

Applicant Information

Full Name: _____ Member Number: _____

Address: _____

Postcode: _____ Date of Birth: _____

Home Tel No: _____ Mobile: _____

N.I. Number: _____ E-Mail: _____

Next of Kin

Full Name: _____ Phone: _____

Address: _____

Email: _____ Relationship to you: _____

I wish to open a Christmas Saver Account and agree to save a total of £_____ per week / month

Please note that the Christmas Saver Account is a SAVINGS only account and funds in this account will only be released in November, December or January. If, at the time of withdrawal, you have a loan which is in arrears, we will use the funds from this account to clear the balance of the arrears before releasing any remaining funds to you. No loans can be issued on this account and you can only open a Christmas Saver Account if you are already a member of the credit union with a regular Share Account.

How do you wish to make payments?

Standing Order Payroll Deduction (if available) At Office

You will be sent a Standing Order Form (if ticked) upon receipt of this application.

Disclaimer and Signature

*I certify that the information given is true and complete to the best of my knowledge. I hereby apply to open a Christmas Saver Account and agree to abide by the rules of **Croydon Merton and Sutton Credit Union Ltd**. I agree to **Croydon Merton and Sutton Credit Union Ltd** carrying out any enquiries to assist when making decisions about my Credit Union account such as an on-line identity verification or credit search using a Credit Reference Agency. I understand and agree that this account is a Christmas Savings ONLY account and savings will only be released in the months of November, December or January and no loans can be issued on this account. I also agree that should I have any arrears on any Loan Accounts at the time of withdrawal that you will use the funds from this account to clear the balance of the arrears before any remaining funds are released to me.*

Signature:

Date:



Important Information

1. Who are we regulated by

Croydon Merton and Sutton Credit Union Ltd is authorised and regulated by the Financial Conduct and Prudential Regulation Authority (FCA & PRA). Our Firm Registration Number is 213603.

Our permitted business is: Deposit Taking and Insurance Mediation.

You can check this on the FCA's register by visiting the FCA's website on www.fsa.gov.uk/register or by contacting the FCA on 0845 606 1234

2. What to do if you have a complaint

If you wish to register a complaint, please contact us:

By telephone 020 3468 8569, or

In writing: Complaints Officer, Croydon Merton and Sutton Credit Union Ltd, Unit 3c Bernard Weatherill House, 8 Mint Walk, Croydon CR0

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

3. Information about Compensation Arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a credit union is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the credit union, including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website <http://www.fscs.org.uk/> or call 0800 678 1100.

4. Identification Requirements

We have a legal obligation to verify the identity of all members. In order to verify the information you provide we may make searches about you with a credit reference, on-line ID, Fraud Prevention or other such agency. Any documents provided to us by you or them will be recorded as part of our Anti Money Laundering requirements and procedures. Providing documents yourself will help us to verify your identity and ensure a quicker application process.

When you join please provide at least 1 from each of the following lists (2 from List 2 if your application is by post):

List 1: Identity: Current Passport, Driving Licence, Benefit Letter, National ID card, Work Photo ID, Addressed Social Security Letter

List 2: Proof of Address: Bank Statement, Utility bill, Credit Card Statement, Council Tax bill/statement

ID must be no more than 3 months old and we only accept originals, which if sent by post will be returned to you via Recorded Delivery.

If you are experiencing difficulty in providing the documents required, please contact a member of staff for assistance.

5. Terms of Business

You must be a member of the credit union and have a regular credit union share account and be saving regularly in this before you will be allowed to open a Christmas Saver Account.

You can save as little or as much as you like in the account however you will only be allowed to withdraw the funds in this account in **November, December or January**. If, at the time of withdrawal, you have a loan which is in arrears, we will use the funds from this account to clear the balance of the arrears before releasing any remaining funds to you.

