



FIRST CHOICE
Credit Union

MAKING MORE POSSIBLE

ONLINE LOAN APPLICATION & DOCUSIGN

STEP BY STEP USER GUIDE



WWW.FIRSTCHOICECREDITUNION.IE

Loans are subject to approval. Terms & Conditions apply.

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.

First Choice Credit Union Limited is regulated by the Central Bank of Ireland

Please Note:

Online loan applications must be completed on your laptop or personal computer. Online loan applications are available for personal borrowings only.

The **main assessment of your loan will be based on your affordability** as evidenced by the supporting information you provide us. The supporting information we require depends on your income source(s) e.g. payslips for an employee; self-assessment information for a sole trader. The details of the supporting documentation we require are located at: <https://firstchoicecreditunion.ie/loans/supporting-documentation-for-loan-applications/>

Please note that our loan assessment will only commence once we have been provided with the relevant supporting information.

Before starting your application therefore, we recommend that you gather your supporting information, and save this on your laptop or personal computer, so that you can upload it during your loan application.

Alternatively, you may send us a hard copy of any supporting documents (e.g. if you cannot provide the documents in soft copy).

For **joint accounts**, the first named member on the account must complete the online loan application. The co-borrower income and liability details must be included in the **Financial Info** tab under **Income and Expenditure**.

All of your sole or **joint borrowing commitments** (i.e. mortgage, loans, hire purchase, leasing, retail credit, credit card, overdraft or other borrowing arrangements) must be included in the **Financial Info** tab under **Expenditure**. Part of the loan assessment will involve credit reference checks.

The online loan application is **only** available for loan applications which will bring your total sole or joint borrowings with First Choice Credit Union to **€40,000 maximum**.

For larger loans or **total borrowings of greater than €40,000** you will be required to complete your application at our office, to allow for Loan Protection Insurance cover forms to be completed.

Getting Started

Start by launching online banking on your laptop or personal computer and entering your PIN:

ONLINE BANKING

Benefits of Online Banking

- View Account Balances
- Transfer Money
- Pay your Bills

LAUNCH NOW

Please confirm 3 digits from your PIN

PIN Number:

Please use the 1st, 2nd and 4th digits from your PIN




LOGIN

When your PIN has been entered successfully, the following screen will appear. You should select Loan Application from the menu on the left hand side of the screen.





LOGOUT 

- Account Balances**
- Inter Account Transfers
- External Account Transfers
- Bill Payment
- Loan Application**
- Member Documents
- e-Statements
- Manage Payees
- Document Uploader

Account Balances

Account	IBAN	Balance	Available Balance	
Deposits	XXXX2811	€4,369.83	€4,369.83	 View Transactions  e-Statement
Shares	XXXX9838	€21,887.80	€21,887.80	 View Transactions  e-Statement

Loan Balances

Account	Balance	Interest Due	Arrears	
Bills 9.49%	€1,000.00	€0.00	€0.00	 View Transactions  e-Statement
Within Shares 6%	€19,737.36	€29.12	€0.00	 View Transactions  e-Statement

Address Verification

When you select Loan Application, you will be asked to confirm if the address we hold on file for you is correct.

Online Loan Application

* Indicates Mandatory Field

Confirm Address

Below are the current address details we have on file for you.

Your current address

14 Joyce Way

Park West

Nangor Road

Dublin 12

Do you confirm this is your current address ?

If you select yes, you will proceed to the loan application. If you select no, you will be directed to enter your new address, and later in the process you will be asked to upload a supporting document to verify the address. An address verification document may be any one of the following, provided it's dated within the past 6 months.

Either:

- A household utility bill (e.g. electricity or landline telephone bill)

OR

- A letter from a government department or state agency (e.g. Revenue, HSE, Dept of Social Protection)

OR

- A bank statement

If you are amending your address, you should upload and save you address verification document to your laptop or personal computer, so that you can upload it during the application process.

Entering the Loan Details

After the address screen, the loan application screen will appear as follows:

1. LOAN DETAILS

Online Loan Application

* Indicates Mandatory Field

Loan Details

Select a Loan *

Amount Required

To be repaid *

CALCULATE

You will be asked to select whether the proposed new loan is a top-up on an existing loan, or a new separate loan under the 'Select A Loan' button:

Online Loan Application

* Indicates Mandatory Field

Loan Details

Select a Loan *

Amount Required

To be repaid

CALCULATE

New Loan Account
Select to apply for a separate loan

Top up **Special Car Loan**
Repayment: €63.83 (Weekly)
Balance: €3,190.00

Top up **5% Student Loan**
Repayment: €861.95 (Monthly)
Balance: €10,063.61

Top up **Computers**
Repayment: €10.79 (Monthly)
Balance: €113.00

Top up **Farm**
Repayment: €21.85 (Monthly)
Balance: €249.00

You must then enter the additional borrowing amount you require, and the loan term.

Remember that the loan term should match the purpose of the borrowings.

Next, you will be asked to indicate where you heard about our lending service or product:

Online Loan Application

* Indicates Mandatory Field

Loan Details

Select a Loan *

Amount Required *

To be repaid *

For a duration of * Months

Please select from the drop down the Purpose of Loan *

- Existing Member
- Family Member
- Friend
- Staff Member
- Advertising/Radio
- Other

Where did you hear about our lending service/product?

CALCULATE

Once you have completed the Loan Details Screen, you click on 'Calculate' to proceed:

Online Loan Application

* Indicates Mandatory Field

Loan Details

Select a Loan *

Amount Required *

To be repaid *

For a duration of * Months

Please select from the drop down the Purpose of Loan *

- Existing Member
- Family Member
- Friend
- Staff Member
- Advertising/Radio
- Other

Where did you hear about our lending service/product?

CALCULATE

Based on your selections so far, the terms of the loan are then shown as follows:

Online Loan Application

* Indicates Mandatory Field

LOAN TOP UP DETAILS

Amount Requested	€2,500.00
Term	24 (Monthly)
Purpose	Holidays
Existing Loan Balance	€249.00

New Repayment €126.32

New Loan Balance €2,749.00

APR	9.99%
Total Cost of Credit	€282.46
Total Amount Repayable	€3,031.46

Loans are subject to approval. Terms and conditions apply. 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.

Change Repayment Amount

New Repayment

RECALCULATE

START AGAIN

CONTINUE

If you wish to amend the repayment (e.g. to round it up to a certain amount) you can do this in the section highlighted in red, and click on recalculate. Once satisfied, you click on 'Continue' to proceed.

Entering your Personal Details

Next, you are required to enter your personal details:

Online Loan Application

* Indicates Mandatory Field

Personal Details	Dependants	Financial Info	Payment Details	Declaration	Central Credit Register
Years at current address	<input type="text"/>				
Type Of Accomodation	<input type="text" value="Select"/>				
Marital Status	<input type="text" value="Select"/>				
Do you wish to have a spouse / partner's details taken into account?	<input type="radio"/> Yes* <input checked="" type="radio"/> No				
Employment Status	<input type="text" value="Select"/>				
Employer	<input type="text"/>				
Years in current Employment	<input type="text" value="0"/>				
Occupation	<input type="text" value="Select"/>				

NEXT

Please note that if you have been living at your current address for less than three years, you will be asked to provide your previous address:

Online Loan Application

* Indicates Mandatory Field

Personal Details	Dependants	Financial Info	Payment Details	Declaration	Central Credit Register
Years at current address	<input type="text" value="2"/>				
Previous Address	<input type="text"/>				
	<input type="text"/>				
	<input type="text"/>				
	<input type="text"/>				
Post Code	<input type="text"/>				
Type Of Accomodation	<input type="text" value="Select"/>				



Dependents


You must indicate the number of dependents, and the date of birth of each dependent:

* Indicates Mandatory Field

Online Loan Application




Personal Details	Dependants	Financial Info	Payment Details	Declaration	Central Credit Register
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Number of Dependents


Use the  button below to add entries to the list.

Dependants Details *

Date of Birth

 *  



19/01/1995 

05/02/2003 

Financial Info






You must enter your income and expenditure details under the financial info tab. Under the income section, you must enter your income type, amount, frequency, and source (or agency). You must only enter details of income which you can provide verification of (e.g. payslip, etc.) when you are uploading your supporting information later.

Under the Expenditure section, you must enter the details of any borrowings (i.e. overdrafts, loan, vehicle finance, credit cards, mortgage, personal loans or retail finance) or accommodation rent costs.

For each new entry, click on . If you wish to remove an entry (e.g. if a previous loan has been cleared off), click on  to remove.

Online Loan Application

* Indicates Mandatory Field

Personal Details	Dependants	Financial Info	Payment Details	Declaration	Central Credit Register
Use the  button below to add entries to the list.					
Income					
Type	Frequency	Amount	Agency		
<input type="text" value="Select"/> *	<input type="text" value="Select"/> *	<input type="text"/>	<input type="text"/>		
Expenditure					
Type	Frequency	Amount	Agency	Balance	
<input type="text" value="Select"/> *	<input type="text" value="Select"/> *	<input type="text"/>	<input type="text"/>	<input type="text"/>	 
<input type="button" value="BACK"/> <input type="button" value="NEXT"/>					

For Sole Accounts: You may wish to include a spouse or second person's income if it forms part of your normal weekly or monthly household budget. In order for us to rely on this income towards your affordability however, we will usually require the second income earner to act as a personal guarantor for the loan.

For Joint Accounts: You should include details of both incomes where relevant. Remember that for each income added, you must upload the supporting documents so that we can include this income in our assessment. Details of the supporting documents for each income type can be found at:

<https://firstchoicecreditunion.ie/loans/supporting-documentation-for-loan-applications/>

Financial Info

Next we'd like you to tell us how you would like to draw down the loan (Method of Drawdown), and how you would like to meet your repayments (Source of Repayments).

Online Loan Application

* Indicates Mandatory Field

Personal Details	Dependants	Financial Info	Payment Details	Declaration	Central Credit Register
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Method of Drawdown	<input type="text" value="Select"/>	*
Source of Repayments	<input type="text" value="Select"/>	*

Method of Drawdown

If you select Electronic funds transfer, you will then be asked to select which destination BIC and IBAN you would like us to send the loan draw down funds to.

Online Loan Application

* Indicates Mandatory Field

Personal Details	Dependants	Financial Info	Payment Details	Declaration	Central Credit Register
------------------	------------	----------------	------------------------	-------------	-------------------------

Method of Drawdown	<input type="text" value="Electronic funds transfer"/>	*
Member Bank	<input type="text" value=""/>	*
Source of Repayments	<input type="text" value=""/>	*

Joe Bloggs
/iban: IE62BOFI9011677055298

Johann
/iban: IE40DABA95163111128957

dasfsd
/iban: IE14IPBS99066165456465


bv
/iban: IE41IPBS99066156464564

Member 4099
/iban: IE87PROG90000010025156

Own Deposit Account
/iban: IE64PROG90000010158266

Source of Repayments

You may choose Standing Order or Direct Debit options for the specific loan amount.

Source of Repayments	<input type="text" value="Standing Order"/>	*
Member Bank	<input type="text" value="Joe Bloggs"/>	*
	Not available? Click to Setup an External Account	
Frequency	<input type="text" value="Monthly"/>	*
Start Date	<input type="text" value="13/03/2020"/>	 *
Reference	<input type="text" value="12345678LMC"/>	*
Account Name	<input type="text" value="Joe Bloggs"/>	*
Branch Name	<input type="text" value="Band Of Ireland"/>	*
Branch Address	<input type="text" value="Main Street
Dundrum
Dublin"/>	*
New Deduction	<input type="text" value="€126.32"/>	*

Health Declaration

In order to be covered by the credit union's Loan Protection insurance policy, you must answer the health questions outlined under the Declaration section.

* Indicates Mandatory Field

Online Loan Application

Personal Details

Dependants

Financial Info

Payment Details

Declaration

ICB & CCR

I declare that I am not indebted to any other Credit Union, Bank or Loan Agency either as a borrower or Guarantor, except as stated on this application. The statements herein are made for the purposes of obtaining the loan and are true to the best of my knowledge and belief.

I declare that to the best of my knowledge

- I am in good health *
- I am NOT in good health

And that

- I am fit to follow my normal occupation *
- I am NOT fit to follow my normal occupation

Data Protection Act 1988 - I consent to the information contained in this application form being used by the Credit Union for the purposes of processing my application

BACK

NEXT

Credit Check

You will be presented with the details of the credit checks we complete as part of our assessment.

Personal Details	Dependants	Financial Info	Payment Details	Declaration	ICB & CCR
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Irish Credit Bureau

ICB are using Legitimate Interests (GDPR Article 6 (f)) as the legal basis for processing of your personal and credit information. These Legitimate Interests are promoting greater financial stability by supporting a full and accurate assessment of loan applications, aiding in the avoidance of over-indebtedness, assisting in lowering the cost of credit, complying with and supporting compliance with legal and regulatory requirements, enabling more consistent, faster decision-making in the provision of credit and assisting in fraud prevention.

Please review ICB's Fair Processing Notice which is available at [http://www.icb.ie/pdf/Fair Processing Notice.pdf](http://www.icb.ie/pdf/Fair%20Processing%20Notice.pdf). It documents who they are, what they do, details of their Data Protection Officer, how they get the data, why they take it, what personal data they hold, what they do with it, how long they retain it, who they share it with, what entitles them to process the data (legitimate interests), what happens if your data is inaccurate and your rights i.e. right to information, right of access, right to complain, right to object, right to restrict, right to request erasure and right to request correction of your personal information.

Central Credit Register

Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements. The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information see www.centralcreditregister.ie

I have read and understood the above terms and conditions

You must click to indicate that you have read and understand the contents of this page.

Central Credit Register

Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements. The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information see www.centralcreditregister.ie

I have read and understood the above terms and conditions

You then click on the 'Submit Form' button to send us your application, or click on the 'Back' button to revisit any of your earlier inputs.

Document Upload

Once you have clicked on 'Submit Form', you will be taken to the Document Upload screen.

Online Loan Application

* Indicates Mandatory Field



The screenshot displays a web interface for document upload. At the top, a grey header bar contains the text 'Upload Documents'. Below this, the section 'Proof of income' is visible. A file selection area features a green button labeled 'CHOOSE FILE' and the text 'No file chosen'. At the bottom right of the interface, there is a green button labeled 'UPLOAD DOCUMENTS'.

Here you have the opportunity to upload your supporting information.

- Select 'Choose file'
- Browse to where you have saved your supporting information in your laptop or personal computer.
- Select your document
- Click on 'Upload Documents'

You also have the following options for sending your documents to us:

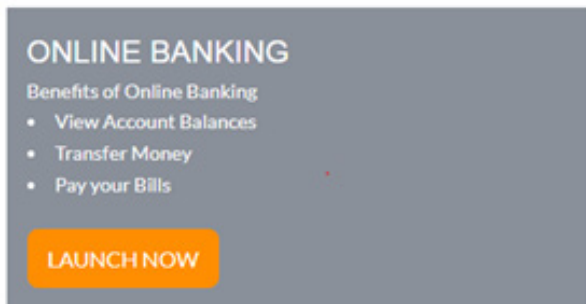
- by e-mail attachment at loans@fccu.ie
- by post to our office – just mark it for the attention of the Lending Section

Please Note:

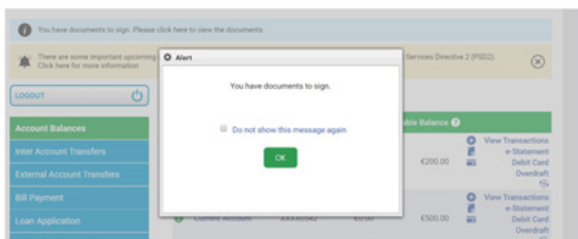
If we have not been provided with sufficient information to assess your loan application, we will attempt to contact you to advise you of this.

DocuSign

If your loan has been approved and you are eligible for digital draw down, you will receive a text message from us prompting you to log in to you online banking profile:



As soon as you enter your pin, the following message will appear:

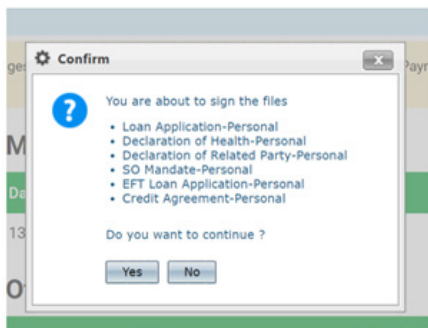


Click on the OK button to proceed, and on the next screen you click on the blue 'Sign' icon to access your loan documents:

Member Documents to Sign

Date	Description	Sign
13 Mar 2020	Loan Documents-Personal	 

A list of the documents you are required to sign will then appear, and you can select 'Yes to continue:



You will then be taken through the signing process for each document:

The screenshot shows a DocuSign interface for reviewing a document. At the top, it says "Please Review & Act on These Documents" and identifies the document as "Signature Service" for "Collect Signature - Member: 4071, James Doran". The document is from "Progress Credit Union" and is titled "LOAN APPLICATION FORM". The form contains several sections: "Borrower Details", "Employment Details", "Residential Details", "Equipment Details", "Membership Details", "Personal Business", "Current Balances", "Existing Loans Information", and "Loan Application Details". The "Loan Application Details" section includes fields for Loan Purpose, Existing Repayment, Minimum Repayment, Max Loan, Term of Loan, and New Loans. A "CONTINUE" button is visible in the top right corner.

Once you're finished the following screen will appear:

The screenshot shows a DocuSign "Thanks for using the service" screen. The URL in the address bar is "https://test2.progress.ie/DocuSignEmbeddedCallback.aspx?event=OnSigningComplete&sp=1b3d3d5wNMGJrEup88t1kLjgVcD-Nv1TtdH6+gD2W5L6hK3ZNV8zGZMD+akLnd47...". The text "Thanks for using the service" is displayed prominently.

Once we have received the completed documents back, your loan will be drawn down and your repayment arrangement set up in line with your instructions.