

Thank you for your interest in being a member with Sheffield Credit Union.

By becoming a member, you can access all the services shown in our information leaflet, and know that you are part of an ethical, not-for-profit local provider of financial services and solutions.

Please complete the application form, including the form on the back and hand it in at the office, post it in, or scan it and upload it, sending it by email or by the new website.

What happens now?

You return your application....

When you return your completed application, please also let us have:

- Proof of ID and Address (see the list of acceptable documents) - photo ID will need to be verified as a true likeness by a staff member or trusted partner at an Information Point or partner organisation.
- A one-off membership fee of £2 and minimum savings deposit of £1.

We will take copies of your original documents and will ensure these are stored securely.

How can I make payments in?

You can make savings into your account by:

Having benefits paid in, standing order from a bank account, cash at the main office, cheque made out to Sheffield Credit Union or in your name, or bank transfer.

How can I draw money out?

Complete a BACS AUTHORISATION FORM, supply a password, and we can transfer amounts to your chosen bank account if you let us know in person, by phone or email. (Fees apply for same day transfer)

Complete a SHARE WITHDRAWAL FORM to withdraw by cash (usually up to £50) at the main office, cheque (cashable at a Post Office for a £2 fee, other fees may apply, please check) or...

Apply for a pre-paid debit card (ENGAGE) and have your funds transferred to this account so you can withdraw cash, pay for goods and get cash back (terms apply).

What else can I do as a member?

You can apply for small/medium sized loans (from the UK's best value provider of loans under £2000)

You can sign up any under 16 year old for a Junior Savings account

You can have your say by attending the AGM and voting for what you would like to happen

You can save for different occasions, in different types of savings accounts

You can have a budgeting account, to make managing your money much easier.

You can access information on your account from our friendly staff, or our new website.



Sheffield Credit Union

Friendly and Affordable Financial Services

T: 0114 276 0787
E: admin@sheffieldcreditunion.com
W: www.sheffieldcreditunion.com

Sheffield Credit Union Limited
16 Commercial Street, Sheffield S1 2AT
Registered in England and Wales
Registered number: 637C

APPLICATION FOR MEMBERSHIP OF SHEFFIELD CREDIT UNION

Personal details

Approval Code

Title: Mr / Mrs / Ms / Miss

First Name

Last/Family Name

Address

Postcode

Date of birth

DD MM YYYY

National Insurance No.

Home Telephone

Mobile Telephone

Email

Landlord

Is this your address for tax purposes **Yes/No**

If no, please state your country of residence for tax purposes.

Nomination

'In the event of my death I nominate the following person(s) to whom there shall be transferred such property in the Sheffield Credit Union as is mine at the time of my death, whether in shares or otherwise'

Name

Telephone

Address

Relationship to member

Date of Birth

DD MM YYYY

Witnessed by (please print)

Signature

I confirm that I have received the FSCS information sheet supplied with this form (please tick)

Declaration

'I hereby apply for membership and agree to abide by the rules of Sheffield Credit Union and declare the information given is correct to the best of my knowledge and belief'

Signature of applicant

Date

DD MM YYYY

Data Protection Statement

In accordance with the principles of the Data Protection Act 1998, we will use the details you provide for the purposes of managing your accounts with the Credit Union. Your details will be treated confidentially and will only be shared with other agencies for the purpose of credit referencing, debt recovery, legal requirements and fraud prevention. Any personal data held by us will be confidentially destroyed 6 years after the closure of the account. A copy of our data protection policy is available on request.



Additional Information

Any sensitive data we collect from you is held in the strictest confidence and is used only for the purposes of handling your credit union account with us.

How did you hear about us

Family or friends Leaflet Sheffield Homes / Housing Job Centre
Advice Agency Shop window Internet Other (please state)

Your health

Do you consider yourself to have a disability / limiting long term illness that may affect your ability to access our services? Yes No

Do you have any mental health or mental capacity issues that you believe may affect your ability to manage your money or understand the terms and conditions of your account? Yes No

The following questions are **optional**—if you would like to give this information, it will help to shape our services.

Ethnic background

Please tick the description that best fits your ethnic background

White:

British
Irish
Gypsies & traveller
Other white background

Black or black British:

Caribbean
Somali
Other African
Other Black

Asian or Asian British:

Indian
Pakistani
Bangladeshi
Other Asian

Mixed/Dual Heritage:

White/Black Caribbean
White/Black African
White and Asian
Other mixed background

Chinese or Chinese British:

Any Chinese
background

Other Ethnic Group:

Yemeni
Other Ethnic group
Prefer not to say

Employment status

Unemployed Self employed Employed
Retired Student Other

Do you receive any benefits?

If YES, what is your main benefit

Household makeup

Single parent Single Couple - no children
Couple with children How many children?

Household status

Owner occupied Local authority housing Privately rented
Living with family/friends

Your gender

Male Female Transgender Prefer not to say



FOR ALL ADULT MEMBERSHIPS AND ALL TRUSTEES OF A JUNIOR ACCOUNT

PROOF OF IDENTITY

One item from this list

- Current signed UK or EU passport
- Current other signed passport with valid UK Visa
- Valid UK or EEA photo card driving licence (full or provisional)
- Photocard National Identity Card or EU Member State Identity Photo-Card
- Firearms Certificate or Shotgun Licence
- ID card issued by the Electoral Office from Northern Ireland
- Confirmation of receipt of benefit from a Government Agency including pensions, less than 12 months old
- Blue disabled drivers pass
- HMRC tax notification/assessment letter or statement (under 12 months old)
- Residence permit (issued by the Home Office to EU Nationals)
- Current UK non-photo driving licence

PROOF OF ADDRESS:

(NB. If a document has been used for ID it cannot also be used for proof of address)

- Valid photo driving licence (full or provisional)
- Old style full driving licence
- Bank/credit card statement (under 3 months old, not from internet, no store cards)
- UK mortgage statement (under 12 months old, not from internet)
- Current Council Tax Bill (under 12 months old)
- State benefit or pension entitlement letter
- Inland Revenue Correspondence (must show the name and current address)
- Current Local Authority tenancy agreement (not private tenancy)
- Rent book showing a payment within past 12 months
- Current house or motor insurance certificate
- TV licence letter or direct debit schedule (less than 12 months old) showing name and address, and existence of a valid TV licence
- Jobcentre Plus letter, giving National Insurance number (under 3 months old)
- Benefit letter/adjustment letter less than 6 months old addressed to individual, confirming that benefit was payable at that time
- UCAS letter less than 12 months old, showing offer of place in current/next year
- Letter confirming residency from a Nursing Home/Care Home.
- Solicitor's letter confirming house/land purchase (issued within last 6 months)
- Recent utility bill, not printed from the internet:
 - Telephone – cable or landline NOT mobile (less than 3 months old)
 - Gas or electric bill (less than 3 months old)
 - Water bill (current charging period)

FOR JUNIOR MEMBERS (in addition to ID for the adult trustee of the account):

Birth Certificate *or* Passport *or* NHS Medical Card *or* Child Benefit proof *or* Child Tax Credit proof.



Sheffield Credit Union

Friendly and Affordable Financial Services

DATA PROTECTION STATEMENT FOR MEMBERS

HOW THE CREDIT UNION WILL USE AND SHARE YOUR INFORMATION

Sheffield Credit Union will process your data in accordance with your rights under the Data Protection Act 1998. Your information may be processed by this credit union in any form and on any database used by us for the following purposes:

- to consider any applications made by you
- to help us to make credit decisions about you and anyone to whom you are linked financially or other members of your household, and to recover debts that fall into arrears and are not repaid after reasonable attempts have been made to re-instate repayments.
- to deal with your account(s) or run any other services we provide to you
- to undertake statistical analysis, financial risk assessment, money laundering checks (which may include telephoning you), compliance and regulatory reporting, fraud prevention and debt tracing
- to help us identify products and services which may be of interest to you (unless you have asked us not to).

Unless you inform us otherwise, you agree that we can forward any newsletter, statement message, new terms and conditions or information about any changes to the way your account(s) operate to your given address by post or by email. Please let a member of staff know if you do not wish to receive any information from us. We prefer to supply this by email to ensure more of our funds can be used to provide high quality services for you. Please pass on your email address to a member of staff if you wish to receive information in this way.

Sharing Information

We hold a category H Consumer Credit Licence and will disclose information outside the credit union only:

- to our agents or subcontractors for operational reasons
- to any persons, including, but not limited to, insurers, who provide a service or benefits to you or for us in connection with your account(s)
- to licensed credit reference agencies in accordance with the Data Protection Act
- to fraud prevention and other agencies to help prevent crime or where we suspect fraud
- if compelled to do so by law
- for the purpose of compliance and regulatory reporting and to confirm your identity for money laundering purposes, which may include checking the electoral register
- to HMRC (Her Majesty's Revenue & Customs) and the DWP on request of specific information.

Subject Access Rights

If you write to us and pay a fee of £10 you have a right of access to your information held by us. You have a right of access to your information held by credit reference agencies on payment of a fee to them. If you ask we will tell you the name and address of the credit reference agencies we may use.

BACS PAYMENT AUTHORISATION

This form is for the authorisation of bank transfers by telephone, and replaces any previous forms submitted for this purpose.

I authorise Sheffield Credit Union Ltd to transfer payments directly from my credit union account into my bank account as detailed below.

| | |
|-------------------------|---------------|
| Personal Details | |
| Family Name: | |
| Forenames: | |
| Tel No: | Membership No |

| |
|--------------------------------------|
| Credit Union Account Security |
| Password (maximum 10 digits) |
| Password Reminder Question |
| Mother's maiden name |

| | |
|--|--------------|
| Nominated Bank Account Details | |
| Name of Bank or Building society | |
| Name on the Account | |
| Building Society Roll Number (if applicable) | |
| Sort Code | |
| Account Number | |
| Signature: | Date: |

I understand that any change in bank details to which my shares are sent must be informed on a new BACS Payment Authorisation form.

| | |
|----------------------------|--------------------|
| For Office Use Only | |
| Date received: | Initials entered: |
| Date scanned & filed: | Initials approved: |

**Same day transfers requested will be charged at £2 per transaction. Three day transfers are free of charge. You can also request online free of charge. Please do not use a reference.*