

APPLICATION FOR MEMBERSHIP (Northern Ireland)
DROMARA & DRUMGOOLAND CREDIT UNION LIMITED

Form AA
(Rev. 2015)

Membership No: _____

APPLICANT NAME: _____ DATE OF BIRTH: _____

ADDRESS: _____ TELEPHONE: _____

_____ MOBILE: _____

_____ EMAIL: _____

POSTCODE: _____ OCCUPATION: _____

If the applicant is less than five years at the above address, please state the immediate prior address:

I hereby apply for membership of and agree to abide by the rules of Dromara & Drumgooland 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 that I am not or have not been a member of any credit union other than those listed below.

State the names of any other credit unions of which you are or have been a member.

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Purpose of the Account

I confirm that the account is for my own personal use and benefit..... Yes/No
If you ticked No above, please specify the beneficial owner of the account.....

Applicant's Signature: Print name Date:

Approved: Date:

(FOR OFFICIAL USE ONLY)

Evidence of Identification (Copies must be attached) (Complete at least one of the following, ID must be in date)

- 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, within the last six months from today's date)

- 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:

Consent to use and disclosure/Data Protection Act 1998 and Rule 162 of the Standard Rules for Credit Unions (Northern Ireland) (2015)

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 162 of the Standard Rules for Credit Unions (Northern Ireland) (2015), 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. Email address: _____

Mobile No.: _____

Marketing

From time to time, the credit union may use your details to inform you of goods, services, competitions and/or promotional offers available from the credit union and carefully selected third parties which may be of interest to you. **We do not give your details directly to third parties.**

The use of your details for marketing purposes will depend on the preferences that you express below:

Opt-In (Marketing by email, text message and fax)

I consent to the credit union informing me of goods or services, competitions and promotional offers that may be of interest to me by email, text message or fax, available from the credit union and carefully selected third parties.

Opt-Out (other forms of marketing)

Please tick the box opposite if you do **not** want the credit union to inform you by phone or letter of goods, services, competitions and promotional offers that may be of interest to you that are available from the credit union and carefully selected third parties.

Please note that you have the right to access personal data held about you by the credit union and to correct any inaccuracies in such data.

Signature of applicant

Witnessed by (staff)

Print

Print (staff)

Date (DD/MM/YYYY)

Date (DD/MM/YYYY)

Credit Searches

Dromara & Drumgooland credit union is a member of Stubbs' Gazette which is a publication that provides details of insolvencies and court actions taken against businesses and individuals in the United Kingdom and Ireland. This check is not carried upon membership. This check will only be carried out at the stage when a member applies for a loan.

1. When you apply to us to open an account, this organisation may check the following records about you:

(a) Our own records;

(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.

(c) 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.

2. 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.

3. 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.

6. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

7. 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.

How to find out more

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 4818000 or log on to www.experian.co.uk.

