



**CCU**  
Credit Union

# MEMBERSHIP APPLICATION PACK

## CCU CREDIT UNION



# SAFE **STRONG** SECURE

TO JOIN ONLINE **SIMPLY SCAN THE QR CODE** OR CALL INTO ANY OF OUR BRANCHES WHERE OUR FRIENDLY STAFF WILL BE HAPPY TO ASSIST YOU





# WE ARE ACCEPTING NEW MEMBERS

## AVAILABILITY TIMES

### Mandatory Requirement

- ✔ Completed Application Form
- ✔ Photographic Identification
- ✔ Proof of Address & £12

**OPEN 6 DAYS A WEEK ACROSS 7 LOCATIONS FOR OUR MEMBERS' CONVENIENCE**

BELFAST OFFICES	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
CRUMLIN ROAD	10:00AM - 1:00PM	CLOSED	CLOSED	10:00AM - 1:00PM	2:00PM - 8:00PM	10:00AM - 12:30PM
PARK CENTRE	9:30AM - 4:00PM	9:30AM - 4:00PM	9:30AM - 4:00PM	9:30AM - 4:00PM	9:30AM - 4:00PM	12:30PM - 3:00PM
TWIN SPIRES	10:00AM - 3:00PM	10:00AM - 3:00PM	10:00AM - 1:00PM 6:30PM - 8:00PM	10:00AM - 3:00PM	10:00AM - 3:00PM	CLOSED
CLONARD GARDENS	CLOSED	CLOSED	CLOSED	3:00PM - 8:00PM	3:00PM - 8:00PM	10:00AM - 12:30PM
THE KENNEDY CENTRE	10:00AM - 4:00PM	10:00AM - 4:00PM	10:00AM - 4:00PM	10:00AM - 4:00PM	10:00AM - 4:00PM	11:00AM - 2:00PM
<b>GLENGORMLEY OFFICE</b>						
GLENGORMLEY	CLOSED	CLOSED	CLOSED	10:00AM - 12:30PM 6:30PM - 8:00PM	10:00AM - 1:00PM	10:00AM - 12:30PM
<b>COUNTY DOWN OFFICES</b>						
BANGOR	CLOSED	CLOSED	10:00AM - 12:30PM	6:30PM - 8:00PM	3:00PM - 8:00PM	10:00AM - 12:00PM



# ACCEPTABLE FORMS OF IDENTIFICATION

## ONE PHOTOGRAPHIC AND ONE PROOF OF ADDRESS

Photographic ID	Proof of Address
Valid signed Passport	Current utility bill – <b>must be dated within the last 3 months</b> e.g. Telephone, Electric, Gas or Sky/Virgin TV Bill or correspondence from the company, must quote reference, customer or account number. <b>NOT MOBILE PHONE BILLS.</b>
Valid UK photo card Driving Licence (provisional or full).	Bank account statement or correspondence – <b>must be dated within the last 3 months and must quote an account number</b> e.g. Bank, Building Society, Credit Card Company. <b>ON-LINE BANK STATEMENTS</b> — must be dated within the last 3 months and must quote an account number – <b>PDF (only)</b> . e.g. Monzo, Starling, Revolut, First Direct
NI Electoral Identity Card.	Current Government issued documentation relating to payments of benefits (to the member) – <b>must be dated within the last 6 months and must quote a reference number.</b>
NI Translink SmartPass.	Current HMRC issued documentation dated <b>within the previous tax year</b> e.g. P60.
Photographic Blue Badge (Disabled Parking Permit)	Valid UK photo card or paper part driving licence (but only if not used as photographic ID).
<b>Non UK Nationals eVisa (share code)</b>	Local authority document e.g. council tax, rates bill (current year).

In exceptional circumstances the following may be considered for verification of ID.	In exceptional circumstances the following may be considered for verification of Address.
Passport photo (signed and dated on the back) along with written confirmation of identity on headed paper from a reputable 3rd party i.e. employer, doctor, solicitor, teacher, school, priest, government office (e.g. Political Party).	Address confirmation in writing and on headed paper from a reputable 3rd party i.e. employer, doctor, landlord, solicitor, teacher, school, priest, care-home or shelter manager, probation officer, government office (e.g. Political Party).

## ONLINE & MOBILE BANKING APP

- ✔ Transfer money between your accounts or to other banks accounts
- ✔ Apply for a loan
- ✔ Check your balances
- ✔ Check your e-Statement
- ✔ Pay a bill



## TOO BUSY TO CALL INTO A BRANCH?

- ✔ Apply for a Loan Online or on the App
- ✔ Sign online using our e-signature facility
- ✔ Have the funds transferred into your nominated account



## DIRECT PAY

Every member uses the same sort code for all of their accounts **95-91-18**

- ✔ Your Member Number - Identifies your name, address and date of birth

You will have a unique account number as follows:

- ✔ For your Share Account e.g. 12345678
- ✔ If you have a Loan Account e.g. 67891234
- ✔ If you have an Instant Access Account e.g. 19876543.

These details can be found Online, on the App or by phoning anytime we are open.

## OUR “DIVIDEND EARNING” CURRENT ACCOUNT

### instant access account

#### NEED TO SAVE?

- Our Instant Access Account is available to all members of CCU holding a Share Account (Members over 16 years of Age).
- Members have immediate access to their funds with no penalty incurred.
- Instant Access Accounts attract the same benefits as the Share Account including: Any declared Dividends which are paid annually.
- Instant Access Accounts are not taken into consideration when accessing a loan application.
- Our Online & Mobile Banking App is available to all members to enable the management of their accounts.

## WE OFFER A COMPREHENSIVE BANKING SERVICE

- ✓ Our Instant Access Account offers a COMPREHENSIVE Banking Service including an Online & Mobile Banking App and direct debits paying in or out of your account e.g. mortgage, household bills, gas, electric, car insurance.
- ✓ Have your salary/benefits paid into CCU and let us take care of the rest.
- ✓ Remember we are a “Not for Profit Financial Co-Operative.”
- ✓ Owned and operated by our members for our members.





## COMMON BOND

An Applicant must have Residence or Employment within the area bounded as listed below or live at the same address as a member:

Incorporating:  
Belfast City Hospital and the Royal Group of Hospitals.

**BT1, BT2, BT3, BT9, BT10,  
BT11, BT12, BT13, BT14, BT15**

**&**

**BT18, BT19, BT20, BT21, BT22, BT23, BT36**

A person under the age of 16 (**known as a Minor**) will qualify for full membership when they attain the age 16 years.

There is no qualification to join if a person is under the age of 16.

**ANY CHILD CAN JOIN!**

**Please ask a member of staff for further details**



# APPLICATION FOR MEMBERSHIP

**PLEASE COMPLETE ALL QUESTIONS IN BLOCK CAPITALS**  
**CCU CREDIT UNION LTD, 491-495 CRUMLIN ROAD BT14 7GA**

## Sub Offices

Park Centre, BT12 6HN | Bangor, 10 Abbey Street, BT20 4JA | Twin Spires, BT13 2JF  
62 Clonard Gardens, BT3 2RJ | 315 Antrim Road, Glengormley, BT36 5DY  
Kennedy Centre, 564-568 Falls Road, Belfast, BT11 9AE

Tel 02890 322507  
Email [info@ccuni.org](mailto:info@ccuni.org)  
Visit us online @ [www.ccuni.org](http://www.ccuni.org)

Surname (Mr, Mrs, Miss, Ms)..... D.O.B.....

Forename/s ..... Maiden Name .....

### Marital Status: (Please tick where appropriate)

Married  Single  Divorced  Separated  in Partnership  Widowed

Address:.....

Postcode:..... Telephone Number:.....

Mobile Number:..... Email address: .....

Are you a Non UK National? ..... Yes  No   
(If Yes, proof of residency is required as stated on Acceptable Forms of Identification Table)

Occupation..... Student  Retired  Unemployed

Source of Income ..... Wages  Pension  Benefits  Other

Expected Monthly Lodgement.....

Are you a Politically Exposed Person, a family member or close associate of one?..... Yes  No

Are the funds to be held in this account intended for your own use? ..... Yes  No

Have you ever been a member of this or any Credit Union?..... Yes  No

If yes, please state the name of the Credit Union .....

If applicable, please indicate the CCU member with whom you reside .....

I hereby apply for membership of CCU and agree to abide by the rules. I declare that the information given by me on this form is true and correct to the best of my knowledge and belief.

Applicants Signature ..... Date of Application.....



## GIVING YOUR CONSENT

Personal data is data which by itself or with other data available to us can be used to identify you. We are CCU Credit Union, the data controller.

Personal Data which you supply to us may be used in a number of ways, for example:

- To manage the account
- To make lending decisions
- For audit and debt collection
- For statistical analysis
- For fraud prevention

This personal data may include sensitive personal data, such as data about your health, the processing of which requires your explicit consent

For the purpose of administering and monitoring any accounts you have with the credit union or for assessing your application for a loan we may share your information with, and obtain information about you from, for example:

- Any other credit union concerning applications for loans and your credit history from the date of your original consent with the other credit union
- The Irish League of Credit Unions for the purpose of insurance products provided by them
- Our appointed Internal and External Auditors for the purpose of regulatory compliance
- Credit reference agencies
- Fraud prevention agencies

## MARKETING

From time to time, the credit union may use your details to inform you of goods, services, competitions and/or promotional offers available from the credit union. **We do not give your details directly to third parties.**

If you consent to us contacting you for this purpose please tick to say how you would like us to contact you:

Post     Email     Telephone     Text Message

## CORRESPONDENCE

The credit union retains the right to contact you by such means as best available to it in relation to a non-performing loan or outstanding debt to the credit union.

## ACCESS TO YOUR INFORMATION AND CORRECTION

You have the right to request a copy of the information we hold about you.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

**I confirm I have completed this consent form and that I have been issued with a CCU Credit Union Privacy Notice.**

Signature of applicant:..... Date: .....

Witnessed by..... Date: .....



## HEALTH DECLARATION

### CCU CREDIT UNION'S DEATH BENEFIT INSURANCE POLICY WITH ECCU ASSURANCE COMPANY LIMITED

I understand that to qualify for cover under this policy of insurance I must be **in good health** (please tick **one** box);

(i) Actively working and doing the normal duties of my occupation or;

(ii) If not working due to maternity leave , parental leave or unemployment that I am physically able to be actively at work and regularly performing all the usual duties of my occupation or;

(iii) I am a homemaker actively and regularly performing all of the usual duties of a homemaker, and that such homemaker duties are my normal duties in that I am not out of work as a result of illness.

(iv) I am a full time student actively and regularly performing all of the usual activities of a student of the same age

(v) I am a retired person (*not on medical grounds*) and fit to perform all of my usual duties.

**I also understand that I must have joined the credit union before age 70 and remained a member of the credit union.**

I understand the Death Benefit Insurance Policy exists solely between CCU Credit Union Limited and ECCU Assurance Company Limited.

I accept that CCU Credit Union can discontinue their Insurance Policy at any time.

*I also understand that CCU Credit Union can change the criteria for cover in the future. If the criteria for cover are changed it will be communicated in our AGM Booklet.*

Print Name:..... Signed:.....

Date: ..... Approved/Authorised By: .....



# APPLICATION FOR MEMBERSHIP

## FOR OFFICE USE ONLY

(ALL COPIES MUST BE STAMPED AS ORIGINAL SIGHTED AND ATTACHED)

### EVIDENCE OF IDENTIFICATION

(Complete one or more of the following:)

Current Valid Passport

Current Valid Driving Licence

Current Valid Electoral Identity Card

Current Senior Smartpass

Current DLA Blue Badge

Non UK Nationals  
eVisa (Share Code)

\*\*\* Other Please specify .....

### EVIDENCE OF ADDRESS/EMPLOYMENT VERIFICATION

(Complete one or more of the following:)

Current Utility Bill < 3 months old

Bank/Building Society or Credit Card Statement

Current Government Issued Documentation ie. Benefits/Tax/HMRC etc..

Valid Photo card Driving Licence (only if NOT used as Photo ID)

Current Local Authority Document Rates Bill, Council Tax

\*\*\* Other Please specify .....

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

Signed: ..... Date: .....

(Membership Officer)



## NEW MEMBER INFORMATION – MEMBERSHIP OFFICERS

- 1. We are a “Not for Profit” Financial Co-operative** This means any profit made in the year is given back to our members by way of Dividend and Interest Rebate. Dividend and Interest Rebate will be paid directly into the members share balance following the AGM.
- 2. All of your savings are guaranteed** by both the Financial Services Compensation Scheme (FSCS) (Bank of England) and the Irish League of Credit Unions up to £85,000
- 3. A £1 Administration fee** will be deducted from your first deposit. You must always have a **minimum of £11 to qualify as a member**. There is an annual affiliation fee deduction made following the AGM of £10.
- 4. We have seven branches;** Clonard Gardens, Twin Spires, Park Centre, Kennedy Centre, Crumlin Road, Glengormley and Bangor. **Members can use ANY of the branches** to carry out any credit union business. **Photo Identification** and proof of address is **ALWAYS** required for loan applications. For a withdrawal/loan issue **photo ID** is always required.
- 5. Payments** can be made using Direct Debit, Cash, Cheque, Debit Card, Online via our Website and App. We can also accept telephone payments using your debit card or via our online payment facility  
**We do not accept payments using Credit Cards.**
- 6. Loan Qualification** Members may apply for a loan as long as they have a minimum of £100 in savings. Loans may be subject to a credit check and residency status.
- 7. Loan Insurance** Your loan may be insured in the event of your death, depending on health status, until you reach your 85th birthday and is FREE to members.
- 8. Life Saving insurance** Providing you join before your 70th birthday and are in good health, full information is in the leaflet provided. This is a **“Free” to member** product provided by CCU.
- 9. Your Next of Kin** will also be entitled to **Death Benefit Insurance** providing you maintain a minimum balance of £100 in your shares at 31st December each year and at the date of your death. Death Benefit Insurance currently pays £2000 and is a **“Free” to member** product providing you meet the terms and conditions.
- 10. Does the member have any questions?**

**Please ask the member to sign below to verify the procedures have been explained to them.**

Please tick the box to confirm receipt of a copy of CCU Privacy Notice & Deposit Protection statement from FSCS and a leaflet on Insurance Products.

Member: ..... Date: .....

Account No: ..... Membership Officer: .....

## NEW MEMBER SURVEY

1. How did you find out about CCU Credit Union?

- Family / Friend     Newspaper Advertisement     Visiting the website  
 Social media (Facebook/Twitter)     Other (Please specify)

2. Why did you choose CCU Credit Union?

- Competitive loan rates and terms     Savings / Loans     Convenient location  
 Range of services available     Other (Please specify)

3. How satisfied were you with the application process?

- Very satisfied     Satisfied     Not at all satisfied

4. Did the membership officer provide you with information on how the credit union operates? How satisfied were you with the information given?

- Very satisfied     Satisfied     Not at all satisfied

5. Which of these services would you consider using at CCU? (Please tick all boxes that apply to you).

- Direct Debit & Standing Order     Instant Access     Foreign Exchange  
 Online Loan application     Online and CCU Mobile Banking

6. Would you consider CCU as your primary financial provider?

- Yes     No

7. Would you consider CCU as a lender in the future?

- Yes     No

8. Are you aware of our tailored loans and the application process?

- Yes     No

9. Would you consider opening an account for a child?

- Yes     No

10. Are you aware of our promotion to recommend a friend or family to CCU Credit Union and that you will receive a £10 into your CCU Account when someone you recommend becomes a member of CCU?

- Yes     No



Download Our App



INSERT MEMBER NUMBER

Thank-you for taking time to complete our survey  
**CCU is owned by our Members for our Members!**