



APPLICATION FOR MEMBERSHIP

Camlin Credit Union Limited

Name:

New Account Number:

Address:

Post Code _____

Previous address if less than 3 years:

Post Code _____

At present address since:

Date of Birth:

Contact Details:

Landline: _____

Mobile: _____

Email: _____

Name and Address of Employer:

Occupation: _____

Employed since: _____

Purpose of the Account:

I confirm that the account is for my own personal use and benefit: (please tick) Yes No

If you ticked **No** above, please specify the beneficial owner of the account:

Politically Exposed Person (PEP) ¹
YES NO

Related to or a close associate of a PEP ¹
YES NO

I hereby apply for membership of and agree to abide by the rules of Camlin Credit Union Ltd, and declare that the information given by me on this form is true and correct to the best of my knowledge and belief.

I am also a member of _____ Credit Union

It is important that you read and understand our **Privacy Notice** with this application form.

I authorise you:

- to open the account in my name; and
- to process the information I have provided you with for the purposes of maintaining my account with us.

Signature of applicant:

Date

¹ **Politically Exposed Person (PEP)** is defined under Regulation 35(14) of the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 as an individual who is entrusted with a prominent public function, other than as a middle ranking or more junior official e.g. Heads of State or of government, ministers (including deputy or assistants), members of parliament or devolved legislative bodies including the Northern Ireland Assembly, senior government, judicial or military officials, senior executives of state owned corporations or international organisations and members of the governing bodies of political parties. Please also declare if you are a family member (spouse or civil partner of the children of the PEP and the spouses or civil partners of the PEP's children; parents of the PEP); or close associate of a PEP. If you are uncertain as to your status please discuss with the credit union. This information is requested for the purpose of compliance with the credit union's obligations under anti-money laundering and terrorist financing legislation.

Your Marketing Consent



As part of improving our service to you, from time to time, we would like to inform you of goods, services, competitions and/or promotional offers available from us. We may wish to use different means when sending such marketing communications. Please now indicate by which methods, **if any**, you consent to being contacted by ticking **Yes** to each method of communication below-

	Yes	No	
Post	<input type="checkbox"/>	<input type="checkbox"/>	
Email	<input type="checkbox"/>	<input type="checkbox"/>	Email Address:
Text	<input type="checkbox"/>	<input type="checkbox"/>	Mobile Number:
Landline call	<input type="checkbox"/>	<input type="checkbox"/>	
Mobile call	<input type="checkbox"/>	<input type="checkbox"/>	

Signature of applicant	
Date:	DD MM YYYY

You have a right to notify us free of charge at any time of your right to refuse such marketing by writing to Camlin Credit Union Ltd, 54 Main Street, Crumlin, Co. Antrim BT29 4UR or by using the "opt-out" options in any marketing message we send you.

Please contact us directly should you wish to change or withdraw your consent.

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

Receipt of obligatory notices by email



There are certain notices that credit unions are obliged to provide from time to time. Please provide your email address if you would like to receive these obligatory, **nonmarketing** communications by email (for example notice of the Annual General Meeting). This will assist the Credit Union in reducing its carbon foot print and will also reduce costs.

Email address:	
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Please note that we maintain the right to contact members by such means as best available to us in relation to a non-performing loan or outstanding debt to the credit union, including by text or email.

Evidence of Identification

(Copies must be attached)

(Complete at least one of the following)

- Current Valid Passport
- Current Valid Driving Licence
- National Identity Card
- Birth Certificate (for a minor/or evidence of name change only)
- Other*

*Please specify.....

Evidence of Address Verification

(Copies must be attached)

(Complete at least one of the following)

- 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. Refuse Collection Bill)
- Current Insurance Document (e.g. House/Motor Insurance)
- Other*

*Please specify (i.e. in genuine cases where the above cannot be presented)

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Application approved and details verified in accordance with the standard rules by:

Signed:
(Membership Committee)

Date:

INFORMATION SHEET

Basic information about the protection of your eligible deposits	
Eligible deposits in Camlin Credit Union are protected by:	the Financial Services Compensation Scheme ("FSCS").
Limit of protection:	£85,000 per depositor per bank / building society / credit union.
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately.
Reimbursement period in case of bank, building society or credit union's failure:	20 working days.
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Camlin Credit Union for enquiries relating to your account:	Camlin Credit Union Limited 54 Main Street, Crumlin, Co. Antrim. BT29 4UR Tel: 02894452759
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk
Acknowledgement of receipt by the depositor:	

Additional information

1 Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

2 General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

3 Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

4 Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

In the case of a depositor which is a large company, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 December 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

EXCLUSIONS LIST

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund
 - public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk



THE GDPR

GENERAL DATA PROTECTION REGULATION

Camlin Credit Union Limited respects your Right to Privacy

WHAT IS THE GDPR?

The GDPR is a piece of EU legislation which will overhaul our current data protection legislation.

It aims to strengthen and unify data protection for all EU individuals and in some cases those outside the EU.

It brings with it further obligations for organisations (like your credit union) who process your personal data in order that your personal data is fully respected. Processing is basically doing anything with, even storing, your personal data.

THE PRINCIPLES OF DATA PROTECTION

When we process your data we must do so in line with the following principles:

Personal data must be:

- adequate, relevant and limited to what is needed
- accurate and up to date
- kept no longer than is necessary It must be processed:
- lawfully, fairly and transparently
- for specific, explicit and legitimate purposes
- in a secure manner

PRIVACY NOTICE

Under the GDPR, the credit union must provide you with a Privacy Notice where we outline certain information, for example what personal data we use, what purpose(s) we use it for, how long we keep it, to whom we disclose it etc.

You are entitled to receive a copy of our Privacy Notice so please ask for your copy today from any member of staff or locate it on our website: www.camlincreditunion.co.uk

WHAT LAWFUL BASIS DO WE HAVE?

Before we even collect your data we must ensure that we have a 'lawful basis' to process it. There are six lawful bases upon which we can rely to process your data:

- where you have **consented**
- to fulfil/enter a **contract**
- where you are **legally obliged** to
- where we have a **legitimate interest** in doing so
- to protect a person's **vital interests**
- to complete a **public task**

We discuss the relevance of these bases in our Privacy Notice.

WHAT ARE YOUR RIGHTS?

The GDPR enhances your rights in respect of your personal data.

You have the right to:

- information about our processing of your data; this is detailed in our Privacy Notice
- access your data, information and copies of your data
- object to processing, including profiling/direct marketing
- restrict our use of your data while you challenge our processing
- erasure of your data in certain circumstances (aka 'to be forgotten')
- rectify your data where it might be incomplete or inaccurate
- portability: be sent a copy of your data in a machine readable format
- automated decisions: know about and intervene in automated decision making including profiling

COMPLAINTS

You have a right to complain to the relevant Supervisory Authority (Information Commissioner's Office NI) about any of our processing.

FOR MORE INFORMATION

If you would like further information in respect of any of the above please contact us on (028) 9445 2759 and ask for the Manager.