



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
GLENGORMLEY OFFICE						
GLENGORMLEY	CLOSED	CLOSED	CLOSED	10:00AM - 12:30PM 6:30PM - 8:00PM	10:00AM - 1:00PM	10:00AM - 12:30PM
COUNTY DOWN OFFICES						
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 UK/ROI Passport or ROI Passport Card Must have at least 3 months remaining	Current utility bill – must be dated within the last 3 months e.g. Telephone, Electric, Gas or Sky/Virgin TV Bill or correspondence from the company, must quote reference, customer or account number. NOT MOBILE PHONE BILLS.
Valid UK photo card Driving License (provisional or full) Must have at least 3 months remaining	Bank account statement or correspondence – must be dated within the last 3 months and must quote an account number e.g. Bank, Building Society, Credit Card Company. NO MOBILE/ON-LINE ONLY BANK STATEMENTS. e.g. Monzo, Starling, Revolut, Monese.
NI Electoral Identity Card Must have at least 3 months remaining	Current Government Issued documentation relating to Payment of benefits (to the member) - must be dated within the last 6 months and must quote a reference number. Current HMRC issued documentation dated within the previous tax year e.g P60, Tax Credit award
NI Translink SmartPass Must have at least 3 months remaining	Valid UK photo card or paper part driving licence (but only if not used as photographic ID)
Photographic Blue Badge (Disabled Parking Permit) Must have at least 3 months remaining	Local authority document e.g. council tax, rates bill or TV licence (current year). Most recent Private Pension Statement – no more than one year old. NHS or Doctor appointment dated within the last 3 months.
Non UK Nationals Valid signed passport and EU Citizens Digital proof of Settled Status All other countries – Bio-Metric Residency Card with Indefinite Leave to Remain or Permanent Residence.	Employers payslip confirming the address dated within the last 3 months. Certificate of Home or Car Insurance must have a minimum of 3 months remaining.

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



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
Visit us online @ 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 permanent 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



TAX RESIDENCY FOR THE PURPOSES OF THE COMMON REPORTING STANDARD

If you are tax resident in another country, please provide your Tax Identification Number ("TIN") and Country of Tax Residence:

1.TIN*																				
Country of Tax Residence*																				
2.TIN*																				
Country of Tax Residence*																				

I confirm that the information provided is true and correct to the best of my knowledge, and that if my circumstances change, I will notify the credit union:

Applicant Signature Date:

If you are **NOT** tax resident in another country, please sign the following:

I wish to declare that I am not resident for tax purposes in any other country, and that if my circumstances change, I will notify the credit union:

Applicant Signature Date:

*Mandatory Field

****This information is being sought for the purposes of reporting obligations under the Common Reporting Standard (CRS), as provided for by the International Tax Compliance Regulations 2015. The information required to be reported under the CRS, including name, address, TIN, account number, account balance and payments on the account will be provided to the HMRC and may be exchanged securely with another Competent Tax Authority in your jurisdiction of tax residence, but such information will at all times be treated with the strictest confidentiality as required by data protection legislation. Only data that is legally required to be reported will be provided to the HMRC.**

For more information on this, please speak to your credit union or see

<http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

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 License

☐

Current Valid Electoral Identity Card

☐

Current Senior Smartpass

☐

Current DLA Blue Badge

☐

Non UK Nationals

EU Citizens – Digital proof of **Settled Status**

All other countries – Bio-Metric Residency Card with **Indefinite Leave to Remain**

(Valid signed passport also required)

☐

*** 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 License (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.
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!