

APPLICATION FOR SHARES/DEPOSITS TO BE HELD AS A JOINT TENANCY

Member Number: _____

Name: _____ Name: _____

Address: _____ Address: _____

Date of Birth: _____ Date of Birth: _____

PPS Number: _____ PPS Number: _____

Phone: _____ Phone: _____

Email: _____ Email: _____

[In the event of more than two persons making an application for a joint tenancy all must sign the application and provide the above details]

We, the undersigned, hereby apply for membership of and agree to abide by the rules of the above credit union, and declare that neither of us is, or has been, a member of any other credit union other than those listed as follows:

Purpose of the Account:

We confirm that the account is for our own personal use and benefit: _____ (Yes / No)

If you answered **No** above, please specify the name and address of the beneficial owner of the account:

All shares and deposits in the credit union will be held jointly by us. On the death of a joint tenant, all his/her interest in the joint tenancy including all accruals, additions thereto and insurances shall become the property of the surviving tenant(s).

The information given by us on this form is true and correct to the best of our knowledge and belief. We understand that any false or misleading information given by us in connection with our application for our member with the credit union may result in termination of our membership, apart from any other legal sanctions that may apply.

The person responsible for:

- (a) the operation of the account, and the only person entitled to obtain a loan or loans thereon ("the authorised tenant"), is _____
- (b) voting in respect of the account ("the voting tenant") is _____

We (and each of us) confirm that the authorised tenant is authorised by us and by each of us to create a charge or other security over all the shares, deposits, insurances, interest and dividends (including interest and dividends due), at any time in this account, in respect of borrowings by the authorised tenant by reference to this account.

Consent to use and disclosure/Data Protection Acts, 1988 and 2003 and Section 71 of the Credit Union Act, 1997 (as amended)

I understand that under the Data Protection Acts, 1988 and 2003 (the "DPA"), my consent may be required for Kilcloon Credit Union to process personal data that it may have in its possession concerning me (including disclosure to third parties). I acknowledge that this personal data may include sensitive personal data, such as data about my health, within the meaning of the DPA, the processing of which requires my explicit consent. I also understand that under Section 71 of the Credit Union Act, 1997 (as amended), Kilcloon Credit Union, subject to exceptions listed in Section 71, shall not disclose or permit to be disclosed, without my consent, any information that concerns an account or transaction of mine with Kilcloon Credit Union.

Giving your consent

For the purpose of assessing my application for a loan and generally for administering and monitoring any accounts I have with Kilcloon Credit Union, I consent:

- (i) to Kilcloon Credit Union seeking information concerning applications for loans and my credit history from the date of my original consent from any other credit union and for that purpose Kilcloon Credit Union may disclose any relevant information in this loan application to any such other credit union;
- (ii) to any other credit union disclosing information to Kilcloon Credit Union concerning applications for loans and my credit history from the date of my original consent with any such other credit union;
- (iii) to Kilcloon Credit Union disclosing any information in my application, or in respect of any account or transaction of mine with the Kilcloon Credit Union from the date of my original consent to authorised officers or employees of the Irish League of Credit Unions for the purpose of fulfilling requirements under the Savings Protection Scheme if such a scheme is operated on behalf of the Kilcloon Credit Union by the Irish League of Credit Unions;
- (iv) to Kilcloon Credit Union disclosing any information in my application or in respect of any account or transaction of mine with Kilcloon Credit Union authorised officers or employees of ECCU Assurance Company Limited for the purpose of provision of insurance cover, which may apply, subject to the terms and conditions of cover provided by ECCU Assurance Company Limited to Kilcloon Credit Union as policyholder.
- (v) to the processing of any information relating to me, either contained in this form or any other form or application, for the purpose of assessing this application and administering any accounts I maintain with Kilcloon Credit Union.

Correspondence

For convenience, it may be necessary for Kilcloon Credit Union to contact you via email or text message. Please note Kilcloon Credit Union maintains the right to contact you by such means as best available to it in relation to a non-performing loan, or outstanding debt to Kilcloon Credit Union.

Marketing

From time to time, Kilcloon Credit Union would like to inform you of goods, services, competitions and/or promotional offers from Kilcloon Credit Union and carefully selected third parties, which may be of interest to you. **Your details are never given directly to any third party.** The use of your details for marketing purposes will depend on the preferences that you express below:

Opt-In (Marketing by email, text message and fax)

☐

I/We consent to Kilcloon Credit Union, or carefully selected third parties, informing me/us of goods or services that may be of interest to me/us by email, text message or fax and available from Kilcloon Credit Union and carefully selected third parties.

Opt-Out (other forms of marketing)

☐

Please tick the box opposite if you do **not** want Kilcloon Credit Union to inform you by phone or letter of goods, services, competitions and/or promotional offers that may be of interest to you that are available from Kilcloon Credit Union and carefully selected third parties.

Please note that you have the right to access personal data held about you by Kilcloon Credit Union and to correct any inaccuracies in such data.

Signature of Applicant (DD/MM/YYYY)

Signature of Applicant (DD/MM/YYYY)

Signature of Witness (DD/MM/YYYY)

Signature of Witness (DD/MM/YYYY)

THIS SECTION IS TO BE COMPLETED BY KILCLOON CREDIT UNION

Evidence of Identification

(Complete one or more of (a), (b), (c), (d), or (e) in respect of each applicant.)

- | | | |
|-----|--|-----------------------|
| (a) | Current Valid Passport | <input type="radio"/> |
| (b) | Current Valid Driving Licence | <input type="radio"/> |
| (c) | Current Valid I.D. Card (with photo), e.g. from known employer, school, college etc. | <input type="radio"/> |
| (d) | Other* | <input type="radio"/> |

*Please Specify _____

Evidence of Address Verification

(Complete on or more of (a), (b), (c), (d), or (e) in respect of each applicant.)

- | | | |
|-----|---|-----------------------|
| (a) | Original Recent Household Bill | <input type="radio"/> |
| (b) | Electoral Register | <input type="radio"/> |
| (c) | Telephone/Street Directory | <input type="radio"/> |
| (d) | Original Bank or Building Society Statement | <input type="radio"/> |
| (e) | Other* | <input type="radio"/> |

*Please Specify _____

Both or Either for Withdrawals (delete which is not applicable):

Signed: _____ **Date:** _____
(Applicant)

Signed: _____ **Date:** _____
(Applicant)

Application approved and details verified in accordance with the standard rules by:

Signed: _____ **Date:** _____
(Membership Committee)

Signed: _____ **Date:** _____
(Membership Committee)