

## ARRANGED OVERDRAFT APPLICATION

**PART 1 : TELL US ABOUT YOUR ACCOUNT**

Account Name	
Account Number	
E-Mail Address	

**New Facility**

Arranged Overdraft Amount	£	Term (months)	
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**Increase to Existing Facility**

Arranged Overdraft Amount	£	Term (months)	
Upon Expiry of increased facility	1) Amend Overdraft to previous agreement 2) Cancel overdraft facility		

**PART 2: TELL US MORE ABOUT YOU AND YOUR INCOME**

<b>Purpose of the arranged overdraft?</b>	<b>Repayment of the arranged overdraft?</b>

Account Holder 1		Account Holder 2	
Time at current address		Time at current address	
Number of Dependents		Number of Dependents	

**Employment Details**

Job Title		Job Title	
Employer Name		Employer Name	
Time with employer		Time with employer	
Income paid to the account?	<b>YES/NO</b>	Income paid to the account?	<b>YES/NO</b>
Net monthly income	£	Net monthly income	£

Full Time		Part Time		Temporary		Full Time		Part Time		Temporary	
Unemployed		Student		Retired		Unemployed		Student		Retired	
Homemaker		Self Employed				Homemaker		Self Employed			

**Savings History**

CBS	£	Years Held		CBS	£	Years Held	
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Other	£	Years Held		Other	£	Years Held	
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<b>Budget Planner – Monthly Expenditure</b>			
Mortgage/Rent	£	Car Insurance	£
Life Protection/Pension	£	Food and Clothing	£
Council Tax	£	TV & Subscription	£
House Insurance	£	Loans or Credit Cards	£
Petrol/Fees to work	£	Water	£
Home Energy	£	Telephone	£
Road Tax	£	Other	£
Childcare Costs	£	<b>TOTAL EXPENDITURE</b>	<b>£</b>

<b>MONTHLY INCOME</b>	<b>£</b>	<b>DISPOSABLE INCOME</b>	<b>£</b>
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**CUSTOMER DECLARATION**

- I agree that Cumberland Building Society will process my personal data in accordance with the Privacy Notice, which is available to view at [www.cumberland.co.uk/privacy](http://www.cumberland.co.uk/privacy).
- I/We confirm that I/we have read, understood and accept the following documents which are available to view at [www.cumberland.co.uk/current-accounts/overdrafts](http://www.cumberland.co.uk/current-accounts/overdrafts):
  - Cumberland Savings & Current Account Terms & Conditions; and
  - Overdraft Leaflet
 and that I/we understand the risks involved in taking out an overdraft.
- I/we confirm that I/we have read and accept the Fee Information Document and Additional Charges for Account Services leaflet and understand the charges applicable to this overdraft and my/our account type.
- I/we acknowledge that we will be provided with a copy of the Information Disclosure: Overdraft Agreements – Pre-Contract Information document by post following receipt of this application.

For your own benefit and protection you should read the above declaration carefully before signing. If you do not understand any point, please ask for further information.

<b>ACCOUNT HOLDER 1 – SIGNATURE</b>	<b>DATE</b>

<b>ACCOUNT HOLDER 2 – SIGNATURE</b>	<b>DATE</b>