

Holiday Loan Quick Application

Member Account Number:	Branch:
*Amount Required:	
*Purpose: Holiday Loan	

Step 1 – Your Personal Information:

Have you claimed bankruptcy or filed a consumer proposal within the last 7 years?

Yes No

What year did you last file income taxes?

2019 2020

Are there any amounts owing to Canada Revenue Agency?

Yes No

If yes amount owing: _____

Please include a copy of your valid photo ID, a most recent paystub and a copy of your most recent T-4 slip. 1st time Rapport lending borrowers require a letter of employment.

*Last Name:	Init:	*First Name:	*Date of Birth:	Social Insurance Number:
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Street Address:	Apt.	City:
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Prov.	Postal Code:	Yrs. there:
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Present Employer:	Years there:
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Area Code Business Telephone:	Position:	Annual Income:
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Monthly Mortgage payments:	Monthly Property tax payment:	Monthly Rent payment:
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Monthly Vehicle loan payments:

Step 2 – Select the amount you wish to borrow

<input type="checkbox"/> \$2,500	Interest Rate 9.50%	Bi-weekly payment 12 month term Life only \$102.10
<input type="checkbox"/> \$2,500	Discounted Interest Rate 7.50%	Bi-weekly payment 12 month term Life & Disability \$104.58
<input type="checkbox"/> \$5,000	Interest Rate 8.50%	Bi-weekly payment over 12 month term Life only \$202.73
<input type="checkbox"/> \$5,000	Discounted Interest Rate 6.50%	Bi-weekly payment 12 month term Life & Disability \$206.93
<input type="checkbox"/> \$7,500	Interest Rate 8.50%	Bi-weekly payment over 18 month term Life only \$207.50
<input type="checkbox"/> \$7,500	Discounted Interest Rate 6.50%	Bi-weekly payment 18 month term Life & Disability \$212.70

Step 3 – Disclosure statement

By entering into a Credit Agreement with Rapport Credit Union, a written Disclosure Statement will be provided to me as of the activation date of my loan. I consent to receiving the Disclosure Statement by one of the following methods:
(Please check one)

- Electronically to my email address: _____
- Faxed to: _____
- Mailed to the above address

Step 4 – Qualification notations and signature

Qualifications: Must have minimum beacon score 650, a minimum of 1 year employment history with current employer and your monthly payment obligations listed plus revolving credit payments must not exceed 42% of your annual income (this will be calculated by Rapport Staff)

Wage assignment clause: the Borrower transfers, assigns, and sets over to the Lender, 20 per cent of all wages (as defined in the Wages Act (ON), owing to the Borrower, or earned by the Borrower from any person, firm or corporation by whom the Borrower is employed ("Assignment of Wages"). In the event of Default, the Lender may take any necessary steps to collect and enforce its rights under the Assignment of Wages and may apply such wages to the reduction of the Obligations. The borrower agrees this Assignment of Wages is valid.

Wage Assignment Acknowledgement signature:

The undersigned hereby certifies that they are not indebted to any other credit union, bank, loan agency, store or individual, either as maker or endorser, except as stated above, and listed on Credit bureau and that the information given on this application is complete and accurate. This information has been provided with the understanding that it is to be used to determine the amount and conditions of the credit to be extended. If this form is signed and delivered by scan or fax then it will be deemed to be an original. The undersigned hereby agrees to the Amounts and terms selected above and agrees to the repayment as selected.

Applicant Signature: _____ Date: _____

*** A Rapport staff member will be in contact with you within 1 business day to provide the document package required for signature and to make arrangements for the funds to be transferred into your account.***