





**F. ARE YOU A GUARANTOR FOR ANY LOANS:**

Yes  No

Repayment:         Frequency:

Balance remaining:         Term remaining:

**2. STATUTORY NOTICES AND OTHER NOTICES**

**Guarantor Lending Privacy Notice**

The purposes for which we use your personal data provided:

- To ensure repayment of the loan and to facilitate the requirements of the contract between you and the credit union
- To contact you in respect of your guarantee in the event of the change of circumstance of the member/ member getting into arrears
- Collection of the debt
- Conduct due diligence/credit checking

We require all the categories of information in the list above to allow us to identify you, contact you, comply with our legal obligations and in order that we perform our contract with you and the borrower.

If you fail to provide certain information when requested, we may not be able to perform the contract we have entered into with you and the borrower or we may be prevented from complying with our legal obligations.

Please view our Data Protection Notice at <https://www.comharlinnintocu.ie/privacy-notice>

**IMPLICATIONS OF GUARANTEEING A LOAN**

If you guarantee a loan, you are entering a legally binding commitment to repay the outstanding amount if the borrower fails to repay his/her loan in accordance with the Loan Agreement.

In the event that the borrower fails to meet his/her commitment, the credit union will deduct any remaining shares from the member’s loan and you will be obliged to repay the balance outstanding. Once entered into, the guarantee will only cease when the principal and interest have been fully repaid to the credit union.

**3. DECLARATION**

I am not indebted to any other Credit Union, bank or loan agency either as a borrower or guarantor, excepted as stated above.

I confirm that I have financial means to repay this loan, and that it will be used for the purpose stated overleaf.

The statements herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief.

I acknowledge that I have read the Guarantor Privacy Notice.

**GUARANTOR SIGNED:**

**DATE:**

\_\_\_\_\_

\_\_\_\_\_

**WITNESS:**

**DATE:**

\_\_\_\_\_

\_\_\_\_\_

\*See Warning Notices Overleaf

## 4. WARNINGS

### 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](http://www.centralcreditregister.ie)**

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

**As a guarantor, you will have to pay off the debt amount, the interest and associated charges up to the level of your guarantee of the borrower(s) do(s) not. Before you sign this guarantee you should get independent legal advice.**