

Adult Membership Application

Title Mr Mrs Ms Miss Dr Other (specify)

First name **Middle Name(s)** **Surname**

Home Address

Town/City **Post Code** **Time at Address**

National Insurance No **Telephone/Mobile**

Required for Credit Checking and Benefits Payments

Email **Date of Birth**

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/Existing 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 been given a copy of the Credit Reference Agency Information Booklet.

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.