Application for Membership



Ballyhackamore Credit Union Limited

Ballyhackamore Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Name:								
Address:								
	Postcode:							
Date of Birth:	Telephone:							
Occupation:								
hereby apply for membership of and agree to abide by the rules of Ballyhackamore Credit Union Limited, and declare that the information given by me on this form is true and correct to the best of my knowledge and belief and not or have not been a member of any credit union other than those listed below.								
State the names of any other credit union of which you are or have b	ames of any other credit union of which you are or have been a member							
Purpose of the Account Memb	Account							
confirm that the account is for my own personal use and benefit Yes No								
If you ticked ${f No}$ above, please specify the beneficial owner of the ac	above, please specify the beneficial owner of the account							
Applicant's Signature:	ate:							
Proposed: No: D	ate:							
Seconded:	ate:							
Insurance Declaration								
Name: Members	ship Number:(for Credit Union Use)							
Name:	ship Number:(for Credit Union Use)							
Please tick one box from the options below: 1) I am under 70 years of age at date of joining. I confirm that I am	fit to follow my normal occupation or duties. I am not ne amount payable for Death Benefit Insurance cover, aderwriting purposes.							
Please tick one box from the options below: 1) I am under 70 years of age at date of joining. I confirm that I am medically retired nor unable to work for medical reasons I agree to my account being charged on an annual basis with the in line with current terms and conditions.* I agree to my personal details being passed to the insurer for une * My account balance must be greater than or equal to £75. The	fit to follow my normal occupation or duties. I am not the amount payable for Death Benefit Insurance cover, inderwriting purposes. It is amount payable, along with any changes in terms							
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Consent to use and disclosure/Data Protection Act 1998 and Rule 163 of the Standard Rules for Credit Unions (Northern Ireland) (2013)

I understand that under the Data Protection Act 1998 (the "DPA"), my consent may be required for the credit union to process personal data that it may have in its possession concerning me (including disclosure to third parties). I note that this personal data may include sensitive personal data, such as data about my health, within the meaning of the DPA, the processing of which requires my explicit consent. I also understand that under rule 163 of the Standard Rules for Credit Unions (Northern Ireland), the credit union, subject to exceptions listed in the rule, shall not disclose or permit to be disclosed, without my consent, any information that concerns an account or transaction of mine with the credit union.

Giving your consent

For the purpose of assessing my application for a loan and generally for administering and monitoring any accounts I have with the credit union:

I consent:

- (i) to you seeking information concerning applications for loans and my credit history from the date of my original consent from any other credit union and for that purpose you may disclose any relevant information in this loan application to any such other credit union;
- (ii) to any other credit union disclosing information to this credit union concerning applications for loans and my credit history from the date of my original consent with any such other credit union;
- (iii) to you disclosing any information in my application or in respect of any account or transaction of mine with the credit union from the date of my original consent to authorised officers or employees of the Irish League of Credit Unions for the purpose of fulfilling requirements under the Savings Protection Scheme if such a scheme is operated on behalf of the credit union by the Irish League of Credit Unions; and
- (iv) to the processing of any information relating to me, either contained in this form or any other form or application, for the purpose of assessing this application and administering any accounts I maintain with the credit union.

Correspondence

For convenience, it may be necessary for the credit union to contact you via email or text message. Please note the credit union maintains the right to contact you by such means as best available to it in relation to a non-performing loan or outstanding debt to the credit union.

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Email address	:		Mobile No:	
offers availabl your details d	me, the credit union may use your details to in e from the credit union and carefully selected t irectly to third parties. Ir details for marketing purposes will depend o	hird parties	which may be	of interest to you. We do not give
I coi	-In (Marketing by email, text message and for sent to the credit union informing me of goods of interest to me by email, text message or fax, ries.	s or services		
Plec serv	-Out (other forms of marketing) use tick the box opposite if you do not want the vices, competitions and promotional offers that on and carefully selected third parties.			
Please note the inaccuracies in the inaccuraci	nat you have the right to access personal da in such data.	ta held abo	out you by the	credit union and to correct any
Signature of fir	rst applicant	Witnessed	d by	
Date (DD/MM.	/YYY)	Date (DD/	MM/YYYY)	

Tax Residency for the purposes of the Common Reporting Standard

If you are tax resident in another country, please provide your Tax Identification Number ("TIN") and Country of Tax Residence:

7 714 14																					
1.TIN*																					
Country of Tax Residence*																					
2.TIN*																					
Country of Tax Residence*																					
I confirm that the information pro change, I will notify the credit un		ed is	true	and	corı	ect t	to th	e be	st of	my l	knov	vled	ge, c	ınd t	hat it	f my	circu	ımst	ance	es	
Name											Do	ate: .									
If you are not tax resident in a	noth	ner d	:oun	try, į	olea	se si	gn t	he f	ollov	ving	:										

I wish to declare that I am not resident for tax purposes in any other country, and that if my circumstances change, I will notify the credit union:

Name	Do	ıte.	
NUITIE	$ \nu$ \circ	AIC.	

*Mandatory Field

This information is being sought for the purposes of reporting obligations under the Common Reporting Standard (CRS), as provided for by the International Tax Compliance Regulations 2015. The information required to be reported under the CRS, including name, address, TIN, account number, account balance and payments on the account will be provided to the HMRC and may be exchanged securely with another Competent Tax Authority in your jurisdiction of tax residence, but such information will at all times be treated with the strictest confidentiality as required by the Data Protection Act 1998. Only data that is legally required to be reported will be provided to the HMRC. For more information on this, please speak to your credit union or seehttp://www.oecd.org/tax/transparency automaticexchangeofinformation.htm

CREDIT SEARCHES

The credit union is a member of Experian / Equifax

- When you apply to us to open an account, this organisation may check the following records about you:
 - Our own records; (a)
 - (b) Records at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
 - Those at fraud prevention agencies (FPAs).

The searches may assess this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

- If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
- Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
- 4. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
- 5. If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

This is a condensed version and if you would like to read the full details of how your data may be used please contact the credit union office.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

CallCredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414 Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 481 8000 or log on to www.experian.co.uk.

(THIS SECTION IS TO BE COMPLETED BY THE CREDIT UNION)

Evidence of Identification	(Copies must be attached)
ONE DOCUMENT CANNOT BE USED TO PROVE BOTH IDENTITY AND ADDRESS	S
Current Valid Passport	
Current EU/UK Photo Card Driving Licence	
EU Member State Identity Card	
Northern Ireland Electoral ID Card	
DRD Senior Citizen Smart Pass / 60+ Smart Pass	
Birth Certificate (for a minor/or evidence of name change only)	
Other*	
*Please specify	
Evidence of Address Verification posted and dated within the last 3 months	(Copies must be attached)
Current Utility Bill (e.g. Gas/Electricity Bill)	
Official document from a Government Body	
Original Recent Bank/Building Society Statement	
Local Authority Document (e.g. Rates Bill)	
Current Insurance Document (e.g. House/Motor Insurance)	
Other*	
*Please specify (i.e. in genuine cases where the above cannot be presented)	
	Initials
Application approved and details verified in accordance with the standard rules	by:
Signed:	
	(Membership Committee)
Date:	
Additional Information:	
A contract of the contract of	