

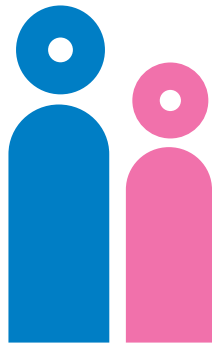


**London Mutual**  
Credit Union

## **Membership application form**

**Your local choice for savings,  
loans and current account**

**Altogether better**



[creditunion.co.uk](http://creditunion.co.uk)

# Introducing London Mutual Credit Union

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

Established in 1982, London Mutual Credit Union offers a local, ethical and affordable choice for financial services for anyone who lives or works in the London Boroughs of Southwark or Lambeth.

Our members benefit from access to affordable financial services such as:

- flexible and safe savings
- low cost loans
- affordable insurance
- straightforward current account

When you open an account with London Mutual Credit Union we will ask you to prove your identity and address by producing TWO original documents.

If you have experienced difficulty opening an account with a bank or building society, please talk to us – we would like to help you open an account with London Mutual Credit Union, and a Credit Union Current Account (CUCA).

## CU On-line

We have introduced a new secure on-line service **CU On-line** so that members can manage their accounts at their convenience. Members can register on our website at **creditunion.co.uk** and select CU Online / Sign up / Log in option.



## Affordable Financial Services

London Mutual Credit Union offers a simple savings account, with access to low cost loans, affordable insurance, and a current account to help you manage your finances efficiently.

## Savings

It's easy to save money with London Mutual Credit Union – you can pay in cash or cheques at one of our local branches, set up a direct debit mandate or have deductions made straight from your salary if you work for an employer who has signed up to offer this service (please ask for details).

Your savings are used to provide loans to members, so each time you save with us, you invest in your community.

Christmas and holiday savings accounts are also available.

You may also receive an annual dividend on your savings.

## Young Savers Account

Young people under 16 who live in Southwark or Lambeth or go to school in Southwark or Lambeth can open their own personal savings account in their name. If their school offers Young Savers Accounts, they will also be able to deposit money at their school (ask us for a list of participating schools).

A trustee can operate the account on a child's behalf until they are old enough to manage their own account.

## Child Trust Fund

Imagine being able to give your child a flying start to their future. By opening a Child Trust Fund account at London Mutual Credit Union, you could help them to buy their first car, support them through university or even put a deposit on their first house. If you have been sent a Child Trust Fund voucher, or wish to transfer an existing CTF account, please contact us for details.



Child Trust Fund

## Loans

**If you need a little extra money for a holiday, new car, home improvements, to pay a bill or just to make ends meet, why not compare our loan rate with other lenders?**

Our interest rate is from 12.7% APR depending on how much you borrow. We calculate interest each day on the reducing balance, which saves you interest on your loan.

Before you agree to take out any loan you should always compare lenders' interest rates. There are no set up fees or charges for early repayment on our loans and we don't discriminate against members who are not working. Whether you are in employment or not you will be considered for a loan – don't be tempted by high cost and doorstep lenders, where a £500 loan over 12 months can cost you £350 in interest.

## Free Savings and Loan Insurance

Taking out a loan and saving for the future can involve a long-term financial commitment. We have no way of knowing what unexpected challenges life may spring upon us. Life Savings and Loan Protection insurance will leave you with peace of mind and protection. If you should take out a loan and die before it is repaid, this cover can help to ensure your debt is settled and is not passed on to your loved ones when you are no longer here. It will also pay up to double the amount of your savings (currently up to £10,000) to your nominated beneficiary. Best of all, London Mutual Credit Union provides this insurance **free** when you become a member, offering financial security for you and your family.

## Insurance needs covered

London Mutual Credit Union works with CUNA Mutual to cover all your insurance needs.

- **Home, Motor and Travel insurance** is tailored to suit your requirements. Each policy is flexible, so you only pay for the cover you require.
- **FamilyLife+** is a guaranteed whole of life assurance that is designed to provide immediate benefits to those who suffer a bereavement in their family.

- **Mortgage Cover+** offers real peace of mind if you are out of work due to sickness, accident or involuntary unemployment. Your cover will pay a monthly amount to ensure you can continue to meet the repayments.
- **Payment Protection Insurance** is an affordable policy designed to provide cover for your regular loan repayments should you not be able to work for more than 30 days due to sickness, accident or involuntary unemployment.

To arrange a quote call CUNA Mutual on **0800 731 4205** or ask your Credit Union for more details.

Terms and Conditions apply for further details on any product ask your Credit Union.

## Credit Union Current Account

The Credit Union offers a Credit Union Current Account (CUCA) to its members. This account has no overdraft facility and if we have to recall a direct debit payment because there is not enough money in your account, we won't charge you £30.00! There is a charge, currently £15.00 if we have to recall a direct debit, that covers actual costs.

The account does have an ATM card and a Debit card, and you can set up standing orders and direct debits to pay your bills.



There is a small weekly charge for the current account – please see our website or ask in branch for details.

# Membership application form

If you would like to become a member of London Mutual Credit Union, please complete this form in **BLOCK CAPITALS** and return to a credit union branch or member of staff, or post to: New Member Application, London Mutual Credit Union Ltd, Credit Union House, 79 Denmark Hill, Camberwell, London, SE5 8RS.

## Contact details

Surname:	Mr/Mrs/Ms/Miss/Dr/Other:
Forename:	
Home address:	
	Postcode:
Home telephone:	Date of birth:
Mobile:	Email:
N.I. No:	

## Credit Union Account details

I would like to save £  per week/month

I would like to pay into my Credit Union Account by:

Cash over the counter     Monthly direct debit (please complete direct debit mandate. We will send this to your bank)

Payroll deduction (if you are employed by a participating employer, please complete payroll mandate. We will send this to your employer)

I would like to enter the London Mutual Credit Union Members' Private Lottery.  
A ticket would cost £1 per week/month from my savings (maximum £10 per month).

Please deduct £  per week/month from my savings until further notice.

I apply for membership of London Mutual Credit Union and agree to abide by its' rules.

I declare that the information given by me is correct.

I understand that a non-refundable fee of £2 will be deducted from my first payment into the Credit Union and that I will not be a full member until this has been paid.

I agree to keep a minimum of £5.00 in my savings account to maintain my membership

Your signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Data Protection Statement:** In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with the Credit Union. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing and debt recovery, for which purpose we hold a Category F Consumer Credit Licence.

**OFFICE USE ONLY** \_\_\_\_\_ Code: \_\_\_\_\_

Membership Number: \_\_\_\_\_ Approved: \_\_\_\_\_

### Proving your identity

Before we can open an account for you we need to see TWO original documents. One is used to prove your identity, the other proves your address.

#### You can use these to prove your identity:

- A passport (if this is not an EU passport then it must show valid Visa to stay in the UK)
- Full UK driving licence or blue disabled driver's pass
- EU Member State ID card
- Residence permit
- Original letter from Benefits Agency (or Pensions Service, Child Benefit Agency, etc)

#### You can use these to prove your address:

- Recent bills (less than 3 months old) such as a council tax demand or gas, electricity or water rates bill
- Recent bank, building society or credit card statement (less than 3 months old)
- Council rent card, tenancy agreement
- Official letters from a UK solicitor or Benefits Agency (or Pensions Service, JobCentre Plus, Child Benefit Agency, etc)

If you do not have any of these documents, please let us know. There are many more documents that can be used. We would like to help you open a credit union account.

#### Please check that you are eligible to join London Mutual Credit Union.

I am eligible to become a member of London Mutual Credit Union because:

I live in London Boroughs of Southwark or Lambeth\*  I work in London Boroughs of Southwark or Lambeth\*

#### My employer is:

I volunteer in London Boroughs of Southwark or Lambeth\*

I volunteer at:

I study in London Boroughs of Southwark or Lambeth\*

I study at:

I am a family member who lives in the same household as a member of London Mutual Credit Union.

The member's name is:

\*If you work, volunteer or study in Southwark or Lambeth, we will also need to see evidence of your employment, volunteering or studying, in addition to your proof of identity and address.

#### Application for payroll deductions

To the Payroll Manager of –

Surname:

Mr/Mrs/Ms/Miss/Dr/Other:

Forename:

Payroll/Staff number:

Department name:

I have joined London Mutual Credit Union Limited and authorise the deduction from my salary the amount indicated below each week/month.

Please deduct £  per week/month from my salary/wages

Your signature:

Date:

Approved by:

Date:

# Instruction to your Bank or Building Society to pay by Direct Debit

## Application for Direct Debit

Please fill in the whole form including official use box using a ballpoint pen and send it to:



**London Mutual Credit Union Ltd.**  
**Credit Union House**  
**79 Denmark Hill**  
**Camberwell**  
**London SE5 8RS**

Originator's identification number:

9	7	3	0	7	2
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Name(s) of Account holder(s):

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Bank/Building Society Account number:

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Branch Sort Code:

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Name and full postal address of your Bank or Building Society

To: The Manager Bank/Building Society

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Address:

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Postcode:

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Reference number:

D	C	L	M	C	U														
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Banks and Building Societies may not accept Direct Debit instructions from some types of account.

## LONDON MUTUAL CREDIT UNION LIMITED

This is not part of the instruction to your Bank or Building Society

### Choose your payment date

Please tick the date on which you wish Direct Debit payment to be made. Where no preference is shown payment will be made on the 1st of the month.

On or around:  1st  15th  25th

### Instruction to your Bank or Building Society

Please pay London Mutual Credit Union Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with London mutual Credit Union Limited and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s):

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Date:

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## The Direct Debit Guarantee

- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, London Mutual Credit Union will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by London Mutual Credit Union or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a direct debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

### Nominated beneficiary

In the event of your death, who do you nominate as your beneficiary to receive your London Mutual Credit Union savings?

Surname: \_\_\_\_\_ Mr/Mrs/Ms/Miss/Dr/Other: \_\_\_\_\_

Forename: \_\_\_\_\_

Address of nominee: \_\_\_\_\_

Postcode: \_\_\_\_\_

Relationship of the nominee to the member: \_\_\_\_\_

Your signature: \_\_\_\_\_ Date: \_\_\_\_\_

Witness name: \_\_\_\_\_ Witness signature: \_\_\_\_\_

(The witness shall not be the nominee)

### Member profile

Please help us to know our members by answering these simple questions. This information is confidential and will only be used to help us to serve our community.

#### 1. How do you describe your ethnic origin?

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> White-British    | <input type="checkbox"/> Black/Black British-Caribbean   | <input type="checkbox"/> Black/Black British-African |
| <input type="checkbox"/> White-Irish      | <input type="checkbox"/> Asian/Asian British-Bangladeshi | <input type="checkbox"/> Asian/Asian British-Other   |
| <input type="checkbox"/> White-Other      | <input type="checkbox"/> Chinese                         | <input type="checkbox"/> Vietnamese                  |
| <input type="checkbox"/> Western European | <input type="checkbox"/> Other: _____                    | <input type="checkbox"/> Prefer not to say           |

#### 2. Are you a?

- |   |   |                                       |
|---|---|---------------------------------------|
| <input type="checkbox"/> Home owner                       | <input type="checkbox"/> Housing association tenant |                                       |
| <input type="checkbox"/> Southwark/Lambeth Council tenant | <input type="checkbox"/> Private landlord tenant    | <input type="checkbox"/> Other: _____ |

#### 3. How do you describe your employment status?

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Employed full time | <input type="checkbox"/> Employed part time | <input type="checkbox"/> Unemployed/on benefits |
| <input type="checkbox"/> Self-employed      | <input type="checkbox"/> Retired            |   |

### How did you hear about London Mutual Credit Union?

It is helpful for us to know how you heard about London Mutual Credit Union. Please take a moment to let us know where you received information about London Mutual Credit Union.

#### I received information about London Mutual Credit Union from:

- My employer    Radio or TV    A letter or flyer put through my door    Internet search
- A local branch that I was passing and decided to call in
- An agency/organisation: (please state) \_\_\_\_\_    A leaflet/poster at: (please state where) \_\_\_\_\_
- A friend or family member who is a member: (please state) \_\_\_\_\_
- An article in newspaper, magazine or newsletter: (please state where) \_\_\_\_\_
- Credit Union staff at an organised event: (please state where) \_\_\_\_\_

**Thank you for taking the time to complete this section.** If you are happy with our services, please let your family and friends living or working in Southwark or Lambeth know about the benefits of being a member of London Mutual Credit Union.

# How to contact us

## General enquiries

Telephone: 020 7787 0770  
Fax: 020 7207 1444  
Email: [info@creditunion.co.uk](mailto:info@creditunion.co.uk)  
Web: [creditunion.co.uk](http://creditunion.co.uk)

## Branches and opening hours

79 Denmark Hill  
Camberwell  
London SE5 8RS

221 Rye Lane  
Peckham  
London SE15 4TP

224b Brixton Hill  
Brixton  
London SW2 1HF

Monday-Thursday: 9.30am – 4.30pm  
Fri: 11.00am – 4.30pm

18 Pilgrimage Street  
Borough  
London SE1 4LL

Monday-Wednesday: 9.30am – 4.30pm  
Closed for lunch 12.30 – 1.30pm

## To get your latest balances

Register for our secure on-line service  
**CU On-line** at [creditunion.co.uk](http://creditunion.co.uk)  
or text **bal** to **60060**.

London Mutual Credit Union Limited is authorised and regulated by the Financial Services Authority. We are a member of the Financial Services Compensation Scheme and the Financial Ombudsman Service.

[creditunion.co.uk](http://creditunion.co.uk)