

MEMBERSHIP APPLICATION ADULT SAVER ACCOUNT

| |
|----------------|
| Promo Code: |
| Date received: |

This form is available in Welsh
Mae'r ffurflen hon ar gael yn Gymraeg

IF YOU NEED ANY HELP IN COMPLETING THIS FORM STAFF AND VOLUNTEERS WILL BE PLEASED TO ASSIST

Welcome to Cardiff & Vale Credit Union:

- We are a financial services co-operative, managed on behalf of our members who save and borrow with us.
- Anyone living or working in Cardiff or Vale of Glamorgan (or working for one of our payroll partners) can become a member and save with us. Savings deposited create a pool of funds for us to provide competitively priced personal loans to members who want to borrow from us. Savings up to £85,000 per member deposited with us are safe and fully protected by the Financial Services Compensation Scheme. See the enclosed leaflet for more details.
- A minimum £5 deposit is required to open your account and keep it active. We encourage members to save regularly, at an amount of your choice. Payments into your savings account can be made via a payroll deduction if you work for one of our payroll employer partners, or alternatively by standing order.
- Please complete and return either the standing order or payroll deduction mandate attached and return it to us with your membership application so your account can be activated. If you do not have a bank account, please talk to a member of our team about alternative options for saving.
- Members can withdraw savings at any time, providing there is no loan outstanding with us. Withdrawals are usually paid directly into a member's bank account, and withdrawal requests can be made via phone, online or coming into the office. Savings and loans up to £5,000 each are covered by free life insurance. In the event of the death of a member, the insurance cover will repay an outstanding loan and pay a lump sum which matches the value of savings. Life insurance is subject to terms and conditions, and age restrictions apply. Insurance payments for savings will be made directly to the nominated beneficiary..

DECLARATION

I hereby apply for membership and agree to abide by the rule of Cardiff & Vale Credit Union. I declare that the information given by myself on this form is true and correct to the best of my knowledge and belief, and by signing this form I agree that:

- I have read and understood the enclosed Financial Services Compensation Scheme Information Sheet and Exclusion List
- I agree to Cardiff & Vale Credit Union carrying out an online check to verify my identification and address
- I understand that I must keep a minimum of £5 in my savings account at any time. If I do not make a payment into my savings account at least once a year, then Cardiff & Vale Credit Union reserves the right to declare the account dormant, and I will be given 6 weeks after written notice from the credit union to re-activate or close my account. If I take no action, I understand the credit union may take an annual dormancy fee from my savings of up to £10, to cover the credit union's administrative costs
- I understand that phone savings withdrawal requests to my bank account can only be made to the bank account I have declared in this application
- I have completed and included either a standing order form or payroll deduction order form with this application as instructions for payment to my savings account

We would like our members to continue to receive our newsletters, which includes latest news of our services, performance and current promotions. You can choose to receive the newsletter in two ways:

- Yes please - I would like to receive newsletters by email
- Yes please - I would like newsletters to be posted to me
- No thanks - I don't want to receive your newsletter

We would like our members to continue to receive information regarding new or promotional savings and loans products. You can choose to receive the information in two ways:

- Yes please - I would like to receive savings and loans news and offers by email
- Yes please - I would like savings and loans news and offers posted to me
- No thanks - I don't want to savings and loans news and offers

We would like to contact members with a link to our annual online member feedback survey. The survey helps us to ensure we are offering the best services we can to our members:

- Yes please - I would like to an email with the link to the annual member survey
- No thanks - I don't want to be sent the link to the annual member survey

How did you hear about us?

- Leaflets
- Word of mouth
- TV/Press
- Social media
- Another organisation
- Hub/collection point

By joining the credit union you agree that we can send you statements, new terms & conditions, information about changes to the way your account(s) operate and notification of our annual general meeting. You can access a full copy of our privacy statement on our website www.cardiffcu.com or by email to ccu@cardiffcu.com on request.

In signing this declaration, I confirm that I have read, understood and consent to the declaration above

Signed:

Date:

Payroll Deduction Order Form

This cancels any previous instructions

To Payroll Section:

Name of Employer

Please commence deductions of

Per week / 4 week / month
(delete as applicable)

In favour of Cardiff & Vale Credit Union Ltd.

Deductions are to commence from the first available pay date and shall remain in effect until such time as I give notice to Cardiff & Vale Credit Union in writing of any changes.

Surname

Forenames

Place of work

Pay no

Signed:

Date:

Any future amendments must be made via the Credit Union.

For Office Use Only

Deduction Ref

Authorised by

RETURN TO: Cardiff & Vale Credit Union Ltd.
Central Library Hub, The Hayes, Cardiff CF10 1FL

PLEASE TURN OVER FOR BANK STANDING ORDER FORM

Cardiff and the Vale Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our FSA Firm Reference Number is 213467

PERSONAL DETAILS

Title Mr Mrs Ms Dr

Your name

Current address

| |
|-------------------------------|
| <input type="text"/> |
| <input type="text"/> |
| Postcode <input type="text"/> |

Previous Address (please provide all the addresses for the past 3 years. Continue on a separate sheet if necessary)

| |
|-------------------------------|
| <input type="text"/> |
| <input type="text"/> |
| Postcode <input type="text"/> |

How long have you lived here? years How long did you live here? years

Country of Birth:

Council or Housing Association Tenant please state which council/HA

Private Tenant please state landlord/agency

Your National Insurance number Date of Birth

Please state the language you prefer to be contacted in English Welsh

CONTACT DETAILS

Work Tel No. Mobile No.

Home Tel No. Email Address

EMPLOYMENT DETAILS

Please tick all that apply

Permanent Temporary Unemployed Retired

Self employed Student Part Time

State time with current employer Months Years

Are you under notice of redundancy? Yes No

Name of Employer Pay Number

Company Address

METHOD OF SAVING

Please let us know how you would like to save with us:

Payroll deduction please complete and return the attached payroll deduction order form with your membership application

Standing order please complete and return the attached standing order form with your membership application

If you do not have a bank account and want to save with a post office card or pay point outlet,

please tick here

TELEPHONE SAVINGS WITHDRAWAL REQUESTS

If you would like us to accept future telephone requests from you to transfer your credit union savings into your current account, please give details below of the bank account that you want any credit union savings transferred to. Please note that:

- It is your responsibility to ensure you have provided the correct bank details.
- Telephone banking will remain active unless you/we give written notice to cancel.
- You must provide a new written authority if you wish to nominate a bank account other than the one listed above.
- Payments from your Credit Union account will only be authorised by us if you provide when asked the 4 digit security number you have specified below above when requesting a withdrawal by telephone.
- You should not share the number with anyone else, and we will only accept phone withdrawal requests from you.

Sort Code Account no

Name of Account Holder

Please give us a 4 digit security number chosen by you which we will ask you if you call us to request a savings withdrawal by phone to the account nominated above.

Please insert a word that we can use to help you remember your 4 digit security number if you forget it. Please note that if you can't provide your security details when requesting a withdrawal by phone, we will not be able to process your request, and will write to you with the details.

Alternatively, if you prefer not to register for phone withdrawal authorisations, please tick here:

VERIFICATION OF IDENTITY

We will not normally require any identification with this application, as we use an online anti-money laundering verification system to confirm your identity. If we are unable to verify your identity by using this method, you will be asked to supply documentary evidence in order to satisfy anti-money laundering requirements.

BENEFICIARY DETAILS

Please complete the nomination below. Applications for membership cannot be processed without this section being fully completed, signed and witnessed by someone who is NOT the nominated beneficiary.

In the event of my death, I nominate the person named below as my beneficiary to receive all of my savings and any sums paid out by the Credit Union's Life Insurance scheme for members:

Name of nominated beneficiary

Address of nominated beneficiary

Postcode Relationship

Member's signature Date

Witnessed by: (print name of witness)

Signature of witness:



Bank Standing Order Form

This cancels any previous instructions

Bank / Building Society

Address of Bank / Building Society

Postcode

Please make the first payment on DD / MM / 20 YY and until further notice, every MONTH / WEEK (delete as applicable)

The sum of £

Please credit Cardiff & Vale Credit Union, The Co-operative Bank
16-17 High Street, Cardiff CF10 1AY
Sort Code: 08-90-03, Account No. 67008906

PLEASE QUOTE: /
membership no / member surname

Account Holder's Name

Bank Account Number

Sort Code / / Date

Signature of Account Holder

RETURN TO: Cardiff & Vale Credit Union Ltd.
Central Library Hub, The Hayes, Cardiff CF10 1FL

PLEASE TURN OVER FOR PAYROLL DEDUCTION ORDER FORM