



Junior Saver Application

Junior Details

First name Middle Name(s) Surname
 Title Mr Miss Date of Birth Name of School*
*If joining through a school
 Address

 Town/City Post Code

Responsible Adult Details (Parent, Legal Guardian or Grandparent)

Title Mr Mrs Ms Miss Other (specify) Account Sole Access*
*Enter date at which Junior can make savings withdrawals without adult consent
 First name Middle Name(s) Surname
 Relationship to Junior Parent Legal Guardian Grandparent Member No*
* If a credit union member
 Address

 Town/City Post Code
 Date of Birth Telephone Email
 I would like to receive updates, news and communications from CPCU via* Email SMS Post

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

I declare by my signature below that, as the Responsible Adult acting as Trustee for this account:

- I have read and understood the Terms and Conditions for Junior Membership overleaf**
- I understand that, under Financial Regulatory Rules, I will need to provide original documents to prove my Identity and Current Address and the Identity of the Junior***
* 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).**

Responsible Adult Signature Date
 Junior Signature Date

FOR OFFICE USE ONLY

Jnr ID Adult ID Adult Address Guardian Proof
 Focus Entry Complete Initials/Signature Member No

Terms and Conditions

1. To become a Junior Saver of City of Plymouth Credit Union, the Junior must live or attend school in Devon, Cornwall or the Isles of Scilly at the time of application, be under 18 years of age and have permanent UK Residency.
2. There is no charge associated with becoming a Junior Saver with the credit union.
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 the account if fraudulent activity is suspected.
6. The account must be opened by a Responsible Adult who act as an Account Trustee. The Responsible Adult must be a parent, legal guardian or grandparent.
7. All funds deposited in a Junior Saver account are the property of the Junior Saver, not the Responsible Adult.
8. On joining, the Responsible Adult applying should enter the date at which the Junior Saver can sign to withdraw their savings without a counter signature from the Responsible Adult. This may be updated in writing subsequently by the Responsible Adult.
9. At age 18, the Junior Saver will become an Adult Member and will be solely responsible for their account with the City of Plymouth Credit Union. The membership fee will be waived in this instance.
10. Any correspondence relating to the account will be sent to the current address held for the Responsible Adult unless otherwise requested and agreed.
11. Any change of name, address, e-mail address, telephone or mobile number of the Junior Saver or Responsible Adult must be notified to us immediately.
12. Unless already a member of the City of Plymouth Credit Union, the Responsible Adult will need to provide proof of identity and proof of current address as detailed in the table below. One form of identification for the Junior Saver must also be provided unless joining through a City of Plymouth Credit Union School Branch, in which case they will confirm the identity of the Junior. This can be a birth certificate or passport.
13. An annual interest payment may be paid, gross of tax, equivalent to the adult dividend rate, on all sums deposited in the Junior Saving Account, subject to surplus.
14. The dividend rate will be recommended by the Board of Directors and approved by the members at the Annual General Meeting each year.
15. Any interest due will be paid into the account as soon as practicable following the Annual General Meeting.
16. To close a Junior Saving account, a Junior Saving Withdrawal must be made to reduce the balance to £0.
17. Should a Junior Saving Account be closed over the course of the year, no interest will be payable.
18. Should a Junior Member die, all savings will be paid to the Responsible Adult.
19. If the Responsible Adult dies or becomes incapacitated, then a new application shall be completed with a different Responsible Adult to act as Trustee.

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
- Red Book (for Junior ID only)

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)*