

Instruction to your Bank or
Building Society to pay by Direct Debit

To the manager

Bank/Building Society

Address:

Postcode:

Name(s) of Account holder(s)

Sort Code
 - -

Bank/Building Society Account Number

Reference

Instructions to your Bank or Building Society

Please pay Grampian Credit Union Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Grampian Credit Union and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Payment of (please write amount to be collected) £ to

be debited from my account on (please choose from below):

Monday of each week

Friday of each week

1st of each month

18th of each month

Every 4th Tuesday (4-weekly payment)

Last working day of each month

(This guarantee should be detached and retained by the payer)

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Grampian Credit Union will notify you 5 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Grampian Credit Union or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

Saving for the Future

Who Can Join?

Our Junior Accounts are for children whose parents, grandparents or legal guardians are existing members of Grampian Credit Union.

Who Can Save?

Parents, guardians, and relatives can contribute to the Junior Savers account as well as the Junior Saver.

How much interest will I receive?

This can vary. The rate is set at the AGM

How Much Can I Save?

The adult member opening the account commits to paying a minimum of £5 a month to the account by increasing their own personal credit union contributions. Lump sum payments can also be made at any time. There is a maximum savings limit of £10,000 on a Junior Savings Account.

What Charges are made?

There are **NO** charges on our Junior Savers Accounts!

Freepost RSLH-HEYU-TCKT

Grampian Credit Union Ltd

224-226 Holburn Street

Aberdeen

AB10 6DB



*Junior
Membership
Application*



Declaration & Data Protection

I declare that:

- I am the parent, grandparent or legal guardian of the child named on this form.
- I agree to act as trustee of this account until the junior member reaches 16 / 18 (please delete as appropriate)
- I understand that at this age they will become responsible for their own account.
- I understand that Grampian Credit Union is required by law to hold proof of the Junior Member's address.

I have provided two of the following documents as proof of the Junior Member's identity and address:

- Junior member's birth certificate
- Junior member's passport
- Junior member's national health card
- Child benefit book for junior member

Signature

(of Trustee)

Key Information

Account will be opened upon first contribution to the account following approval of junior membership. This will continue unless you advise us that you wish to close the account.

In terms of the Data Protection Act 1998 (as amended), Grampian Credit Union is data controller of the information you have provided on this form. Your details will be held at the address overleaf to set up and administer your Junior Savings Account. We will not pass your details to any third party without your written approval. Grampian Credit Union is authorised and regulated by the Financial Services Authority. Members' savings are protected by the Financial Services Compensation Scheme.

We also require proof of ID from the trustee which we can carry out online:

- I am already a member
- Please carry out an online ID check
- I have included proof of ID/address

Junior Member Details

Full name

Address

Postcode

Date of birth

Account Trustee

Full name

Address

(if different from child's)

Postcode

Tel (Home)

Relationship to child

Member no. (if applicable)

Password

Savings Details



Monthly/weekly amount

£

Usual Payment Method:

Payroll Deduction

Direct Debit Deduction

PayPoint Card

Payroll Deduction Amendment Form

The account trustee should complete this section if he/she already saves through payroll and would like to use this method to save in the junior account.

Name of Account trustee

GCU Member No.

Employer

Full Payroll Reference No.

PLEASE CHANGE THE AMOUNT OF MY PAYROLL DEDUCTION :

From £ _____ To £ _____ per week/month (Delete as appropriate)

Signature _____

Date _____