**SIR THOMAS WHITE LOAN CHARITY** A Registered Charity 218061

To the Trustees of the Sir Thomas White Loan Charity, Unit 5 Friars Mill, Bath Lane,

Leicester, LE3 5BJ. Tel. 0116 2046620, email: Sarah Hope, Clerk to Trustees at [sarah.hope@stwcharity.co.uk](mailto:sarah.hope@stwcharity.co.uk)

**APPLICATION FORM – POST GRADUATE EDUCATION LOAN**

**PLEASE COMPLETE IN BLACK INK**

|  |  |  |  |
| --- | --- | --- | --- |
| I (Name in full including **all middle** names) | | **STW Reference**  Office use only |  |
| Title: | Forename(s) | Surname: | | |

hereby apply to you for a loan of **£…………………**for the term of **9 years.** I am ready to give my bond, with guarantors, in such form as the Trustees think fit.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Address:  Post Code: | | | | |
| How long resident at this address: years months | | Date of Birth: | | |
| Mobile No: | | Home telephone No: | | |
| Email: | | Nat. Insurance. No: | | |
| If less than 3 years at current address please provide previous address(es) to cover full 3 year period: | | | | |
| If working, current occupation: |  | | | |
| **Post graduate education course** for which loan is required: |  | | | |
| Purpose for which loan is required: |  | | | |
| Approximate date course begins: |  | | Cost of Fees: | £ |
| Where you will be studying: |  | | | |
| How does this course relate to what you intend to pursue as a career? |  | | | |
| Have you applied for a post graduate education loan via Student Finance England (SFE)? Yes / No  Have you been granted this loan? Yes / No If yes, £ If not applied / granted, why not?:  Note: it is not the present practice to grant loans in replacement of loans from Student Finance England | | | | |
| **Undergraduate** degree course achieved (e.g. BA Hons in …) |  | | | |
| Institution where degree taken: |  | | Classification achieved: |  |
| Your information may be shared for the purposes of the application process.  This includes the Clerk to the Sir Thomas White Loan Charity, Administrator (external contractor), Trustees and your proposed Guarantors. You may withdraw your consent at any time by emailing [sarah.hope@stwcharity.co.uk](mailto:sarah.hope@stwcharity.co.uk).  Please tick box to consent to this  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature of applicant: Date:  Wet/electronic signature required, typed signature not permitted  **Note:** A credit check will be made on the applicant **and** their proposed guarantors and a record of this information held on file**.** Successful applicants will be required to provide evidence of undergraduate degree attainment, postgraduate course offer/fees and proof the post graduate education loan via SFE has been obtained or proof why the applicant is not eligible for that loan. Non-UK citizens must have indefinite leave to remain in the UK or have the relevant permit for the full duration of the nine year loan period. Evidence in this regard may be requested, as applicable. We regret we are unable to accept applications if you have an active CCJ. | | | | |
| Please state any special requirements or facilities needed at time of interview: | | | | |
| Where did you hear of this charity? | | | | |

**GUARANTORS REQUIRED**

**Two guarantors for all loan amounts requested up to a maximum loan of £10,000**

A guarantor must be over 25 and under 75 years of age (at the time of the relevant board meeting), not a current borrower of the Charity and must live within the UK. More than one guarantor can live at the same address. If the proposed guarantor is already a guarantor for another of our borrowers / loans then they **may not** be eligible. Details of your proposed guarantor(s) are requested below.

**Guarantor 1– please complete all sections in CAPITALS and provide full name including middle name(s).. A credit check will be made on the applicant and their proposed guarantors and a record of this information held on file.**

|  |  |  |  |
| --- | --- | --- | --- |
| Title: | Forename(s): | | Surname: |
| National Insurance No: | | | Date of Birth: |
| Address:  Post Code: How long have you lived at this address?: | | | |
| If less than 2 years, what was your previous address?:  Post Code: | | | |
| Tel. No. Mobile No. | | | |
| Email: | | | |
| Are you a home owner (circle): **Yes** / **No** | | How long have you known the applicant?: | |
| Relationship to applicant: | | | |
| Your job title / description: | | | |
| Name of company/employer and address: | | | |
| How long have you worked for the above company / employer?: | | | |
| Are you a member of a professional body? If yes, please give the name **and** your membership number: | | | |
| In employment or receiving a pension (circle): Up to £40K Over £40K | | | |
| Do you have any assets/savings other than residence? Circle **Yes** / **No**  (evidence will be requested if the applicant is successful)  If yes, circle relevant amount: £6,000 - £11,999 £12,000 - £49,999 Over £50,000 | | | |
| Amount Guaranteed (circle): £5,000 £7,500 | | | |
| In the event of the loan being recalled ahead of the final due date, how would you propose to pay **your** guaranteed amount: | | | |
| Your information may be shared for the purposes of the application process.  This includes the Clerk to the Sir Thomas White Loan Charity, Administrator (external contractor),  Trustees and Applicant.  You may withdraw your consent at any time by emailing the Clerk at [sarah.hope@stwcharity.co.uk](mailto:sarah.hope@stwcharity.co.uk). Please tick box to consent to this. | | | |
| Signature: Date:    Wet/electronic signature required, typed signature not permitted | | | |

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**Guarantor 2– please complete all sections in CAPITALS and provide full name including middle name(s).. A credit check will be made on the applicant and their proposed guarantors and a record of this information held on file.**

|  |  |  |  |
| --- | --- | --- | --- |
| Title: | Forename(s): | | Surname: |
| National Insurance No: | | | Date of Birth: |
| Address:  Post Code: How long have you lived at this address?: | | | |
| If less than 2 years, what was your previous address?:  Post Code: | | | |
| Tel. No. Mobile No. | | | |
| Email: | | | |
| Are you a home owner (circle): **Yes** / **No** | | How long have you known the applicant?: | |
| Relationship to applicant: | | | |
| Your job title / description: | | | |
| Name of company/employer and address: | | | |
| How long have you worked for the above company / employer?: | | | |
| Are you a member of a professional body? If yes, please give the name **and** your membership number: | | | |
| In employment or receiving a pension (circle): Up to £40K Over £40K | | | |
| Do you have any assets/savings other than residence? Circle **Yes** / **No**  (evidence will be requested if the applicant is successful)  If yes, circle relevant amount: £6,000 - £11,999 £12,000 - £49,999 Over £50,000 | | | |
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| Signature: Date:    Wet/electronic signature required, typed signature not permitted | | | |

**NOTES** to be read carefully by all persons signing this form.

1. Persons whose names are submitted to the Trustees as guarantors should be persons of ability to repay the loan in case of need.

2. The loan shall be repayable on a monthly basis from the third anniversary upon which it was granted, in 72 equal instalments, without interest, by the Borrower or the Guarantors or any one or more of them. In the event of any amount of the loan not having been repaid by the end of the term of the loan, that amount outstanding will become immediately repayable by the Borrower or the Guarantors or any one or more of them. Full repayment of the loan may be made to the Sir Thomas White Charity at any time during the term of the loan, at the Borrower’s discretion or earlier if any of the events mentioned below happen.

3. Persons offering to be bound as guarantors should take notice **that they will each guarantee repayment of the loan up to a maximum of £7,500**.

4. Proof of identification will be required of the applicant and the guarantors at the time of signing the Bond. This should be by the production of a passport or driving licence plus at least one further means of identification such as bank statement, mortgage statement, ISA statement, etc.

5. Guarantors will also be asked to supply a photograph for the Trustees’ records if they are unable to produce a passport or photocard drivers license.

6. The applicant and guarantors will be requested to sign the Bond before the Clerk to the Trustees or his assistant or, if they are unable to attend at his offices, before a professional person such as solicitor, chartered accountant, doctor, magistrate, bank or building society manager.

7. The information given by guarantors on this application form will be available to the borrower and other guarantors to this application only.

EVENTS CAUSING THE LOAN TO BE CALLED IN EARLIER THAN THE APPOINTED DAY;

**A**. IF THE APPLICANT EITHER:

i) fails to complete the educational course for which the loan was granted;

OR ii) dies or by reason of illness or incapacity becomes incapable of managing his own affairs or

becomes a patient under any mental health legislation;

OR iii) commits or suffers an act of bankruptcy within the meaning of the bankruptcy laws for the

time being in force or has a receiving order made against him or is adjudicated a bankrupt or makes or offers to make any composition or arrangement with his creditors or any class of his creditors or executes any conveyance, assignment or transfer of his property or part thereof to any trustee or trustees for his creditors or any class of them or any declaration of trust of his property or part thereof for his creditors or any class of them or is in default under any other financial obligation to any person; or

OR **B**. IF ANY OF THE GUARANTORS EITHER ;

i) dies

OR ii) commits or suffers any act of bankruptcy within the meaning of the bankruptcy laws for

the time being in force or has a receiving order made against him or is adjudicated a bankrupt or makes or offers to make any composition or arrangement with his creditors or any class of his creditors or executes any conveyance, assignment or transfer of his property or part thereof to any trustee or trustees for his creditors or any class of them or any declaration of trust of his property or part thereof for his creditors or any class of them or is in default under any other financial obligations to any person;

OR iii) leaves the United Kingdom of Great Britain and Northern Ireland (the “UK”) and becomes

ordinarily resident outside the UK

OR iv) ceases to become acceptable to the Trustees.

AND if in any of these cases the applicant shall not within two months procure another guarantor approved by the Trustees, who shall be bound in the same manner and upon the same conditions as the Guarantor he is replacing.

OR **C** IF THE APPLICANT FAILS in every January until the loan is repaid, to notify the Clerk to the Trustees, in writing of

i) his current residential address and, if the loan is for business purposes, his trading name and business address

AND ii) the residential addresses of each guarantor or the fact any address is not known to him.

**IN ANY ONE OF THESE EVENTS THE LOAN MAY BE CALLED IN IMMEDIATELY.**

**All loans must be taken up within 6 months of the offer being made**