



Adult Membership Application

Title Mr Mrs Ms Miss Other (specify)

First name Middle Name(s) Surname

Home Address

Town/City Post Code Time at Address

NI No Date of Birth

Required for Credit Checking and Benefits Payments

Telephone Mobile

Email

Ethnic Origin White Mixed Asian Black Chinese Prefer not to say Other (specify)

We will only use this information for preparing numerical statistics for our Partners - your name will not be included

Would you like to subscribe to our Newsletter? Email me a copy of the Newsletter (approximately every quarter)

How did you hear about us? Friend/Member Leaflet Presentation Newsletter Other (specify)

I have read and understood the Terms and Conditions for Adult Membership overleaf. I understand that, under PRA and FCA Financial Regulatory Rules, I will need to provide proof of Identity and Current Address.

I understand that my data will be stored and processed according to the principles of the European General Data Protection Regulations as detailed in the City of Plymouth Credit Union Data Privacy booklet (Copy available on request).

I have read and understood the attached Credit Reference Agency information.

Please use the information I have provided to keep me informed of services supplied by the credit union.

Signature Date

FOR OFFICE USE ONLY

Proof of Identity Proof of Residency Conaccess Entry Complete Membership No

Terms and Conditions for Membership

1. To become an adult member of City of Plymouth Credit Union, a person must live or work in Devon, Cornwall or the Isles of Scilly at the time of application, be 18 years of age or over and have permanent UK Residency.
2. Membership shall commence on provision of proof of identity and current address, and on payment of the membership fee of £2, plus a minimum of £1 in savings.
3. If the total of all savings accounts falls below £25 and no transaction is performed for 12 months, we reserve the right to charge an administration fee of £5 and declare the account dormant.
4. If the total of all of a member's savings accounts falls below £5 and no transaction is performed for 12 months, we reserve the right to charge an administration fee of up to £5 and close the account.
5. The credit union has the right to suspend an account if fraudulent activity is suspected.
6. Your account is for personal use only.
7. You will need to provide proof of identity and proof of current address.
8. Any change of name or address, change of e-mail address or change of telephone or mobile number must be notified to us immediately. Proof of change of name or address may be required.
9. An annual dividend may be paid, gross of tax, on all sums deposited, subject to surplus. City of Plymouth Credit Union is not responsible for tax declarations and does not give advice on tax due on dividends. Please contact HMRC for advice.
10. The dividend will be recommended by the Board of Directors and authorised by the members at the Annual General Meeting. Any dividend due will be paid as soon as practicable after the Annual General Meeting. Any dividend payable may be freely withdrawn by the member.
11. Any dividend due is calculated for the credit union financial year which is 1st October to 30th September. Dividend can only be paid to active members' accounts. Accounts closed after the financial year end (30th September onwards) but before the dividend is credited, will forfeit the right to any dividend due. Members who close their account during the financial year also forfeit the right to any dividend due. Dividend is not paid to any member that has a current bad debt within the credit union.
12. A member may leave the credit union at any time without penalty providing no debts are outstanding. All savings accounts will terminate on closure of the membership.
13. Should a member die, the balance of all accounts, after addition of any Life Insurance due and after repaying any outstanding loans, will be paid to the Executor for the estate of the deceased, or to the Beneficiary as recorded on the Beneficiary Form if available.

Credit Reference Agency Information

When we process your application, we'll perform standard credit and identity checks on you with one or more credit reference agencies.

In doing this we'll supply your personal information to the credit reference agencies and they will give us information about you. This will include information from your credit application, information about your financial circumstances, and your financial history. The credit reference agencies will supply to us information that is in the public domain (including the electoral register), and shared credit, financial, and fraud prevention information.

We'll use this information to:

- assess your creditworthiness, and whether you can afford to manage the financial product in question;
- verify the accuracy of the data you've provided to us;
- prevent criminal activity, fraud and money laundering;
- manage your account(s);
- trace and recover debts; and
- ensure any offers provided to you are appropriate to your circumstances.

We'll continue to exchange information about you with the credit reference agency while you have a relationship with us. We'll also inform the credit reference agency about your settled accounts. If you borrow and do not repay in full and on time, the credit reference agency will record the outstanding debt. This information may be supplied to other organisations via the credit reference agencies.

When the credit reference agency receives a search from us, it will place a search footprint on your credit file that may be seen by other lenders.

If you tell us that you have a spouse or financial associate, we'll link your records together – so you should make sure you discuss the application with them in advance and share this information with them before making the application. The credit reference agency will also link your records together, and these links will remain on your and their files until such time as you or your partner successfully file for a 'disassociation' with the credit reference agencies to break that link.

For more information about the credit reference agency that we use and how it will process your personal data please contact:

Experian
PO Box 9000
Nottingham
NG80 7WF

Phone: 0344 481 0800 or 0800 013 8888

Website: <https://www.experian.co.uk/crain>