

## CHOOSING THE RIGHT LOAN FOR YOU

We have a selection of loan products for you to choose from. You may be eligible for more than one type of loan, so if you have a preference please indicate it in the 'Loan Product' box on your application. If you do not indicate your preference, we will always try our best to match you to the loan that has the lowest interest rate out of the products we think you are eligible for.

### Quick Guide

Example Circumstances:	Products you may consider:
If you don't have eligible savings and are wishing to apply for up to £1,000	<b>Starter Loan</b>
If you don't have eligible savings and are wishing to apply for more than £1,000	<b>Credit Plus Loan, Homeowner Loan, Payroll Loan</b>
If you have eligible savings and you are a homeowner (either mortgaged or owned outright)	<b>Gold Loan, Homeowner Loan</b>
If you have eligible savings and you work for one of our payroll deduction partners (full list available on our website or by telephone)	<b>Gold Loan, Payroll Loan</b>
If you have eligible savings but you are not a homeowner and don't work for one of our payroll deduction partners.	<b>Gold Loan</b>
If you have eligible savings and you have previously repaid 3 savings based (e.g. Gold) loans in full and you have been a member for at least 3 years	<b>Loyalty Loans</b>

## Starter Loans

This product may be suitable for you if your credit record is:

Poor	Reasonable	Good	Excellent
✓	✓	✓	✓

### Product Summary:

- Available to new and existing members
- Apply for up to £1,000
- Repayments from £2.50 per week

### Key Facts:

<b>Minimum Loan:</b>	£100
<b>Maximum Loan:</b>	£1,000
<b>Interest Rate:</b>	42.6% APR
<b>Repayments Term:</b>	Maximum 11 months
<b>Top-ups:</b>	Can apply after at least 16 weeks / 4 months of repayments

### You are more likely to be approved for this loan if:

- You demonstrate you have a regular income of at least £500 per month excluding housing benefits (or housing element of Universal Credit)
- You have a reasonable recent credit record if you are applying for a loan of more than £500

### You are less likely to be approved for this loan if:

- You are currently in an IVA or debt management plan
- You have been declared bankrupt or had a Debt Relief Order within the last 2 years
- You are applying for £500 or more and you have had defaults or a CCJ in the last 12 months

See overleaf for more great loan products!



# Credit Plus Loans

This product may be suitable for you if your credit record is:

Poor	Reasonable	Good	Excellent
		✓	✓

## Product Summary:

- Available to new and existing members
- Apply for up to £7,500
- Reduced interest rate for loans £3,000 and over

## Key Facts:

<b>Minimum Loan:</b>	£1,000
<b>Maximum Loan:</b>	£7,500
<b>Interest Rate:</b>	30.0% APR on loans up to £3,000 15.0% APR on loans of £3,000+
<b>Repayments Term:</b>	Maximum 60 months
<b>Top-ups:</b>	Can apply after half initial loan repaid

## You are more likely to be approved for this loan if:

- You have a good credit record
- You are employed and have regular wages of at least £1,000 after tax each month
- You are willing to commit to saving at least £20 per month

## You are less likely to be approved for this loan if:

- You are currently in an IVA or debt management plan, or have you been declared bankrupt or had a Debt Relief Order within the last 2 years
- You have had defaults or a CCJ in the last 3 years
- You have missed payments showing on your credit file within the last 6 months

# Homeowner or Payroll Loans

This product may be suitable for you if your credit record is:

Poor	Reasonable	Good	Excellent
		✓	✓

## Product Summary:

- Available to new and existing members
- Apply for up to £10,000
- Reduced interest rate for loans £3,000 and over

## Key Facts:

<b>Minimum Loan:</b>	£1,000
<b>Maximum Loan:</b>	£10,000
<b>Interest Rate:</b>	17.5% APR on loans up to £3,000 10.7% APR on loans of £3,000+
<b>Repayments Term:</b>	Maximum 60 months
<b>Top-ups:</b>	Can apply after at least 6 months of repayments

## You are more likely to be approved for this loan if:

- You have a good credit record
- You are employed by one of our payroll deduction partners (full list of employers on website) **OR** you own your own home (either mortgaged or outright) and are able to evidence this if requested

## You are less likely to be approved for this loan if:

- You are currently in an IVA or debt management plan, or have you been declared bankrupt or had a Debt Relief Order within the last 2 years
- You have had defaults or a CCJ in the last 3 years
- You have missed payments showing on your credit file within the last 6 months

## **Looking for a little less?**

Our Starter Loans (detailed on the previous page) are available for loans of £100 to £1,000

## Savings-based Loans

If you have saved regularly for at least 12 weeks (excluding any large one-off deposits) you may be eligible to apply for our savings-based Gold Loans. Once you have repaid 3 savings-based loans and been a member for at least 3 years you may also become eligible for our Loyalty Loans.

<h1 style="margin: 0;">Gold Loans</h1>	<p style="font-size: small;">This product may be suitable for you if your credit record is:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 25%;">Poor</td> <td style="width: 25%;">Reasonable</td> <td style="width: 25%;">Good</td> <td style="width: 25%;">Excellent</td> </tr> <tr> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> </table>	Poor	Reasonable	Good	Excellent	✓	✓	✓	✓
Poor	Reasonable	Good	Excellent						
✓	✓	✓	✓						
<p><b><u>Product Summary:</u></b></p> <ul style="list-style-type: none"> <li>Available to new and existing members with savings</li> <li>Apply for up to 3 times your eligible savings</li> <li>If you have a very good credit record you can apply for up to 10 times your eligible savings</li> </ul> <p><b><u>Key Facts:</u></b></p> <p><b>Minimum Loan:</b> £100</p> <p><b>Maximum Loan:</b> £10,000 (dependent on savings)</p> <p><b>Interest Rate:</b> 26.8% APR on loans up to £3,000 12.7% APR on loans of £3,000+</p> <p><b>Repayments Term:</b> Maximum 60 months</p> <p><b>Top-ups:</b> Flexibility to apply when wish</p>	<p><b><u>You are more likely to be approved for this loan if:</u></b></p> <ul style="list-style-type: none"> <li>You have build up your eligible savings in a consistent manner over at least 12 weeks</li> <li>You have a reasonable recent credit record if you are applying for a loan of more than £500</li> </ul> <p><b><u>You are less likely to be approved for this loan if:</u></b></p> <ul style="list-style-type: none"> <li>You are currently in an IVA or debt management plan, or have you been declared bankrupt or had a Debt Relief Order within the last 2 years</li> <li>You have had large or numerous defaults or a CCJ in the last 12 months</li> <li>You are applying for more than 3 times the value of your eligible savings and have missed payments showing on your credit file within the last 6 months</li> </ul>								

<h1 style="margin: 0;">Loyalty Loans</h1>	<p style="font-size: small;">This product may be suitable for you if your credit record is:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 25%;">Poor</td> <td style="width: 25%;">Reasonable</td> <td style="width: 25%;">Good</td> <td style="width: 25%;">Excellent</td> </tr> <tr> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> </table>	Poor	Reasonable	Good	Excellent	✓	✓	✓	✓
Poor	Reasonable	Good	Excellent						
✓	✓	✓	✓						
<p><b><u>Product Summary:</u></b></p> <ul style="list-style-type: none"> <li>Available to existing members who have been a member for at least 3 years and fully repaid 3 savings based loans in full.</li> <li>Apply for up to 3 times your eligible savings</li> <li>If you have a very good credit record you can apply for up to 10 times your eligible savings</li> </ul> <p><b><u>Key Facts:</u></b></p> <p><b>Minimum Loan:</b> £100</p> <p><b>Maximum Loan:</b> £10,000 (dependent on savings)</p> <p><b>Interest Rate:</b> 12.7% APR on loans up to £3,000 9.4% APR on loans of £3,000+</p> <p><b>Repayments Term:</b> Maximum 60 months</p> <p><b>Top-ups:</b> Flexibility to apply when wish</p>	<p><b><u>You are more likely to be approved for this loan if:</u></b></p> <ul style="list-style-type: none"> <li>You have build up your eligible savings in a consistent manner over at least 12 weeks</li> <li>You have a reasonable recent credit record if you are applying for a loan of more than £500</li> </ul> <p><b><u>You are less likely to be approved for this loan if:</u></b></p> <ul style="list-style-type: none"> <li>You are currently in an IVA or debt management plan, or have you been declared bankrupt or had a Debt Relief Order within the last 2 years</li> <li>You have had large or numerous defaults or a CCJ in the last 12 months</li> <li>You are applying for more than 3 times the value of your eligible savings and have missed payments showing on your credit file within the last 6 months</li> </ul>								



# Sheffield Credit Union Limited

## Supplementary Loan Terms & Conditions

### 1 Definitions and Interpretation

1.1 In these terms and conditions, the following expressions shall have the following meanings:-

1.1.1 "**Lender**" means the company (Sheffield Credit Union Limited) and where relevant, its partners, directors, employees and officers.

1.1.2 "**Borrower**" means the individual(s) agreeing to enter into a Loan Agreement with the Lender and who acknowledges and accepts the Lender's terms and conditions.

1.1.3 "**Guarantor**" means the individual(s) who agrees liability to repay to the Lender the loan capital and any interest due in the event of a default in the terms of the Loan Agreement by the Borrower including default interest and any legal costs incurred.

### 2 Data Protection

2.1 Sheffield Credit Union (the Lender) agrees to comply with the terms of the Data Protection Act 1988.

2.2 The Borrower's personal information will be treated as confidential and only disclosed at their request or to prevent fraud, by order of the courts or to enable credit reference checks or recover unpaid debts where the borrower has not responded adequately to requests to bring the loan account up to date. For these purposes the lender may contact any person provided by the borrower on this application or information held by the lender on prior application forms.

2.3 The Borrower is entitled to a copy of the information held by the Lender by requesting it in writing for which a fee may be charged. This excludes personal financial information revealed by Credit Reference Organisations as a result of an initial appraisal of the customer's financial ability to service loan repayments.

2.4 The lender shares with Credit Reference Agencies e.g. Experian, details of repayments made by the borrower. In sharing this information the lender will always seek to accurately reflect the status of the borrower's account, in accordance with the guidelines set out by the Information Commissioner's Office.

2.5 The Lender reserves the right to forward the Borrowers details to the Department of Work and Pensions or an external debt collection agency in the event of a default as described in section 5.5 below. The Management of the Lender will ensure that any external debt collection agency charged with carrying out debt collection on the lenders behalf, are appropriately licensed by the Office of Fair Trading and the Information Commissioner's Office.

2.6 Any personal data held by the lender will be destroyed 6 years after the closure of the account, or sooner if required by law. A copy of the lender's data protection policy will be made available on the request of the borrower.

### 3 Responsible lending

3.1 Sheffield Credit Union endorses responsible lending and will therefore seek to verify of the affordability of loan applications. This will include but is not limited to; requesting bank statements; requesting proof of other income including self-assessment income.

### 4 Lender's liability

4.1 The Lender shall not be bound by any inaccuracy, however caused, in any document it issues.

4.2 The Lender shall have no liability for any representation made by its Employees or Appointed Officers except where proven to be fraudulent.

### 5 Repayments

5.1 The Lender reserves the right to attach conditions to the approval of a loan, which may include but is not limited to; requirement to build savings in a non-withdrawable account whilst loan repayments are made; requirement to transfer a benefit from which repayments will be taken.

5.2 The Borrower agrees to make repayments on the due dates in accordance with the terms of the Loan Agreement.

5.3 Failure to make the agreed repayments in accordance with the Loan Agreement constitutes a breach of the Terms & Conditions.

5.4 The lender reserves the right to charge the Borrower default interest which can be retrospectively charged from the first day of the breach.

5.5 The Lender reserves the right to withhold the Borrower's shares in the event of a default. Should the borrower be remanded or sentenced by the court under Her Majesty's Prison service and begin to serve any length of sentence, the account will automatically be considered to be defaulted.

5.6 In the event of a default by the Borrower and should a satisfactory proposal for payment from the Borrower not be reached or maintained, the loan balance and any accrued interest may be passed to an external debt collection agency. The borrower will be notified in writing of this by the lender, allowing not less than 7 days notice. Significant additional costs will be passed to the Borrower up to a maximum of 50% plus VAT of the loan balance and interest. In addition an administration fee of £20 may be added by the lender.

5.7 Information about the Borrower's loan and balance may be passed to the Department of Work and Pensions for their consideration of deductions from any eligible benefits that the Borrower may be entitled to.

5.8 The lender may also make an application for a court order for the repayment of any unpaid debts. This may include but is not limited to the following actions being taken; applications for county court judgements; attachment of earnings; enforcement and the use of bailiffs.

### 6 Legal Advice

6.1 The loan Agreement between the Lender and the Borrower is a legally binding agreement. The Borrower has the right to independent legal advice prior to signing the agreement, Should the Borrower choose not to take independent legal advice prior to entering into loan Agreement the Borrower agrees to be bound by the terms and conditions of the contract.

6.2 By choosing not to take independent legal advice, the Borrower agrees that the Loan Agreement was not signed under duress.

# LOAN APPLICATION FORM

Loan Product  Loan Amount £   
Loan Purpose   
Preferred Term (in months)  (or repayments of) £  per W / F / 4 / M

*If you are willing to commit to saving regularly at the same time as repaying your loan, please indicate how much you wish to save, and how often:*

I wish to save £  per W / F / 4 / M in addition to my loan repayments

Title  Full Name   
National Insurance Number   
Member Number  Date of Birth   
Number of Dependents  Ages of Dependents   
Marital / Relationship Status   
Current Address   
  
Time at Address  Postcode

*(If time at current address less than 3 years please provide previous address)*

Previous Address   
  
Time at Address  Postcode

## Residential Status:

Own  Remaining Mortgage £   
Rent  Name of Landlord   
Other (please state)

Employment Status: Employed:  Self-Employed:  Retired:   
Student:  Unemployed:

(If Currently in Employment) Employer  Time with Employer   
Job Title

Phone Number   
Mobile Number   
Email address

I would like to sign loan agreement using

**DocuSign**

YES!

*Marketing Preferences: I would like to receive information about Sheffield Credit Union's loan products and other products by (please tick any that apply):*

Post  Email  SMS Text

*(if you wish to opt-out of receiving product information (including about loans) please email admin@sheffieldcreditunion.com)*

FOR OFFICE USE ONLY: Date received:  Received by:

# INCOME & EXPENDITURE

## Your Income:

Frequency (please circle)

Wages	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M
Partner's Wages	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M
Tax Credits	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M
Child Benefit	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M
Pension	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M
Other Income (please state)		
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M

## Your Regular Expenses:

Frequency (please circle)    Other

Mortgage / Rent / Board	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M /	<input style="width: 100%;" type="text"/>
Council Tax	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M /	<input style="width: 100%;" type="text"/>
Buildings & Contents Insurance	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M /	<input style="width: 100%;" type="text"/>
Service Charges & Ground Rent	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M /	<input style="width: 100%;" type="text"/>
Housekeeping Including Food	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M /	<input style="width: 100%;" type="text"/>
Utility Bills	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M /	<input style="width: 100%;" type="text"/>
Childcare Costs & School Meals	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M /	<input style="width: 100%;" type="text"/>
Child Maintenance Payments	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M /	<input style="width: 100%;" type="text"/>
TV, Satellite & Broadband	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M /	<input style="width: 100%;" type="text"/>
Telephone Including Mobiles	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M /	<input style="width: 100%;" type="text"/>
Essential Travel (school & work)	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M /	<input style="width: 100%;" type="text"/>
Entertainment	£ <input style="width: 100%;" type="text"/>	per W / F / 4 / M /	<input style="width: 100%;" type="text"/>

## Loans, Credit Cards & Hire Purchase Agreements:

(including furniture and electrical goods on hire purchase from Perfect Home, Brighthouse, Dunraven etc.)

Company Name	Payment	Balance
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/> per W / F / 4 / M	£ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/> per W / F / 4 / M	£ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/> per W / F / 4 / M	£ <input style="width: 100%;" type="text"/>
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<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/> per W / F / 4 / M	£ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/> per W / F / 4 / M	£ <input style="width: 100%;" type="text"/>

Have you missed any repayments in the last 12 months?	Yes	No
Are you in any arrears on any bills / rent / mortgage repayments?	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Are you applying for or have been granted an IVA or Debt Relief Order?	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

**Personal Reference:** Please provide the contact details for someone who can be contacted in the event of us losing touch with you in the future (must be over 18 years old)

Full Name	<input type="text"/>	Telephone	<input type="text"/>
Address	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>

Use and Disclosure of Information:

We will search the files of credit reference agencies (CRAs) like Experian when assessing your application. We will also provide regular updates during the term of your loan to the CRAs about how you are managing your repayments with us. If you keep up to date with your repayments this could help you improve or maintain your credit record. If you fail to keep up with the agreed repayments on your loan, this will lead to negative information being provided to the CRAs which may harm your credit file and make it difficult for you to obtain credit elsewhere. We may also contact your personal reference should your loan fall into arrears and we are unable to make contact directly with you. **It is your responsibility to ensure that the contact details that we hold are always kept up to date.**

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## Declaration and Agreement

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In submitting this application for a loan provided by Sheffield Credit Union Ltd I am confirming that the information I have provided is true and accurate and I do not know of any impending changes to the details I have given in this application. I know of no good reason why I would be unable to carry on with my usual work or why my benefits or other income would change during the loan term. I understand that I may be asked to secure some of my savings against this loan, and these savings would then not be available for me to withdraw until the loan is repaid in full. I understand that any savings that I have in my account may be used to cover any missed repayments if I fall into arrears or default on my loan.

By signing below I am confirming that I agree to the terms of use of all personal information contained within this application form, according to the statement contained in the section of the application called 'Use and Disclosure of Information'. I have also read all of the other terms and conditions contained within this application form, including the terms and conditions and am happy to proceed with my application.

Signed:

Date:

If you have included your partner's income they must sign below to confirm agreement that their information will be used in this loan application.

We will also require proof of your partner's signature (e.g. Passport or Driving Licence).

Signed:

Date:

Thank you for completing the application form. Please make sure you submit your supporting documents, as detailed on the checklist on the back of the cover page to this application form. Please be aware that should you choose to send any personal or sensitive information to us by email, this will be at your own risk and we cannot accept any responsibility for a third party acquiring this via unlawful actions outside of the organisations' control. Alternatively, you can submit your documents at one of our branches, or by post to:

*Sheffield Credit Union Ltd, 16 Commercial Street, Sheffield, S1 2AT*

We will contact you as soon as a decision has been made on your application. If you have provided a mobile phone number we will send a text once we have logged your application, to let you know when you can expect a decision by. Thank you for applying with Sheffield Credit Union.

## **A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies**

- 1) When you apply to us to open an account, this organisation will check the following records about you and others (see 2 below)
  - A) Our own;
  - B) those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search foot print 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.
  - C) those at fraud prevention agencies (FPAs).

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.
- 2) 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. CRAs 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 CRAs to break that link.
- 3) Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
- 4) 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 FPAs and other organisations involved in crime and fraud prevention.
- 5) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 6) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 7) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.
- 8) We may give credit reference agencies details of non-payment when we make demands but receive no satisfactory proposals for repayment. We may contact employers, references or beneficiaries provided by you in information to us if we are unable to contact you or you do not respond to requests to contact us if your loan falls into arrears.



### **How to find out more**

This is a condensed version and if you would like to read the full details of how your data may be used please visit our website at [www.sheffieldcreditunion.com](http://www.sheffieldcreditunion.com) or phone 0114 276 0787 or ask a member of our staff. You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

**Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to [www.experian.co.uk](http://www.experian.co.uk).

**CallCredit**, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414

**Equifax PLC**, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to [www.myequifax.co.uk](http://www.myequifax.co.uk)



## 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.

<b>Personal Details</b>	
Family Name:	
Forenames:	
Tel No:	Membership No

<b>Credit Union Account Security</b>
Password (maximum 10 digits)
Password Reminder Question
Mother's maiden name

<b>Nominated Bank Account Details</b>	
Name of Bank or Building society	
Name on the Account	
Building Society Roll Number (if applicable)	
Sort Code	
Account Number	
<b>Signature:</b>	<b>Date:</b>

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

<b>For Office Use Only</b>	
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. If you require us to stop sending to this bank account, we require 2 working days' notice to put this in*