



Four empty boxes for membership number

MEMBERSHIP APPLICATION FORM

Form fields for personal details: Title, First Name, Middle Name(s), Surname, Date of Birth, Gender, Home, Work, Mobile, Email Address, Email Type, National Insurance Number, Nationality, Marital Status, Number of dependents

Form fields for address and employment: Current address and postcode, How long have you lived at this address?, Previous address, Accommodation type, Employment Status, Net Monthly Income, Your Occupation, Current employer name & address, How long have you worked for this employer?

BANK DETAILS

Please complete if you would like to have savings transferred from your credit union account to your bank account

Form fields for bank details: Account Holder's Name, Account Sort Code, Account Number

BENEFICIARY DETAILS

All Grampian Credit Union members have free life insurance on their savings and loans (*terms and conditions apply*). Please nominate below who you would like to benefit from this service in the event of your death:

Name of nominated person:

I declare the above as the person to whom my property in Grampian Credit Union as may be mine at the time of my death should be transferred.

Nominated person's relationship to you:

Nominated person's Date of Birth:

Nominated person's address:

Postcode:

Nominated person's telephone number:

Is this person a member? Yes No

FRIENDS of GRAMPIAN CREDIT UNION LOTTERY (FGCU)

I wish to apply for _____ tickets (£1 per ticket) per draw in the monthly private Members' Lottery (max of 10 tickets per month). I understand that in making this application to join the Lottery that this amount will be in addition to my regular weekly / monthly savings. **Please ask for Terms and Conditions or see www.grampiancreditunion.co.uk**

OTHER INFORMATION

Have you ever taken out a high cost loan with another credit lender, e.g. a pay day loan company, door step lender or loan shark? Yes No

If yes, please state name of lender (s):

Where did you hear about Grampian Credit Union? (Please tick):

Workplace / Payslip message Bank of Scotland Referral Friend or family

Website Newspaper Facebook / Twitter Leaflet / Poster

TV / Radio Other (please specify)

Current Member Please give Member's Name or Number so we can reward him/her

CHECKLIST AND SIGNATURE

Please tick to show that you have:

1. Completed fully & Signed form 2. Provided two forms of identification 3. Pay Mandate (Payroll/Direct Debit)

I hereby apply for membership of Grampian Credit Union Limited and agree to abide by its rules. I declare that the information given by me on this form is true and correct to the best of my belief. I also agree to Grampian Credit union carrying out enquiries to confirm my details including an on-line identification search.

In accordance with the **General Data Protection Regulation of 25 May 2018**, we are committed to protecting our members' privacy. The credit union requires any information marked as mandatory for membership to either meet legal obligations or to enable us to perform our contract with you. **To read our full Privacy Notice and Policy for retaining members data** please see www.grampiancreditunion.co.uk or contact us at: admin@grampiancreditunion.co.uk or 01224 561506.

The Credit Union will from time to time contact you by sending newsletters, statement message, surveys, new terms and conditions or information about any changes to the way your account(s) operates. Please tick this box if you would like to be contacted for these purposes by

Email SMS Post

Your Signature:

Please send completed forms and attachments to the address below:

Amicable House, 250 Union Street, Aberdeen, AB10 1TN.

Tel: 01224 561506 Email: admin@grampiancreditunion.co.uk Web: www.grampiancreditunion.co.uk



grampian
credit union

GRAMPIAN CREDIT UNION LTD

PAYROLL DEDUCTION FORM

This form should be returned to us at:

Grampian Credit Union Ltd
Amicable House
250 Union Street

Aberdeen
AB10 1TN

Tel: 01224 561506

Credit Union Membership No:

EMPLOYER NAME:

PAYROLL REFERENCE NO:
(as shown on latest payslip)

'I authorise my payroll department to deduct from my salary the sum of
£ each payday and remit the amount so deducted to Grampian Credit Union Ltd. **weekly /
monthly** (delete as appropriate).

I understand that the payroll office will continue with this deduction until they are advised of any changes by the Credit Union. In signing this payroll mandate I agree to these terms.'

SIGNATURE _____ DATE ___/___/___



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



Please fill in the whole form and send it to: Grampian Credit Union Ltd,
Amicable House, 250 Union Street, Aberdeen, AB10 1TN.

Service User Number

Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

6	3	0	6	2	0
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Name(s) of Account Holder(s)

Instruction to your Bank or Building Society

Please pay Grampian Credit Union Ltd 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 Ltd and if so, details will be passed electronically to my Bank/Building Society.

Bank/Building Society account number

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Branch Sort Code

--	--	--	--	--	--

Reference

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Signatures
Date

DDI4
Banks and Building Societies may not accept Direct Debit Instructions for some types of account

This is not part of the Instruction to your Bank or Building Society and must be detached by Grampian Credit Union Ltd before submission to the Paying Bank.

Payment of (amount) £_____ to be debited from my account on (PLEASE SEE OPTIONS BELOW):

- * Monday of each week
- * Friday of each week
- * 1ST of each month
- * 18th of each month
- * Last working day of each month

If you are not the named bank account holder above, please provide the name and address of the account holder

Name of above Bank Account Holder:

Address of Bank Account Holder:

This guarantee should be detached and retained by the Payer.



The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Grampian Credit Union Ltd will notify you at least 5 working days in advance of your account being debited or as otherwise agreed. If you request Grampian Credit Union Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Grampian Credit Union Ltd or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
If you receive a refund you are not entitled to, you must pay it back when Grampian Credit Union Ltd asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

ACCEPTABLE DOCUMENTS IDENTITY VERIFICATION

Two forms of identification are required to join Grampian Credit Union:

- One document for name ID
- One document for address ID

The same document cannot be used to confirm both name and address.

Name ID

- Signed Passport (current)
- UK Photo Driving Licence – Full or Provisional
- Benefit Documents*
- State Pension Documents*
- Inland Revenue Tax Exemption Certificate
- Inland Revenue Tax Notification Document*

Address ID

- Utility Bill (e.g. gas, electricity, water) – less than 3 months old
- Council Tax Bill – valid for current year
- Financial Statement (e.g. Bank / Building Society / Credit Card / Store Card Statement) – confirming a transaction carried out in the last 3 months and your address
- Mortgage statement – most recent
- UK Photo Driving Licence
- Benefit Documents*
- State Pension Documents*
- Council Rent Card - Current
- Tenancy Agreement – Current
- Solicitor's Letter – confirming house sale / purchase.

We cannot accept mobile phone bills, catalogue bills or TV licences.

* Must contain specific information relevant to you, i.e. payment amounts etc

Verifying the identity of a child (aged up to 15 years):

Where the account is opened for a child documentary evidence of ID for both the child's name and address will be required.

Name ID

- Signed Passport
- Birth Certificate
- National Health Card
- Child Benefit letter with child's name on it.

Address ID

Acceptable address ID must be provided from the above list, which can be in the name of the parent or guardian with whom the child resides.

Online ID checks

As part of our due diligence with regard to ID checks we may also carry out an online check using a credit bureau. This will not affect your credit report as it is only to confirm your ID.

SHARE ACCOUNT TERMS AND CONDITIONS

1. A Share Account is a savings account and provides membership of Grampian Credit Union.
2. A joining fee of £5 is payable on opening the Share Account.
3. Members should have a minimum balance of £10 to retain membership of the Credit Union. The minimum savings requirement is £12 per month.
4. Membership will commence from the date of the first deposit. Savings may be by Payroll deduction, Direct debit, Standing order, or Bank transfer (Subject to other conditions like loan repayments)
5. ***Each member is permitted to hold a maximum of £40,000 or 1.5% of the total shareholding of the Credit Union, whichever is greater in Grampian Credit Union. Deposits may be subject to current Money Laundering Verification.**
6. Cheque deposits require nine days clearance from the date of deposit. Direct debits, 3 days from receipt and Standing Orders 24hours from receipt.
7. Members may make unlimited share withdrawals, subject to the terms of any loan or other services. Notice of withdrawal must be made by telephoning/emailing the Credit Union office, or via Grampian Credit Union's website, or by completing the appropriate withdrawal form and submitting it to the Credit Union office.
8. An Annual Dividend may be paid, gross of tax, on all sums deposited, subject to surplus. Grampian Credit Union is not responsible for tax declarations and does not give advice on tax due on dividends. Please contact HMRC for advice if required.
9. The Dividend will be recommended by the Board of Directors and authorised by the members at the Annual General Meeting. Any Dividend due will be paid within 5 working days after the AGM and will be backdated accordingly.
10. Any Dividend paid may be freely withdrawn by the member.
11. The Annual Dividend will only be applied to active member accounts. Members who leave the Credit Union within the Dividend year forfeit the right to any Dividend. In addition, the Dividend will not be paid to members who have a current bad debt within the Credit Union.
12. A member may leave the Credit Union at any time without penalty, providing no loans or debts are outstanding. All Share Accounts will terminate on closure of the membership.
13. Grampian Credit Union reserves the right to apply certain charges to members' share accounts. For details of these charges please refer to the tariff of Charges below.

Annual Administration Fee	£6.00
Copy Statement sent by post	£5.00
CHAPS transfer	£25.00
Unpaid/ Returned Direct Debits	£3.00
Stop BACS Payment	£10.00
Stop / Cancel a Credit Union Cheque	£10.00
Letter confirmation savings in GCU account	£10.00

***Please contact the office if you think your account will exceed £40,000 to discuss the maximum shares at that time. If a member's account exceeds the maximum shares allowed, the credit union reserves the right to return the excess amount to the member by cheque.**