

APPLICATION FOR MEMBERSHIP.
BALLYMOTE AND DISTRICT CREDIT UNION LTD

Membership Number:

Name:

PPSN									
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Address:.....

.....

.....

Occupation:.....

Date of Birth:/...../.....

Telephone:.....

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 the above Credit Union, and declare that I am not or have not been a member of any Credit Union other than those listed as follows:

.....Credit Union Limited

.....Credit Union Limited

The information given by me on this form is true and correct to the best of my knowledge and belief. I understand that any false or misleading information given by me in connection with my application for or my membership with the Credit Union may result in termination of my membership, apart from any other legal sanctions that may apply.

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:

Date:/...../.....

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IN THE EVENT THAT THE APPLICATION FOR MEMBERSHIP IS IN RESPECT OF A PERSON WHO IS UNABLE TO GIVE RECEIPTS: (e.g. – child)

I/We hereby apply for membership in the name of.....and I/We acknowledge that all shares/deposits arising from this membership now and hereafter shall be his/her sole property and all withdrawals shall be applied to his/her sole benefit.

In the event of the account being opened by more than one person it is required that:

Both parties/either party (select relevant option) must be present to make withdrawals.

In the event of the account being opened by a person other than a parent/guardian of the member, {insert name of parent/guardian}.....as parent/guardian shall be nominated to give any necessary Instructions should the member be unable to do so.*

Signed:Parent(s)/Guardian(s)/Other*

Date:/...../.....

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Consent to use and disclosure/Data Protection Acts, 1988 and 2003 and Section 71 of the Credit Union Act, 1997 (as amended).

I understand that under the Data Protection Acts, 1988 and 2003 (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 Section 71 of the Credit Union Act, 1997, the Credit Union, subject to exceptions listed in the Section, 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

1. I consent:
 - i. To you seeking information concerning applications for loans and my credit history from the date of my original consent from any Credit Union and for that purpose you may disclose any relevant information in any loan application which I may make to you or which you may have concerning me to any such Credit Union;
 - ii. To any Credit Union disclosing information to you concerning applications for loans and my credit history from the date of my original consent with any such Credit Union;
 - iii. To you disclosing any information in any application (including loan application) or in respect of any account or transaction of mine with the Credit Union from the date of my original consent to officers or employees of the Irish League of Credit Unions for the purpose of fulfilling our requirements and 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 applications and administering any accounts I maintain with the Credit Union.

2. From time to time, the Credit Union, or third parties selected by the Credit Union, may use your details to inform you of goods and/or services which may be of interest to you.

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, or third parties selected by the Credit Union, informing me of goods or services that may be of interest to me by email, text message or fax.

Opt-Out (other forms of marketing)

Please tick the box opposite if you do not want the Credit Union or third parties selected by the Credit Union, to inform you by phone or letter of goods or services that may be of interest to you.

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.

Applicants Signature:

Date:...../...../.....

Print Name:

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Required Documentation - Copies must be attached.

If the account is for a minor (parent/guardian to take receipts) copies of the documents below must also be attached for Either party/ Both parties (select relevant option) responsible for taking receipts for the account.

EVIDENCE OF IDENTIFICATION - (current and in date)

(A Copy must be attached)

(Complete one or more of the following:)

- Current Valid Passport
- Current Valid Driving Licence
- ML 10 Identification Form from the Garda Síochána
- National Identity Card
- Other*
- *Please specify

EVIDENCE OF ADDRESS - (dated in last six months)

(A Copy must be attached)

(Complete one or more of the following:)

- Original Recent Household Bill
- Electoral Register
- Document from Revenue Commissioners
- Or other Government Departments
- Original Recent Bank Statement
- Telephone/Street Directory
- Other*
- *Please specify.....

EVIDENCE OF PPS

(Complete one or more of the following:)

(A Copy must be attached)

- Payslip / P60
- Revenue or Social Welfare letter
- Pension Book
- Medical/Health/Drugs payment Card

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

Signed:
(Membership Committee)

Date:/...../.....

Note: Evidence of parentage/guardianship should be obtained and held for future dealings in relation to the account.

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FORM OF NOMINATION
SINGLE / MULTIPLE NOMINEES

I, [print name]..... **Membership Number:** _____
of [print address].....
.....
.....

a member of the above credit union, hereby revoke all previous nominations and nominate the following **person or persons**

	Nominee 1	Nominee 2	Nominee 3
Name/s			
Address/es			

to become entitled to such property in the credit union (whether in savings, loans, insurances), not exceeding the limit of the amount for the time being authorised by law which I may have at the time of my death.

Notes:

*This form should be completed **only** following admission to membership of the nominator. This form should be adapted if specific property only is to be nominated.*

*Under section 21(4) of the Credit Union Act 1997, a nomination is **not revocable or variable by the will of the nominator or by any codicil to his/her will.***

*Under section 21(6) of the Credit Union Act 1997 the **marriage of a member of a credit union revokes any nomination made by him/her before his/her marriage.***

*Under section 21(7) a **nomination shall be revoked by the death of the nominee before the death of the nominator.***

Under Section 21(1) of the Credit Union Act 1997, the form of nomination must either (a) be made in a book at the registered office of the credit union or (b) delivered to the registered office during the nominator's lifetime.

Signed: _____ **Date:** _____

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Deposit Guarantee Scheme – Depositor Information Sheet

This Sheet is for the Applicant to retain.

Basic information about the protection of your eligible deposits	
Eligible deposits in Ballymote Credit Union are protected by:	The Deposit Guarantee Scheme (“DGS”) ⁽¹⁾
Limit of protection:	€100,000 per depositor per credit institution ⁽²⁾
If you have more eligible deposits at the same credit institution:	All your eligible deposits at the same credit institution are ‘aggregated’ and the total is subject to the limit of €100,000 ⁽²⁾
If you have a joint account with other person(s):	The limit of €100,000 applies to each depositor separately ⁽³⁾
Reimbursement period in case of credit institution’s failure:	20 working days ⁽⁴⁾
Currency of reimbursement:	Euro or, for branches of Irish banks operating in another member state of the EEA, the currency of that member state.
To contact Ballymote Credit Union for enquiries relating to your account:	Ballymote Credit Union The Rock Ballymote Co. Sligo Tel: 071-9189022 Email: ballymotecreditunion@eircom.net
To contact the DGS for further information on compensation:	Deposit Guarantee Scheme Central Bank of Ireland PO BOX 11517 Spencer Dock North Wall Quay Dublin 1 Tel: 1890-777777 Email: info@depositguarantee.ie
More information:	www.depositguarantee.ie
Acknowledgement of receipt by the depositor:	

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Additional information

(1) Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory deposit guarantee scheme. If insolvency should occur, your eligible deposits would be repaid up to €100,000.

(2) General limit of protection

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the DGS. This repayment covers at maximum €100,000 per person per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

(3) Limit of protection for joint accounts

In case of joint accounts, the limit of €100,000 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 €100,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above €100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:

- (a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- (b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits;
- (c) the depositor's marriage, judicial separation, dissolution of civil partnership, and divorce;
- (d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person's death or a legacy or distribution from the estate of a deceased person.

More information can be obtained at www.depositguarantee.ie

(4) Reimbursement

The responsible deposit guarantee scheme is:

Deposit Guarantee Scheme, Central Bank of Ireland, PO Box 11517, Spencer Dock, North Wall Quay, Dublin 1.

Tel: 1890-777777. Email: info@depositguarantee.ie. Website: www.depositguarantee.ie.

It will repay your eligible deposits (up to €100,000) 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 days from 1 January 2024 onwards, save where specific exceptions apply.

Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will only be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme.

Other important information

In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.