



Application for Membership by Group or Society

Account No:

Account Type:		<input checked="" type="checkbox"/>
Regular Share Account (DIRT Declared by member)		
Taxable Share Account (DIRT Automatically deducted)		

GROUP or SOCIETY DETAILS:	
GROUP NAME:	
ADDRESS:	
TEL NUMBER	
EMAIL ADDRESS	

I/We
 The duly designated officer(s) on behalf of
 By virtue of a resolution thereof dated the Day of 201_
 Hereby apply on its behalf for membership & agree to abide by the rules of the above credit union.

The information given by us on this form is true & correct to the best of our knowledge & belief. We understand that any false or misleading information given by us in connection with this application for the group/society's membership with Ballincollig Credit Union may result in the termination of membership of the group/society, apart from any legal sanctions that may apply.

COMMITTEE MEMBERS & SECRETARY

Name (BLOCK CAPITALS)	Residential Address	DOB	Committee Position
<input style="width: 95%; height: 30px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>
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AUTHORISED SIGNATURES ON ACCOUNT (insert "X" as appropriate)

On the signature(s) of:

Any One Any Two Both All Sig's

GROUP ACCOUNT MEMBERS SIGNATURES

Signatory (BLOCK CAPITALS)	Position	Specimen Signature (Sign within Box)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Signatory (BLOCK CAPITALS)	Position	Specimen Signature (Sign within Box)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Signatory (BLOCK CAPITALS)	Position	Specimen Signature (Sign within Box)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Signatory (BLOCK CAPITALS)	Position	Specimen Signature (Sign within Box)
<input type="text"/>	<input type="text"/>	<input type="text"/>

For internal use only			
Evidence of Identification: (Copies must be attached) (Please ✓)		Evidence of Address: (Copies must be attached) (Please ✓)	
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)	
Other Group Membership Details Required			
Copy of Written Rules or Memorandum and Articles of Association, if applicable		Properly authorised mandate seeking application for membership, conferring authority on those duly designated to sign above who will operate the account	
Names, Addresses (residential & business), Occupations and Dates of Birth of Trustees/Directors.		Minutes of Meeting held specifying the names of members to operate account on groups behalf	
Details:		Details:	

Application for Membership by a Group Or Society

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

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.

For the purpose of assessing my application for membership, assessing any loan applications which I may make to you and generally for administering and monitoring any accounts I have with the credit union, including any loan accounts I have from time to time with you:

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 applications) 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.

Chairperson 's Signature: _____ **Date:** _____

Secretary 's Signature: _____ **Date:** _____

Witnessed by: _____

Application taken by: _____

Proposed by: _____ **Seconded by:** _____

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

Signature: _____ **(Membership Committee)** **Date** _____

Terms and Conditions of Membership

These terms and conditions of membership of Ballincollig Credit Union Ltd (BCU) set out the basis on which persons become and are members of BCU

- (a) These are the terms and conditions of membership of BCU, whose registered office is **Credit Union House, Harrington Street, Ballincollig, Co. Cork**
- (b) BCU is registered as a Credit Union with the Central Bank of Ireland. BCU is regulated by the Central Bank of Ireland.
- (c) BCU provides a range of financial services and products to its members.
- (d) It is a condition of membership of BCU that all members agree to:
1. abide by the rules of Credit Union;
 2. the specific terms and conditions of any of the individual products or services as provided by BCU. These specific terms and conditions of products or services will be provided either with the products or service or from time to time by BCU;
 3. participate in and contribute the required annual premium, by deduction from their Credit Union accounts, to any group life scheme as operated or arranged by BCU and as passed by the members of BCU voting at an AGM;
 4. the terms and conditions on the provision of life cover on savings and loans by BCU and accept that the levels of cover and terms and conditions of its provision can change at the discretion of BCU.
 5. pay any charges for services or products being provided by BCU as notified from time to time. BCU may impose charges for certain products or services provided.
- (e) BCU has a Code of Conduct/Conflicts of Interest policy in place to ensure that any conflicts of interest that arise are properly dealt with. Any conflict of interest that arises will be noted, registered and dealt with in accordance with this policy.
- (f) BCU have a complaints procedure in place. This procedure details how complaints will be recorded, investigated and resolved. Should a member have reason to complain, they should firstly contact the designated officer. If the complaint is not resolved to the member's satisfaction, they will be provided with an official complaints form for submission to the Complaints Officer.
- (g) BCU are members of the Deposit Guarantee Scheme administered by the Central Bank of Ireland. This scheme protects savings up to a maximum of €100,000 per member.
- (h) Where a member defaults on an agreement with BCU, BCU retains the right to terminate that agreement and to take such steps as it considers necessary to recover what is owed to BCU.
- (i) The Data Protection Acts 1988 and 2003 and any BCU Data Protection Policy which may be in place from time to time govern how members' personal data or information is used by BCU.
- (j) BCU may use credit reference agencies to complete searches on members relating to loan applications and loan account maintenance. It is a condition of getting a loan in BCU that consent is provided by the member to the completion of a credit reference search. BCU retains the right to change this policy.

External Politically Exposed Person (PEP) Consideration

- Have you or any of your immediate family members in the past 12 months been entrusted with a prominent public function in any state outside Ireland e.g. Head of State, Head of Government, Government Minister, Member of the Supreme Court or other high level judicial body or a member of the senior management of a state-owned enterprise
YES _____ NO _____
- If a family member falls into the above category, please specify relationship

- Are you resident in Ireland? YES _____ NO _____

Member Signature _____ Date _____
Witnessed by _____ Date _____

Source of Funds - What are the intended source of funds for this account? _____

Official Use Only

- Is the Member a PEP? YES _____ NO _____
- If the Member is a PEP, update AML Status in System. YES _____ NO _____