



Application for membership Enniskillen Credit Union

Member Details

Title: (Mr/Mrs/Miss/Ms) (*Delete as appropriate*)

Name:.....

Address:.....
.....
.....

Post Code:.....

Membership Number:

Date Of Birth:...../...../.....

Male/ Female (*Delete as appropriate*)

Place of Employment:.....

Home Phone:.....

Mobile:.....

Email:.....

If you have been living at your current address for less than **3 years** please state your previous address:

.....
.....

Politically Exposed Person (PEP)

Are you a Politically Exposed Person?

Yes

No

Are you related to or a close Associate of a PEP?

Yes

No

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.

I hereby apply for membership of and agree to abide by the rules of Enniskillen 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. I understand that any false or misleading information may result in the termination of my membership.

It is important that you read and understand the section entitled Your Information (including the parts about credit reference and fraud protection agencies) 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.

Applicant's Signature:.....

Date:

I confirm that this account is for my own personal use:

Yes No

If you have selected No above please specify the beneficial owner

.....

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

Keeping you informed: Direct Marketing

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 you consent to being contacted by ticking **Yes** or **No** to each method of communication

	Yes	No
Post		
Email		
Landline		
Mobile		

Applicant's Signature:..... Date:

You have a right to notify us free of charge at any time of your right to refuse such marketing by writing to us 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.

Financial Services Compensation Scheme Information Sheet and Exclusions List Declaration

Please tick the box below to confirm the following:

I acknowledge receipt of the Information Sheet and Exclusion List



Member's savings are protected up to a total of £85,000 by the Financial Services Compensation Scheme

Your information

This section tells you why we collect information, who we might share it with, what we do with the information you give us and how we protect your privacy. We'll only share your information in the ways we've explained in this section or if the law or our regulators say we have to.

In this section, 'we', 'us' and 'our' refer to Enniskillen Credit Union Limited.

The registrable particulars of the credit union are as follows:

Enniskillen Credit Union Limited

27 Darling Street

Enniskillen

Co Fermanagh

BT74 7DP

Purpose of Data Collection, Processing or Use

A credit union is a member-owned financial cooperative, democratically controlled by its members, and operated for the purpose of promoting thrift, providing credit at competitive rates, and providing other financial services to its members. Data collection, processing and use are conducted solely for the purpose of carrying out the abovementioned objectives.

Description of the affected groups of individuals and the associated data or data categories

Personal data pertaining to the following groups of individuals is collected, processed and used insofar as this is necessary to fulfil the credit union's objectives

Member data

Address data, bank data, contract data, signatures, identification documents, date of birth, email, telephone, salary, occupation, accommodation status, mortgage details,

Previous addresses, spouses, partners, nominations, National Insurance numbers (where appropriate)

Employee data

Address data, bank data, applicant data, contract data, human resource and management data

Data of officers of the credit union (including Address data, contract data)

Data Retention Periods

The legislation and regulations that we operate under has enacted various data retention provisions and periods. Once the retention period has expired, the respective data will be permanently deleted if it is no longer relevant to the execution of the contract. Data that is not affected by these provisions will be deleted if the objectives mentioned above no longer apply. If you require further information please contact us.

Planned data transmission to third countries

There are no plans for a data transmission to third countries

Our use and sharing of your information

We may collect and use relevant information about you, your transactions, your use of our products and services, and your relationships with us:

- to process applications you make;
- to maintain your credit union account with us; and for the following specific reasons:
 - a) tax liability
 - b) regulatory and statutory requirements
 - c) compliance with our anti-money laundering and combatting terrorist financing obligations;
 - d) credit assessment and credit reference agencies;
 - e) customer service;
 - f) marketing and market research;
 - g) product analysis;
 - h) insurance;
 - i) audit;
 - j) third parties;
 - k) Irish League of Credit Unions Savings Protection Scheme; and
 - l) administrative purposes.

a) Tax liability

We may share information and documentation with domestic and foreign tax authorities to establish your liability to tax in any jurisdiction. We shall not be responsible to you or any third party for any loss incurred as a result of us taking such actions.

b) Regulatory and statutory requirements

To meet our duties to regulators (the Financial Conduct Authority (FCA) and the Prudential Regulation Authority ((PRA), we may allow authorised people to see our records (which may include information about you) for reporting, compliance and auditing purposes. For the same reason, we will also hold the information about you when you are no longer a member.

We may also share information with certain statutory Bodies such as Department for the Economy (DfE), the Financial Services Compensation Scheme (FSCS) and Financial Ombudsman Service (FOS) if required by law.

c) Compliance with our anti- money laundering and combatting terrorist financing obligations

The information provided by you in this membership application will be used for compliance with our customer due diligence and screening obligations under anti-money laundering and combatting terrorist financing obligations under the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 and associated legislation.

d) Credit Assessment and Credit Reference Agencies

We may share information with credit reference agencies to verify your identity and suitability for an account, using information from the Electoral Register and other public sources.

When you apply to us to open a credit union account, we may check the following records about you

(a) our own records;

(b) records at credit reference agencies. When credit reference agencies 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; and

(c) Those at fraud prevention agencies.

The searches may assess this application for the purpose of verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at credit reference agencies and fraud prevention agencies to manage your account with us a part of our ongoing customer due diligence.

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. Credit reference agencies 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 credit reference agencies to break that link.

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 fraud prevention agencies and other organisations involved in crime and fraud prevention.

Further information about credit reference agencies, and financial connections and how they may be ended, can be obtained from the credit reference agencies:

Experian
(www.experian.co.uk), Equifax
(www.equifax.co.uk); and
Callcredit
(www.callcredit.co.uk).

e) Customer Service

To help us improve our service to you, we may use information about your account help us improve our customer service.

f) Marketing and Market Research

To help us improve and measure the quality of our products and services we undertake market research from time to time. This may include using the Irish League of Credit Unions and/ specialist market research companies.

Further details regarding the marketing activities we undertake are provided in the section marked

Keeping you informed: Direct Marketing.

g) Product Analysis

We may use your information for research purposes and regular statistical analysis (including risk and credit analysis) to develop, improve and market our products and services, to understand your preferences and to produce management information.

h) Insurance

We provide products and services to our members involving insurance Loan Protection (LP), Life Savings (LS) and Death Benefit Insurance (DBI). To administer these products and services we will pass your details to ECCU Assurance DAC (ECCU), a life insurance company, wholly owned by the Irish League of Credit Unions which exists to provide insurance to credit unions affiliated to the Irish League of Credit Unions. This may include sensitive personal data such as data about your health. This information will be shared with ECCU to allow it deal with insurance underwriting, administration and claims on our behalf. Where relevant, ECCU may use details about your health, such as the information you given us and reports from your doctor, to decide whether to offer you insurance on what terms. You will be provided with an opportunity at a later date to consent to the transfer of any sensitive data from us to ECCU as your specific consent is required in that regard.

This information is shared between us and ECCU in a controlled manner and only where it is relevant and appropriate.

i) Audit

To meet our legislative and regulatory duties to maintain audited financial accounts, we appoint an external auditor. We will allow the external auditor to see our records (which may include information about you) for these purposes.

j) Third parties

We may appoint external third parties to undertake operational functions on our behalf. We will ensure that any information passed to third parties conducting operational functions on our behalf for this purpose will be protected in line with data protection law.

k) Irish League of Credit Unions Savings Protection Scheme

We are affiliated to the Irish League of Credit Unions (ILCU) and have the benefit of being a member of the ILCU Savings Protection Scheme (SPS). We may disclose information in your application or in respect of any account or transaction of yours from the date of your original consent to authorised officers or employees of the Irish League of Credit Unions for the purpose of fulfilling requirements under the SPS.

l) Administrative and training Purposes

We will use the information provided by you, either contained in this form or any other form or application, for the purpose of assessing this application and administering any accounts you maintain with the credit union.

We may use information about your account for training staff to improve our processes and procedure.

Under the General Data Protection Regulation (GDPR) which comes into force from 25 May 2018, new rights will exist as well as a strengthening of existing rights. These include the right to be informed, the right of access, the right to rectification, the right to erasure, the right to restrict processing, the right to data portability, the right to object and rights in relation to automated decision making and profiling. If you require further information please contact us.

Ensuring our information is up to date and accurate

We want the service provided by us to meet your expectations at all times. For us to offer a first class service and meet your expectations, we need the information we hold about you to be accurate and up to date. Please help us by telling us straightaway if there are any changes to your personal information

Information Commissioner's Office (ICO)

The ICO is the government appointed office with responsibility for data protection. They can assist with any complaints or questions you may have. They can be contacted on 01625 545740 or online at www.ico.gov.uk.

Tax Residency for the purposes of the Common Reporting Standard

- **If you are tax resident in another country, please provide your Tax Identification Number ("TIN") and Country of Tax Residence:**

1.TIN*																							
Country of Tax Residence*																							
2.TIN*																							
Country of Tax Residence*																							

I confirm that the information provided is true and correct to the best of my knowledge, and that if my circumstances change, I will notify the credit union:

Applicant Signature..... Date:

- **If you are not tax resident in another country, please sign the following:**

I wish to declare that I am not resident for tax purposes in any other country, and that if my circumstances change, I will notify the credit union:

Applicant Signature..... Date:

***Mandatory Field**

****This information is being sought for the purposes of reporting obligations under the Common Reporting Standard (CRS), as provided for by the International Tax Compliance Regulations 2015. The information required to be reported under the CRS, including name, address, TIN, account number, account balance and payments on the account will be provided to the HMRC and may be exchanged securely with another Competent Tax Authority in your jurisdiction of tax residence, but such information will at all times be treated with the strictest confidentiality as required by the data protection legislation. Only data that is legally required to be reported will be provided to the HMRC.**

For more information on this, please speak to your credit union or see <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

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

Evidence of Identification (Copies must be attached)

Current Valid Passport

Current Valid Driving Licence

National Identity Card

Other*

*Please specify.....

Evidence of Address Verification (Copies must be attached)

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)

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

Signed:..... (Membership Committee) **Date:**.....