





## Ballincollig Credit Union Ltd. Application for Membership Joint Account



**Consent to use and disclosure/Data Protection Acts, 1988 and 2003**

We, the joint tenants understand that under the Data Protection Acts, 1988 and 2003 (the "DPA"), our consent may be required for the credit union to process personal data which it may have in its possession concerning us (including disclosure to third parties). We note that this personal data may include sensitive personal data within the meaning of the DPA, the processing of which requires our explicit consent. We 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 our consent, any information that concerns our accounts or transactions with the credit union.

For the purpose of assessing any applications (including loan applications) which the authorised tenant may make to you and generally for administering and monitoring any accounts we have with the credit union, including any loan accounts the authorised tenant may have from time to time with you, we consent:

- (i) To you seeking information concerning applications for loans and our credit history from any credit union affiliated to the Irish League of Credit Unions ("the League") and from any credit reference bureau or agency operated or arranged by the League and for that purpose you may disclose any information in any loan application which we may make to you or which you may have concerning us to any such credit union or to any such credit reference bureau or agency;
- (ii) To any credit union affiliated to the League or any credit reference bureau or agency operated or arranged by the League disclosing information to you concerning applications for loans and our credit history with any such credit union or otherwise;
- (iii) To the processing of any information relating to us, either contained in this form or otherwise, for the purpose of assessing applications and administering any accounts we maintain with the credit union.
- (iv) 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 service 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 individuals have the right to access personal data held about them by the credit union and to correct any inaccuracies in such data.

**Signed (1):** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Signed (2):** \_\_\_\_\_ **Date:** \_\_\_\_\_

For internal use only							
Evidence of Identification: (Copies must be attached) (Please ✓)		App. (1)	App. (2)	Evidence of Address: (Copies must be attached) (Please ✓)		App. (1)	App. (2)
Current Valid Passport				Original Recent Household Bill (dated within last three months)			
Current Valid Drivers License				Bank Statement (dated within last three months)			
Current Valid GNIB card (photo)				Government Correspondence (dated within last three months)			
Details:	(1)			Birth Certificate			
	(2)			Details:	(1)		
					(2)		

APPLICATION TAKEN BY: \_\_\_\_\_ PROPOSED BY: \_\_\_\_\_

SECONDED BY: \_\_\_\_\_

Application approved and details verified in accordance with Standard Rules by:

Signature: \_\_\_\_\_ **(Membership Committee)**