Adult Membership Application
**ADULT MEMBER & CURRENT ACCOUNT APPLICATION**

**Membership No. (For office use)**

**THANK YOU FOR CHOOSING TO BECOME A MEMBER OF LONDON COMMUNITY CREDIT UNION.**
Please complete this form in **BLACK INK** and in **BLOCK CAPITAL LETTERS.** This form must be submitted together with the requested ID. Incomplete forms **CANNOT** be processed and **WILL** delay your application.

Please allow up to 5 working days for your application to be processed.

<table>
<thead>
<tr>
<th>SECTION 1: YOUR PERSONAL DETAILS</th>
</tr>
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<tbody>
<tr>
<td><strong>Proof of identity and address is required prior to opening a current account</strong></td>
</tr>
<tr>
<td><strong>Title</strong></td>
</tr>
<tr>
<td><strong>Middle name(s)</strong></td>
</tr>
<tr>
<td><strong>Gender:</strong></td>
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<tr>
<td><strong>Nationality</strong></td>
</tr>
<tr>
<td><strong>Home address</strong></td>
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<tr>
<td><strong>Residential status:</strong></td>
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<tr>
<td><strong>Temporary accommodation</strong></td>
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<tr>
<td><strong>Lived at this address since</strong></td>
</tr>
<tr>
<td><strong>If less than 3 years at your current address, please fill in previous address details below</strong></td>
</tr>
<tr>
<td><strong>Address</strong></td>
</tr>
<tr>
<td><strong>Time at previous address</strong></td>
</tr>
<tr>
<td><strong>Home telephone</strong></td>
</tr>
<tr>
<td><strong>Email address</strong></td>
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<table>
<thead>
<tr>
<th>SECTION 2: EMPLOYMENT &amp; INCOME</th>
</tr>
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<tbody>
<tr>
<td><strong>Employment status:</strong></td>
</tr>
<tr>
<td><strong>Part time</strong></td>
</tr>
<tr>
<td><strong>Employer name</strong></td>
</tr>
<tr>
<td><strong>Employer address</strong></td>
</tr>
<tr>
<td><strong>Nature of business if self employed</strong></td>
</tr>
<tr>
<td><strong>Time with employer / Self employed</strong></td>
</tr>
</tbody>
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**Monthly income:**
- **Net salary/pension:** £…………
- **All benefits incl housing:** £…………
- **Other:** £…………
- **TOTAL:** £…………

*Common Bond: Hackney, Haringey, Islington, Newham, Tower Hamlets, Waltham Forest, City of London*
SECTION 3: ABOUT YOUR BANKING

Do you have an account with a Bank / Building Society: ☐ Yes ☐ No

Bank name

Time with Bank / Building Society

Sort code - - - - - - - - Account number - - - - - - - -

Credit cards held: ☐ Mastercard ☐ Visa ☐ Amex ☐ Other

SECTION 4: NOMINATION OF BENEFICIARY

In the event of my death, I nominate the person(s) below to receive any money due from LCCU, whether in savings or otherwise

Title

First name

Surname

Address - same as applicant ☐ Relationship to me

Home address

Postcode - - - - - - - - -

Home telephone

Mobile telephone

To include additional beneficiaries please ask for further assistance in branch

SECTION 5: SELECT YOUR CURRENT ACCOUNT OPTION

Your London Community Credit Union membership will include a current account and access to online and telephone banking services

☐ Bronze (free)

A basic account through which you can accept and make payments to other UK accounts in branch.

☐ Silver (£3 per month)

All the benefits of the Bronze account with the addition of Direct Debit and standing orders to manage regular payments.

☐ Gold (£5 per month)

Debit Mastercard to make unlimited online and shop purchases, 5 ATM withdrawals and 5 ATM balance enquiries per month. Unlimited Direct Debit and standing orders.

(OUR TOP CHOICE)

☐ Platinum (£10 per month)

Unlimited use of your Debit Mastercard for purchases and ATM transactions. Unlimited Direct Debit and standing orders. Free payments arranged online, in branch, by phone

Further details of our current account offer are available online. You can upgrade or change your current account by speaking to a member of staff.

SECTION 6: IMPORTANT INFORMATION ABOUT CREDIT UNION MEMBERSHIP

Minimum savings requirement

A minimum savings deposit of £10 is required to open your account. If you close your account within 12 months, a £10 administrative fee is payable.

To build your finances and as part of your commitment to credit union membership we encourage you to save regularly. If a period of twelve months passes without you making a deposit into your Saver Plus account your credit union membership may be declared dormant and you will be charged a £5 dormancy fee.

Please tick to confirm you understand the minimum saving requirement ☐

Financial Services Compensation Scheme

London Community Credit Union is a member of the Financial Services Compensation Scheme (FSCS).

This scheme guarantees your eligible deposits up to a total of £85,000. Any deposits you hold above the limit are unlikely to be covered.

Further information about the scheme is available at www.fscs.org.uk

Please tick to confirm you understand the Financial Services Compensation Scheme ☐
SECTION 7: WAYS TO MANAGE YOUR ACCOUNT

Your London Community Credit Union account can be managed in any branch, via online banking with 24/7 access to your money or via automated telephone banking.

Please indicate if you would receive a link to register for **online banking** (please ensure you have provided an email address).

Please indicate if you would receive a link to register for **automated telephone banking**.

USE OF YOUR INFORMATION AND YOUR CONSENT

It is important that you read LCCU’s Privacy Policy, the Terms & Conditions of Membership, the Terms and Conditions of the Current Account and Tariff available at www.londoncu.com and in branch.

Credit Reference & Fraud Prevention Agencies: In order to process your application we will supply your personal information to credit reference agencies (CRAs) and fraud prevention agencies (FPAs). They will give us information about you, such as about your financial history and information from the Electoral Register. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. If fraud is detected, you could be refused certain services, finance, or employment.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

DECLARATION

a) I declare that the information I have given on this form is true to the best of my knowledge.

b) I hereby apply to become a member. I agree to be bound by the Rules of London Community Credit Union and the Terms & Conditions of Membership.

c) I hereby apply for a Current Account in my name. I understand the charges that apply to the current account I have selected as specified in the Current Account Tariff.

d) I agree to the use of my information as outlined above and in accordance with LCCU’s privacy policy.

Signed: Date:

KEEPING IN TOUCH

We often have exciting news to share. We may have a special offer of discounted loan rates or an important update that affects your credit union membership.

Whatever, we have to say, we want to ensure our members are the first to know. Therefore, we would be grateful if you would confirm how you would like to receive communication from us.

Yes, I would like to keep informed and receive LCCU’s member communication containing important news and offers that may interest me by:

- [ ] Email
- [ ] SMS
- [ ] Phone
- [ ] Post
- [ ] Opt out of member updates

FOR OFFICE USE ONLY

<table>
<thead>
<tr>
<th>Branch:</th>
<th>DCM Setup:</th>
<th>ID Scanned:</th>
<th>Security updated:</th>
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<tbody>
<tr>
<td>Entered by:</td>
<td>Sign:</td>
<td>Print name:</td>
<td>Date:</td>
</tr>
<tr>
<td>Audited by:</td>
<td>Sign:</td>
<td>Print name:</td>
<td>Date:</td>
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CURRENT ACCOUNT DEPARTMENT USE ONLY

<table>
<thead>
<tr>
<th>A/C:</th>
<th>Card type:</th>
<th>Staff:</th>
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<tbody>
<tr>
<td>Branch:</td>
<td>Approved:</td>
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<tr>
<td>Audited by:</td>
<td>Declined:</td>
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London Community Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number 213743. Deposits held with London Community Credit Union are protected by the Financial Services Compensation Scheme. Registered address: 473 Bethnal Green Road, London, E2 9QH.
The following is a summary of some of the key terms and conditions of London Community Credit Union membership.

1. To become a member of London Community Credit Union you must share our common bond. That is, you must live, work or study in the London boroughs of Tower Hamlets, Hackney, Newham, Waltham Forest, Haringey, Islington and the City of London. Relatives who share a household with a LCCU member are also eligible to join.

2. Any person opening an account must be at least 16 but can only become a full adult member when reaching the age of 18.

3. An initial deposit of £10 must be paid into the Saver Plus account to become a member of the credit union.

4. You agree to abide by the Rules of London Community Credit Union Ltd. (available online and upon request)

5. If a membership account is closed within twelve months from the date of opening a £10 administration charge will be levied on the account.

6. A dormancy fee of £5 may be charged on a membership account if no transactions are conducted in a 12 month period. If such a charge is to be levied the member will be notified in advance and have six weeks to activate their account. If the account is not activated or closed within six weeks the credit union reserves the right to hold any monies in a suspense account.

7. No member may hold a deposit in excess of £200,000. Notice of 5 working days is required before we accept a sum of money that will take a member’s holding above the FSCS protection limit of £85,000. We reserve the right to refuse a deposit that means a member’s holding will exceed the £85,000 limit.

8. LCCU may issue a dividend payment subject to regulatory compliance and if a surplus has been realised during the credit union financial year from 1st October to 30th September. The dividend will be recommended by the Board of Directors and is subject to approval by a vote of members at the Annual General Meeting.

9. Dividend payments will be calculated based on a member’s shareholding with each £1 deposit equal to 1 share. Members who join during the year will be entitled to a pro-rata dividend payment based on the number of whole months of membership. Dividend payments are only payable to active members.

10. You must inform LCCU immediately of any change in your name, address, telephone number (including mobile number) and email address.

11. When accessing credit union services a member agrees to comply with all security procedures in place at the time and to take all reasonable steps to keep passwords, PINs, activation codes etc safe and secure. From time to time members may be asked to update documentary proof of ID and address.

12. Members accessing additional services from the credit union such as loans, additional savings accounts, current accounts, online and telephone banking will be subject to additional terms and conditions related to the provision of those services.

13. These terms and conditions may be updated from time to time. Where the changes are favourable to you the updated terms and conditions details will apply automatically to your membership account and be notified on the London Community Credit Union website and by notice in branches. If changes are not favourable to you will be notified in advance of the changes taking effect.

I hereby confirm my acceptance of the London Community Credit Union Terms & Conditions of Membership

<table>
<thead>
<tr>
<th>Membership number:</th>
<th>NAME: (in Block Capitals)</th>
<th>Signature of Borrower:</th>
<th>Date:</th>
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Registered address: 473 Bethnal Green Road, London, E2 9QH

020 7729 9218
info@londoncu.co.uk
londoncu.com

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