



**PENNY POST**  
CREDIT UNION

# APPLYING FOR A PENNY POST LOAN

IN 5 QUICK & SIMPLE STEPS!

T: 0333 332 1461

E: office@penny-post.co.uk

## 1 LOGIN

Login to your Penny Post Account on our [website](#). To do this, you will need your **membership number, date of birth** and **6 digit pin number**

If you do not remember these please call us on 0333 332 1461 or message us securely on the [Nivo app](#).

Please enter your member number and Date of Birth

Member Number:

[I don't know my Member Number](#)

Date of Birth:  January

[CONTINUE](#)

↓

Member Number:  [CHANGE](#)

Date of Birth:

PIN Number:

Please use the 3rd, 4th and 5th digits from your PIN

[I don't remember my PIN](#)

[LOGIN](#) [cancel](#)

## 2 CLICK ON "APPLY FOR LOAN"

APPLY FOR A LOAN

APPLY FOR LOAN

Apply for a Loan

## 3 START THE APPLICATION

Enter the amount you want to apply for over the time period you'd like to borrow it over (If applying for a top up, please enter the amount you want to end up with if the loan is agreed in the "amount required" box)

Silver Loan £50 - £8,000

Weekly £24 Total £2,481 Interest £481

Monthly £104 Total £2,497 Interest £497

£2,000

24 months (2 years)

Need help deciding the repayment period? Use our helpful online [Loan Calculator](#)

Our loans have different t&c's e.g Gold and Platinum loans require a certain level of savings so please read [Loans at a Glance](#) before applying

## 4 COMPLETE THE APPLICATION

Complete the form step by step, including:

1. Your income and expenditure- Please add all your expenses e.g rent, bills, car finance, car fuel and food using the green plus button.
2. Whether you are on sick leave- if yes, please call us or use the Nivo app to tell us a brief reason why you are off sick, the date you went off work and the date you expect to return
3. The bank account you'd like the funds to go to if your loan is agreed



Electronic funds transfer

[SUBMIT FORM](#)

## 5 UPLOAD PAYSLIP AND/OR BANK STATEMENT

Royal Mail Employees: We will need **one recent payslip**

Non Royal Mail Employees: We will need a **recent payslip** and **two recent months bank statements**

You can upload documents through the document upload on our website, mobile app or securely through the [Nivo app](#)

Remember, you can contact our friendly customer services team at any time during our office hours! We strongly recommend you download the secure [Nivo app](#) as this is the quickest way that we can keep you updated

