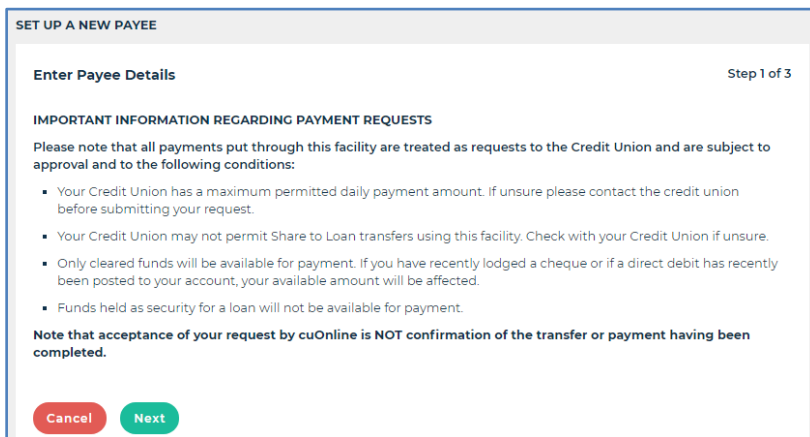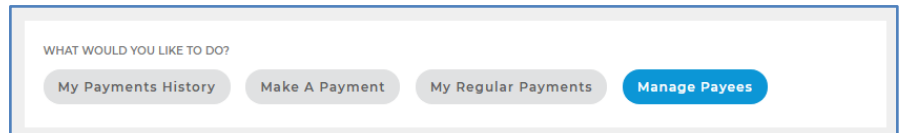
Where or who do you want your Loan paid to?

You will have the option to transfer the loan funds directly to an account of your choice, this account must be set up as a Payee, if it is not already a Payee you should set up the destination account as a Payee before you begin.

How to set up a new Payee:
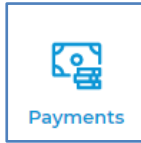
Sign in to your online account and select the **"Payments"** logo

on the left of the screen

Click **Manage Payees** on right

On the Set Up A New Payee field on the left

Click **Next**

This opens up the screen where you enter the new destination details

Choose **Personal Payment**

Complete the Payee Banking Details fields

Note: IBAN must be entered with CAPITAL letters

Click **Next** Button

On the next screen enter your **Password**

Follow the instructions to Generate the One Time Password (OTP), when you receive the OTP on your phone enter it in the space provided

Click **I approve this activity**

The new account has now been added to your Payees and can be selected as the destination for your loan during the application process
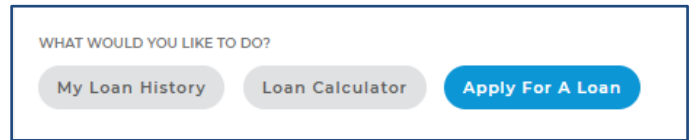
## You are now ready to begin your online loan application!

1. Sign in to your online account and select the **"Loans"** logo

on the left of the screen

2. Select **"Apply For A Loan"**

on the right of the screen

3. You can apply for **"New Loan"** which is a new loan in addition to any other loan that you may have, or

"Top-Up Existing Loan" which will top up an existing loan with the amount required and you can increase your repayments and/or duration as required.
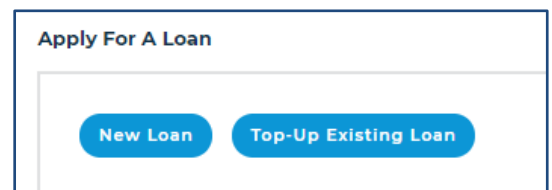
Select the option required

Note: These buttons will remain visible at the top of the screen throughout the application and if you click on them again you will cancel your application and start a new one from the beginning.

4. If you selected **"New Loan"** continue to step 6 below

5.
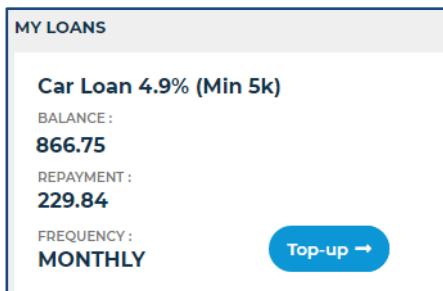
If you selected "**Top-Up Existing Loan"** you must now select the loan, from your list of current loans to the left, which you want to Top-Up.

Click the "**Top-up"** button on the loan to be Topped-up

6. Select the **Purpose** of the loan from the drop down list.

If you selected **New Loan** at Step 3 all options will be available.

If you selected **Top-Up** Loan the options will be limited to loans with the same interest rate as the Loan you selected for Top-Up.

You can Top-Up a loan for a different purpose, e.g. Top-Up a Christmas Loan with a Holiday Loan.

7. Complete the details in regards to the loan and please note the following

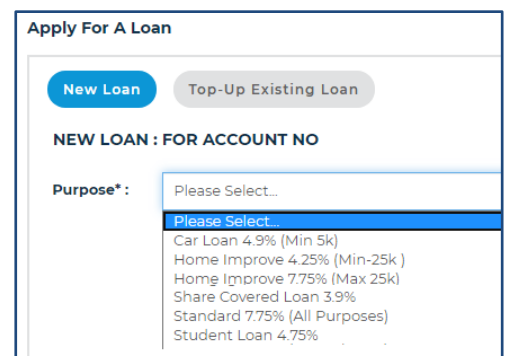**Scroll to view all fields:** Depending of the screen resolution of your device and the zoom setting of your browser, you may have to scroll left and right, or up and down to view all fields

Updating Address: If you amend your address you will be prompted to upload proof of your address

Number of Dependants: Depending on the number entered a drop down box will appear per child asking for their age

Your Employment Details: Select **Pay Frequency** from the drop down menu and enter your **Net Salary** for that period. i.e. If you select Weekly Pay Frequency then enter your Weekly Net Salary (after Tax salary).

Employment Start Date: This is the start date of your Current Employment

Additional Income: Include all income here that you have in addition to your Pay/Pension listed in Employment Details above. You can add multiple income types. Include income from a second employment/pension, rental income, child support maintenance, state/social payments etc. For Joint Accounts include the 2nd party's income.

You must complete all fields for each row selected, if you selected a row in error you can deleted it by clicking the **Bin symbol** on the right.

Note: Depending on your PC/Laptop settings, you may have to scroll right to view the Bin symbol

YOUR ADDITIONAL INCOME				
PLEASE PROVIDE ADDITIONAL INCOME DETAILS BY CLICKING ON THE ADD NEW INCOME BUTTON BELOW. ENSURE THAT DETAILS ENTERED ACCURATELY, FAILURE TO DO SO MAY RESULT IN YOUR APPLICATION BEING DELAYED OR REJECTED.				
PLEASE NOTE: ALL FIELDS ARE REQUIRED.				
Member	Income Type	Amount	Frequency	
▼	Please Select... ▼	0	Please Select... ▼	🗑

Upload Documents: You <u>MUST</u> upload 2 recent Pay/Pension slips, 3 months recent Bank Statements and any other supporting documents relevant to your application here

Click **"Choose File"** to select the Document on your Device

Then Click **"Submit Document"** to attach the Document to your application

Repeat this process until you have all Documents attached

> Choose file
>
> Submit Document

THE FOLLOWING DOCUMENTS WILL BE SUBMITTED WITH YOUR APPLICATION shows the documents you attached.

Loan Protection Insurance: St. Paul's provide a free life assurance benefit designed to clear outstanding loans on the death of a member up to 85 years of age and Disability Benefit cover to members up to 60 years of age. Terms and Conditions apply.

Depending on your answers to these three questions, the amount of the loan, and your age, you may also have to complete an ECCU Health Insurance Form. We will advise you if this is required during the loan assessment.

The 2nd member on a Joint Account must also complete the ECCU Questionnaire by one of the following
A. During the loan assessment a loans office will contact the 2nd member, ask the Health Declaration questions and send the ECCU Form to the 2nd member's online account for e-signature, or
B. The 2nd member downloads, completes and returns, the ECCU Loan Health Insurance Form as follows

Click the **Documents** Logo on the left of the screen and download the ECCU Loan Health Insurance Form from the "Downloadable Forms" section.

See the **Guide to Upload Additional Documents** on Page 5 to upload the completed Form, and, the original must also be returned by post to St. Paul's

Your Financial Commitments: Complete as accurately as possible giving details of your Mortgage, Rent and all other Loans, Debts, Credit Cards, Child Support Maintenance Payments etc.

You must complete all fields for each row selected, if you selected a row in error you can deleted it by clicking the Bin symbol on the right.

**Additional Notes:** Add additional information to support your application here

Terms and Conditions: If you are satisfied with the T&C's and wish to proceed with the loan application, Click "Accept the T&C's" and "Submit"

Note: Depending on the number and size of the documents you attached, and the quality and speed of your network connection, you may see the spinning wait cursor for some time before the Loan Submitted Message appears.

Additional Information Request: During the assessment of your loan application a Loans Officer may contact you for more information and you may be requested to complete some forms. The **ECCU Loan Health Insurance Form** and **Spouse-Partner Consent Form** (Consent to Use and Process Personal Data from Spouse/Partner in the assessment of your loan application) and can be downloaded as follows.
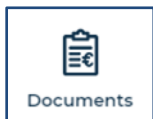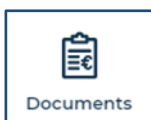

Log in to cuOnline and Click the **Documents Logo** on the left of the screen.
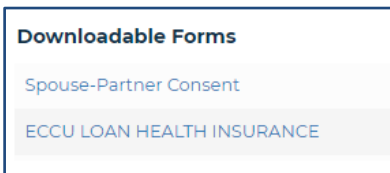
Download the form required from **Downloadable Forms**

Note: If required, these forms must be completed, signed, and uploaded as described below, and, the original must also be returned by post to St. Paul's

Guide to Upload Additional Documents: You can upload additional documents requested as follows:

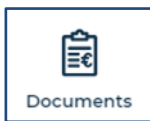Log in to cuOnline and Click the **Documents Logo** on the left of the screen.
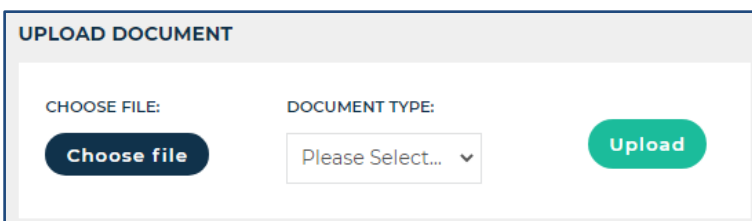
On the **Upload Document** Field
- **Choose file** to upload on your device (ensure the Document has a relevant Title e.g. Joe Bloggs Pay Slip)
- Select the Document Type
- Click **Upload**

Notification emails: After submitting your application you will receive secure online messages during the assessment process to advise you that your loan application has been received and that it is being processed.

When the loan has been approved you will receive a message advising *"You have received an online document"*

Viewing your Loan Documents and Signing your Credit Agreement & ECCU Form:

Log in to cuOnline and Click the **Documents Logo** on the left of the screen.

DOCUMENT(S) TO PRINT		
Account	Date	Document Description
XXXXX	DD/YY/YYY	Pre-Contractual Information

On the **Documents to Print** Field, click on the **Pre-Contractual Information** Document to review it

DOCUMENT(S) TO SIGN			
Account	Date	Document Description	
XXXXX	DD/MM/YYYY	ECCU Health Declarations	Sign Document
XXXXX	DD/MM/YYYY	Credit Agreement	Sign Document
			Previous 1 Next

On the **Documents to Sign** Field,
- Click on the **Credit Agreement** and/or **ECCU Health Declarations** Document to review them

If you are satisfied with the Documents and wish to proceed with the loan you can electronically sign the documents:
- Click the green **Sign Document** button for each

On the **Sign Document** field
- Click the green **Request OTP Code** Button. (You will receive an SMS text message to your registered mobile phone number with the One Time Passcode - OTP).
- Enter the OTP in the **Enter Code** box
- Click the **Submit** button.
- Repeat the process to sign the second document

Request OTP Code

Enter Code: [   ] Submit

Cancel

Joint Account Signatures: **The second member of a Joint Account must also Review the documentation of the loan application and Sign the Credit Agreement and ECCU Health Insurance Forms by one of the following:**

A - e-signature: The second member logs in, independently, to their own cuOnline Account where they can review and sign the Credit Agreement and ECCU Form by e-signature as described above. (**Note:** The second member of the Joint Account must be the first name on another St. Paul's account to have online access)

OR

B - Print & Sign: You print the Credit Agreement from the **Documents to Sign** section, and both of you sign the Form where required. You also download the ECCU Health Insurance Form from **Downloadable Forms** as described above, and the second member completes and signs it. You uploaded both forms and, the originals must also be returned by post. You can post the forms freepost to:

CK 424, BUSINESS REPLY, St. Paul's Garda Credit Union Loans Office, Boreenmanna Road, Cork. T12 TN67

Loans are subject to approval, Terms & Conditions apply.

Warning: If you do not meet the repayments on your loan, your account will go into arrears.
This may affect your credit rating, which may limit your ability to access credit in the future.

St. Paul's Garda Credit Union Limited is regulated by the Central Bank of Ireland.