



APPLICATION FOR MEMBERSHIP JOINT ACCOUNT

We have a legal obligation to collect this information. Please see Privacy notes overleaf.

Access requirements <i>Delete as appropriate;</i> Signatures on Withdrawals: Both / One Applying for a loan <i>Note 3: Both / One</i> Closing the Account: Both / One	<i>Office use only</i>
Account Number 2 Proofs of Identity seen? <i>Note 1</i> Yes / No Joining Fee £1 Paid? <i>Note 2</i> Yes / No Approved Yes / No	
Name <i>Printed in full</i> Title Mr / Mrs / Miss / Other: _____	Name <i>Printed in full</i> Title Mr / Mrs / Miss / Other: _____
Address Postcode	Address Postcode
Date of birth	Date of birth
N I number	N I number
Telephone number	Telephone number
Email address	Email address
<i>While not a legal requirement the following information is legitimately required to enable us to manage your account appropriately. Please see Privacy notes overleaf.</i>	
Your occupation: Employed/Self Employed/Unemployed/Retired <i>Delete as appropriate</i> Business or Employer's Name and Address Are you interested in finding out about our Workplace Savings Scheme YES / NO	Your occupation: Employed/Self Employed/Unemployed/Retired <i>Delete as appropriate</i> Business or Employer's Name and Address Are you interested in finding out about our Workplace Savings Scheme YES / NO
How did you hear about us?	

I nominate the person named below as my beneficiary, to receive any money due from this Credit Union in the event of my death. I understand that this information is not mandatory, and I may withdraw my nomination at any time.

NOMINATION OF A BENEFICIARY

Name of Beneficiary		
Relationship of Beneficiary to Member		
Address of Beneficiary		

Forres Area Credit Union will never share your details with third parties, other than for legitimate business reasons. Please see our Privacy Notice overleaf.

We wish to apply for membership of and agree to abide by the rules of **Forres Area Credit Union**.

Applicant's Signature..... **Date**.....

Applicant's Signature..... **Date**.....



Forres Area Credit Union would like to contact you from time to time with information about your Credit Union, for example Newsletters.

Please initial the relevant boxes, if you **agree** to us sending you newsletters by email or post

From time to time we may send you details of any offers or services that we are offering.

Please initial the relevant boxes, if you **agree** to us marketing our services to you;

email / post / phone / SMS

Forres Area Credit Union will never share your details with third parties, other than for legitimate business reasons. Please see our [Privacy Notice](#) below.

Your Credit Union, Your Data, Your Choice!

Privacy Note

Forres Area Credit Union take the responsibility of holding your data seriously. Our full Privacy Policy is available on our website or in the office. This note summarises your rights and our responsibilities to your personal data.

1. Forres Area Credit Union treat all your information as **Confidential**, we will not give your information to anyone, other than if required by law or in the course of our legitimate business.
2. By joining Forres Area Credit Union, you are accepting that we have a legal right to hold certain personal data about you. This information is a **Legal Obligation** to allow us to meet our Money Laundering Responsibilities. We are required to keep this information for up to 5 years, following the date you leave Forres Area Credit Union.
3. As a business we have **Legitimate Interests** that we need to collect information for to enable us to run our business and service your accounts appropriately. This includes contact details such as phone numbers and email addresses as well as employment details. We may keep this information for up to 5 years, following the date you leave Forres Area Credit Union.
4. Other general information that we hold requires your specific **Consent**.
 - a. Beneficiary details, this is not a legal requirement but without your consent to hold this information we may be unable to pass your savings on in the event of your death.
 - b. Contact for marketing and updates, while we hold your contact details we may not contact you, out with normal business matters, without your express consent.This consent may be withdrawn or given at any time, by emailing info@forres-cu.co.uk or ringing 01309 676735.
5. While Forres Area Credit Union will attempt to maintain up to date details and information, we rely on you, as the member, to let us know about changes in your circumstances and details. Should you think that any information we hold on you is incorrect, **you have a right to request us to change errors**.
6. Accessing your information. You have the right to request a copy of the personal information which we hold about you. You may submit a **Subject Access Request** in writing by letter or email. We will seek to confirm your identity before we release any information. For more information on submitting a Subject Access Request please visit the Information Commissioner's Office website, www.ico.org.uk.
7. For more information;
 - a. In person or in writing – Forres Area Credit Union, 53 High Street, Forres, IV36 1PB
 - b. By email – info@forres-cu.co.uk
 - c. By telephone – 01309 676735

Notes

1. 2 proofs of identity are required along with this application. One should be a Driving Licence, valid Passport, Cheque Guarantee Card, Photo ID or Benefit Book/Card and the other should be a recent Utility Bill, showing your name and address.
2. Each February your account will be debited by a £2 Membership Fee, which covers the Affiliation Fee to the Scottish League of Credit Unions. Each August a £1 administration fee is also deducted from all adult members.
3. If a loan is taken out on a joint account, both members are jointly liable for the debt, for further information please see the Loan Policy.