

Adult Membership Application

Personal Details

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other (specify) <input type="text"/>				
First name	<input type="text"/>	Middle Name(s)	<input type="text"/>	Surname	<input type="text"/>
Home Address	<input type="text"/>				
Town/City	<input type="text"/>	Post Code	<input type="text"/>	Time at Address	<input type="text"/>
NI No*	<input type="text"/>	Date of Birth	<input type="text"/>		
* Required for Benefits Payments					
Telephone	<input type="text"/>		Mobile	<input type="text"/>	
Email	<input type="text"/>				
Occupation	<input type="text"/>	Reason for Joining	<input type="text"/>		
I would like to receive updates, news and communications from CPCU via*				Email <input type="checkbox"/>	SMS <input type="checkbox"/> Post <input type="checkbox"/>

* We will only contact you with City of Plymouth Credit Union marketing information. We will not pass your information to third parties.

Declaration

I declare by my signature below that:

- I have read and understood the Terms and Conditions for Adult Membership overleaf**
- I understand that, under Financial Regulatory Rules, I will need to provide original documents to prove my Identity***
* Include a Stamped Addressed Envelope with your application for return of identification documents
- I understand that all data supplied on this form 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).**

Signature	<input type="text"/>	Date	<input type="text"/>
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For Office Use Only

Proof of ID	<input type="text"/>	Proof of Address	<input type="text"/>	Focus Entry Complete <input type="checkbox"/>
Initials/Signature	<input type="text"/>		Member No	<input type="text"/>

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 will 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. The Adult Membership account is for personal use only.
7. Proof of identity and proof of current address is required to open the account as detailed below.
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. An Annual Membership Fee is chargeable of £5.
13. 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.
14. 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.

Acceptable Identification Documents

Supply one original document from each list. Please include a Stamped Addressed Envelope or Special Delivery envelope with your application for return of documents. **We cannot accept any liability for documents lost in the post.**

Proof of Name

- Valid Passport or ID Card
- Valid Full or Provisional UK Driving Licence
- Valid Student Union ID Card from a recognised UK university or valid NUS card with photo and date of birth
- Concessionary Photo Bus Pass
- Letter from Benefits Agency including Universal Credit welcome letter less than 3 months old
- Letter from a professional person who knows you (solicitor, accountant, doctor, social worker or probation officer) less than 3 months old

Proof of Current Address

- Valid Full UK or Provisional Driving Licence
- UK-based bank or building society statement less than 3 months old
- UK-based bank or building society credit card statement less than 3 months old
- UK mortgage statement less than 3 months old
- UK gas or electricity bill less than 3 months old
- UK phone bill (not mobile) less than 3 months old
- UK water bill less than 3 months old
- UK council tax bill less than 3 months old
- Letter from Benefits Agency, including Universal Credit welcome letter less than 3 months old
- Benefit letter from your local housing authority less than 3 months old
- Tenancy Agreement from a housing association or council
- Letter from a university or college less than 3 months old

*Registered Office: 14 Cumberland Street, Devonport, Plymouth, PL1 4DX Registered Number IP00511C
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the
Prudential Regulation Authority. FRN 213937
A Member of the Association of British Credit Unions Ltd (ABCUL)*