

Application Form for Credit Union Current Account

London Mutual Credit Union is a community owned not-for-profit financial co-operative.

London Mutual Credit Union offers a local, ethical and affordable choice for anyone who lives or works in the London Boroughs of Southwark or Lambeth.

Features of your current account:

- An ATM and or Debit Card
- Use it to get money from over 30,000 LINK cash machines all over the country
- Use it to pay for goods or services anywhere displaying the VISA Debit sign (Debit Card only)
- Use it to get cash from your account at many supermarkets and other shops that display the VISA Debit sign
- Have your wages, salary, pension or benefits paid straight into your Credit Union Current Account
- Have your Credit Union loan paid directly into this account, or transfer Credit Union savings for easy access
- Set up standing orders or direct debits to pay bills

IMPORTANT: Please note that the Credit Union Current Account (CUCA) is separate from your Credit Union share account. They are two separate accounts; *you cannot use your ATM/Debit card to access funds in your existing Credit Union share account.*

Please note there will be a small weekly charge for the use of the current account. (Please refer to the account tariff information sheet for more details.)

For further information call 0207 787 0770 or email: info@creditunion.co.uk

Your Information: It is essential you read carefully the condition headed Using and Sharing your information in the terms and conditions of your account. This explains how we will use your information.



You will see this padlock symbol by the condition. The Data Controller is London Mutual Credit Union.

Credit Reference & Fraud Prevention Agencies: We may make searches about you at credit reference agencies who will supply us with credit information as well as information from the Electoral Register. The agencies will record details of any search whether or not this application proceeds. We may use credit scoring methods to assist this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies about you and anyone with whom you are linked financially may be used by us if credit decisions are made about you or anyone with whom you are linked financially or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. In addition, we may ask you to provide physical forms of identification and/or we may telephone you to confirm your identity.

To prevent or detect fraud or to assist in verifying your identity we may make searches of group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. This information may also be used for tracing and claims assessments and verifying identity.

Information held about you by the credit reference agencies may already be linked to records relating to anyone with whom you have a financial relationship, such as a joint account.

Please ensure you complete the form **IN FULL**, in particular **SECTION 2**. Your income/employment details. It is important you complete this section, even if you are unemployed; you **MUST** include monthly income and gross annual income, ensure you include **ALL** benefits, plus any other income you receive including housing benefit etc. Incomplete forms **CANNOT** be processed and **WILL** delay your application.

PLEASE COMPLETE ALL SECTIONS IN BLOCK CAPITALS. Full name, address, telephone number, country of nationality and date of birth details must be given or the application will be delayed or returned.

1. Your Personal Details

Please fill in your personal details below.

Title Forename Middle Name

Surname Male Female

N.I. Number Nationality Date of Birth

Address

Post Code

Residential Status: Owner (mortgage No) Rent Living with Parents Other

Time at Current Address* Year(s) Month(s)

*If less than 3 years at current address, please fill in previous address details below

Post Code

Time at Previous Address* Year(s) Month(s)

Home Tel Mob Tel

Marital Status: Single Married Cohabiting Divorced Widowed Number of Dependents

Email Memorable Name for Password

2. Your Income / Employment Details

Please fill in your employment details below. **ALL PARTS OF THIS SECTION MUST BE FILLED IN.**

(*If you are unemployed please include ALL benefits, including housing benefit, in Monthly Net and Gross Annual Income)

Employer Name

Employer Address

Post Code

Business Tel Job Title

Which of the following best describes your occupation? (please tick one box only)

Employed Full Time Yes Employed Part Time Yes Self Employed Yes Unemployed Yes House Person Yes Retired Yes Student Yes

Nature of business if self employed

Time with this employer / self employed Year(s) Month(s)

Monthly Net Income* Gross Annual Income*

All parts of Section 2 must be filled in by both employed and unemployed persons, as your income determines whether or not you are issued a debit card or an atm card.

3. Your Financial Details

Please fill in your primary bank account details here.

Sort Code Account Number Bank/Building Society Roll Number

Bank/Building Society Name

Bank/Building Society Address

Post Code

Bank/Building Society Tel Time with Bank/Building Society Year(s) Month(s)

Credit Cards held: None Yes Visa Yes Mastercard Yes American Express Yes Other Yes

Cheque Guarantee held Yes Account Title

DECLARATION AND DATA PROTECTION

I declare that the information I have given on this form is true to the best of my knowledge. I have read the Terms and Conditions of the account and I accept them. I authorise you:

- To open the account in my name
- To process the information I have provided you with
- To honour my signature as shown below for all purposes

Your Consent: It is important that you read and understand the section entitled Your Information (including the parts about credit reference and fraud protection agencies) at the beginning of this application form and in the terms and conditions (Using and Sharing your Information). By signing this application you agree that we can use your information in this way.

I apply for a Credit Union Current Account and understand there will be a small weekly charge for the use of the current account.

Signature

SIGN HERE

Date

In accordance with data protection requirements you have the right of access to your information held by the Credit Union on payment of a fee.

For Office
Use Only

Signature

Date

Code

Approved by

ATM

Yes

DEBIT

Yes