

# Adult Membership Application



**London Community  
Credit Union**

# Adult Membership Application

## Adult Savers

Whether you want to save, take out a loan or protect your family's financial future, we have the right product for you.

London Community Credit Union (LCCU) is owned and managed only by our members, every customer is a member, and belongs to the local community. Therefore if you save with us or borrow from us, not only will you benefit from very fair rates and charges, you will also share in any profits we make.

LCCU has built a solid reputation for giving sound advice with money matters, secure options for savings, affordable loans and fairly priced insurance products to the London community.

## We offer:

- Online Banking / Telephone Banking Services
- Affordable Loans
- Current Accounts with a VISA Debit or Cash Card
- Free Life Saving and Loan Protection Insurance
- Flexible Savings Accounts
- Direct Debit Services
- Government Protection of your money under the FSCS
- and much more...

If you live, work or study in either Tower Hamlets, Hackney, Newham, City of London, Islington, Haringey or Waltham Forest you can join LCCU.

Complete the attached application form and return it to us or one of our partner organisations along with proof of address and identity. If you work, study or volunteer in any of the above areas you will also need to bring documents to prove this.

We look forward to welcoming you.

Regulated by the Financial Services Authority Firm  
Reference No: 213743  
Consumer Credit Act 1974 / Category F  
Licence No: 555461

Registered under the  
Provident & Friendly Societies Act 1965 and the  
Credit Union Act 1979 Registration No: 640C  
Data Protection Registration No: Z4959487

# ADULT APPLICATION FORM

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Membership No. (For office use)

## THANK YOU FOR CHOOSING TO BECOME A MEMBER OF LONDON COMMUNITY CREDIT UNION.

Please complete the entire form in **BLACK INK** and in **BLOCK CAPITAL LETTERS**. Incomplete forms **CANNOT** be processed and **WILL** delay your application.

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

SECTION 1: YOUR PERSONAL DETAILS	
<i>Government legislation requires proof of identity &amp; address prior to accepting membership</i>	
I am applying for membership as I: <input type="checkbox"/> LIVE <input type="checkbox"/> WORK <input type="checkbox"/> STUDY within the COMMON BOND AREA*	
<input type="checkbox"/> Am a relative of a member residing at the same address	<input type="checkbox"/> Other (please specify)
Title	Forename
Middle Name(s)	Surname
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Unspecified	National Insurance No. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Nationality	Date of Birth <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Home Address ..... ..... ..... Post Code <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
Residential Status: <input type="checkbox"/> Private Tenant <input type="checkbox"/> Local Authority/ Housing Association <input type="checkbox"/> Living with parents/Friends <input type="checkbox"/> Temporary Accommodation <input type="checkbox"/> Other <input type="checkbox"/> Home Owner	
Time at Current Address: Since <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
If less than 3 years at current address, please fill in previous address details below	
Address ..... ..... Post Code <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
Time at Previous Address <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
Home Telephone	Mobile Telephone
Email Address	

\* Our Common Bond (area of operation) is City of London, Hackney, Haringey, Islington, Newham, Tower Hamlets and Waltham Forest

London Community Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reg no. 213743)

**SECTION 2: YOUR EMPLOYMENT DETAILS**

Name of Employer

Nature of Business if Self Employed

Time with Employer/Self Employed: Since   /  

Address of Employer .....

Post Code        

Work Tel No

Ext

Job Title

*Please complete this section even if you are unemployed***Occupational Status:** Full Time Part Time Student Unemployed/ On Benefits Retired Home Maker Self Employed Other**SECTION 3: YOUR INCOME DETAILS***Please total all benefits you receive*

<b>Monthly Income:</b>	Net Salary or Pension	£
	Benefits (All incl. Housing Benefits)	£
	Other	£
	<b>Total Monthly Income</b>	£

**SECTION 4: NOMINATION OF BENEFICIARY**

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

Title

Forename(s)

Surname

 Address same as Member

Address .....

Post Code        

Home Tel

Mobile Tel

Relationship to you

*To include additional beneficiaries please ask for further assistance in branch.***SECTION 5: ABOUT YOUR BANKING**

Do you have an account with a Bank/ Building Society?

Yes  No Time with Bank/Banking Society: Since   /  

Bank Name

Building Society Roll No        Sort Code      Account Number        

Credit Cards Held:

 Master Card Visa Amex Other (specify)

## SECTION 6: PLEASE SELECT YOUR CREDIT UNION CURRENT ACCOUNT OPTION

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

<input type="checkbox"/> <b>Bronze (free)</b>  <i>A basic account through which you can accept and make payments to other UK accounts</i>	<input type="checkbox"/> <b>Silver (£3.00 per month)</b>  <i>All the benefits of the Bronze account with the addition of Direct Debits and Standing Orders to manage regular payments</i>	<input type="checkbox"/> <b>Gold (£5.00 per month)</b>  <i>Unlimited Direct Debits and Standing Orders to manage regular payments. Also includes a debit card to make unlimited point of sale purchases and 5 ATM withdrawals and 5 ATM balance enquiries per month</i>	<input type="checkbox"/> <b>Platinum (£10.00 per month)</b>  <i>All the benefits above with unlimited Debit Card /ATM transactions and free payments arranged online, in branch or by phone</i>
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Further details of our current account offering and a copy of the terms and conditions are available in branch or online.

## SECTION 7: ABOUT YOU AND YOUR CREDIT UNION ACCOUNT

You will need to make a minimum deposit of £10.00 to open your account. If you close the account within the first twelve months a £10.00 administrative fee is payable.

I agree to save £  per  Week  Fnt  4 Weekly  Month

I would be servicing my credit union account by:

Salary  Benefit  Direct Debit  Standing Order  Payroll Deduction  Cash

## SECTION 8: CONDITIONS & AUTHORISATION

It is important that you read the **Terms and Conditions of Membership and of your Credit Union Current Account and the Fees and Charges Schedule**. For further information call 020 7729 9218 or email: [info@londoncu.co.uk](mailto:info@londoncu.co.uk)

**Your Information:** It is essential that you read carefully the section headed Uses of Your Information in the Terms and Conditions of your Current Account. This explains how we will use your information.

**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. These agencies will record details of any search whether or not this application is approved. 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 fraud and money laundering as well as the management of your account. In addition, we will ask you to provide physical forms of identification and may also telephone to confirm your details. The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found by visiting our website [www.londoncu.co.uk](http://www.londoncu.co.uk). 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.

a)	I hereby apply to become a member of London Community Credit Union. I agree to be bound by the Rules of the Credit Union and the terms and conditions of membership
b)	I hereby apply for a current account in my name. I authorise you to process the information I have provided, and honour my signature below for all purposes related to the account
c)	I agree to activate my Saver Plus Account with £10.00 and to contribute monthly to build my savings
d)	I understand I will be liable for a £10.00 Administration Charge if the account is closed within 12 months of opening
e)	I declare that the information given on this application is true and correct to the best of my knowledge
f)	I am also aware that my application is subject to approval by the Board of Directors of the Credit Union and subject to satisfactory searches

Your Signature	Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Employee/ Witness Signature	Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Employee/ Witness (Print Name)	Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

**SECTION 9: ABOUT YOU**

The information you provide here does not form part of your application, but it will help us in our understanding of our membership.

**Ethnic Origin**

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> White-British           | <input type="checkbox"/> Black British-Caribbean         | <input type="checkbox"/> Black/Black British-African |
| <input type="checkbox"/> Mixed - white and black | <input type="checkbox"/> Mixed - White and Asian         | <input type="checkbox"/> Mixed - Other               |
| <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"/> Other                       |
| <input type="checkbox"/> European                | <input type="checkbox"/> Prefer not to say               |  |

**Marital Status:**

- Single       Married       Civil Partnership       Widowed

**Sexuality**

- Heterosexual    Bisexual    Gay    Prefer not to say    Other (specify if you wish): .....

**Disability**

The Equality Act 2010 defines a disabled person as someone who has a physical or mental impairment which has a substantial and long-term adverse affect on their ability to carry out normal day-to-day activities.

**Do you consider yourself to be disabled?**

- Yes       No       Prefer not to say

Please specify if you wish: .....

**Contact regarding your account and marketing**

We may contact you with information relevant to the operation of your account by a variety of means including email, text messaging, online banking, post or telephone.

We would also like to occasionally send you member updates including a members newsletter and information about other relevant LCCU products or services.

Please confirm if you wish to receive LCCU member updates    Yes    No

LCCU will never share information with third parties for marketing purposes.

**I received information about London Community Credit Union from:**

- |   |  |  |   |
|---|--|--|---|
| <input type="checkbox"/> Employer       | <input type="checkbox"/> Radio or TV     | <input type="checkbox"/> Leaflet/ Poster     | <input type="checkbox"/> Website              |
| <input type="checkbox"/> Family/ Friend | <input type="checkbox"/> LCCU Member     | <input type="checkbox"/> Newspaper Advert    | <input type="checkbox"/> MoneyWorks           |
| <input type="checkbox"/> Local Event    | <input type="checkbox"/> Local Authority | <input type="checkbox"/> Housing Association | <input type="checkbox"/> Agency/ Organisation |
| <input type="checkbox"/> LCCU Shopfront | <input type="checkbox"/> Church          | <input type="checkbox"/> School              | Specify.....                                  |

**FOR OFFICE USE ONLY**

BRANCH	<input type="checkbox"/> DCM Setup	<input type="checkbox"/> ID scanned	<input type="checkbox"/> Security updated
Application Entered by		Date	<input type="text" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>
		(Print Name)	
Application Verified/Audited by		Date	<input type="text" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>
		(Print Name)	

**CURRENT ACCOUNT DEPARTMENT USE ONLY**

A/C #:	CARD TYPE:	<input type="checkbox"/> DECLINED:
Entered By:		Date
		<input type="text" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>
		(Print Name)
Approved/Audited by:		Date
		<input type="text" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>
		(Print Name)



