

MEMBERSHIP APPLICATION



Thank you for considering Perth & Kinross Credit Union

You can join immediately by applying online at www.pkcu.org.uk

Please complete in full **ON-SCREEN**, or **BY HAND** using **BLOCK CAPITALS** and return to Perth and Kinross Credit Union, 58-60 George St., Perth, or email to info@pkcu.org.uk

- If you wish to nominate one or more beneficiaries, please complete and return a **Nomination of Beneficiary form** with your membership application.
- To begin saving as soon as possible, please complete and return a **Standing Order Mandate** or, if your employer is a partner of Perth and Kinross Credit Union, a **Payroll Deduction Mandate**.

If you have any questions, please visit us or telephone 01738 624872

1. ABOUT YOU

I live, work and/or study in Perth and Kinross

(please ✓ to confirm and proceed)

Title (Mr, Mrs, Miss, Ms, Dr, etc.)

First name

Middle name(s)

Last name

Date of birth

(dd/mm/yyyy)

National Insurance No

Residential status

(please ✓ an option)

Home Owner

In temporary accommodation

Private rented

HA / LA rented

Living with family

My home address(es) for last 3 years (please attach a note if you need more space)

Address 1

Postcode 1

Time at this address (years & months)

Address 2

(if applicable)

Postcode 2

Time at this address (years & months)

Address 3

(if applicable)

Postcode 3

Time at this address (years & months)

Home telephone

Mobile

My email address

I heard about the credit union through

(please ✓ an option)

Colleague

Family

A friend

Press

School

Company Intranet

Social media

Web search

Other

2. YOUR BANK

Your Bank account sort code

(6 digits)

Bank Account number

(8 digits)

A savings commitment is not mandatory but we encourage you to save regularly.

How much would you like to save with us each month?

£

3. IF YOU PAY TAX OUTSIDE THE UK (OTHERWISE, MOVE TO SECTION 4)

In which country/territory outside the UK do you pay tax?

What is your Tax Identification Number (TIN)?

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4. YOUR EMPLOYMENT

Occupation <i>(please ✓ an option)</i>	Full-time employed	Part-time employed	Self- employed	Unemployed
	Homemaker	Student	Retired	Benefits
IF EMPLOYED:				
Occupation				
Employer's name				
Employer's address				
Employer's Postcode			Employment start date <i>(dd/mm/yyyy)</i>	
Employer's telephone number			Payroll number	

5. SUPPORTING DOCUMENTS

You **MUST** provide a copy of the following to enable us to process your application (do not send original documents):

PROOF OF ADDRESS	<p>NOT required if you are an existing member. Otherwise, we will need any ONE of the following:</p> <ul style="list-style-type: none"> • Council Tax Bill dated within the last 3 months, OR • Utilities Bill dated within the last 3 months, OR • Bank or Building Society Statement dated within the last 3 months, OR • Pay Advice dated within the last 3 months (must show name and address) , OR • Rent Card dated within the last 3 months, OR • Medical Card, OR • Pension/Benefit Documentation, OR • Driving Licence
PROOF OF IDENTITY	<p>NOT required if you are an existing member. Otherwise, we will need any ONE of the following:</p> <ul style="list-style-type: none"> • Valid Passport, OR • Driving Licence photo card, OR • Employers ID with photograph, OR • Bus Pass

6. DECLARATION (✓)

I confirm that I have read and understood Perth and Kinross' Terms of Membership and how they will use my information.

I confirm that I have read and understood Perth and Kinross Credit Union's membership of the Financial Services Compensation Scheme (FSCS).

(Terms of Membership, Data Privacy Notice and details of our membership of the FSCS can be found on our website)

7. MARKETING PREFERENCES

Perth and Kinross Credit Union may contact me with newsletters, loan offers etc. using (✓ preference)

SMS Email Post Decline all

Signature of applicant: _____ Date: _____
(dd/mm/yyyy)

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A CONDENSED GUIDE TO THE USE OF YOUR PERSONAL INFORMATION BY PERTH AND KINROSS CREDIT UNION AND CREDIT REFERENCE AND FRAUD PREVENTION AGENCIES

1. When you apply to us to open an account, Perth and Kinross Credit Union will check the following records about you and others (see 2 below):

- i. Our own;
- ii. Those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information; and
- iii. Those at fraud prevention agencies (FPAs).

We will make checks such as: assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

2. Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.

3. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.

4. If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.

5. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

6. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 2018.

HOW TO FIND OUT MORE

1. This is a condensed version and if you would like to read the full details of how your data may be used please download the Full Guide to the use of your personal data by Perth and Kinross Credit Union and Credit Reference and Fraud Prevention Agencies from the website.

2. You can contact the CRAs currently operating in the UK; the information they hold may not be the same, so it is worth contacting them all. A Statutory Credit Report is free.

- Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 481 8000 or log on to www.experian.co.uk.
- TransUnion, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 060 1414 or log on to www.transunion.co.uk
- Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk.

MEMBERSHIP AT MINIMAL COST

It costs just £5 plus an annual service fee of £5 to be a member Perth and Kinross Credit Union.