



APPLICATION FOR MEMBERSHIP (Northern Ireland)
Omagh Credit Union Ltd

Name:	New Account Number:		
Address:	Previous address if < 3 years:		
At present address since:	Date of Birth:		
Contact Details: Mobile Number: _____ Landline Number: _____ Email address: _____	Name & address of employer: _____ _____ Occupation: _____ Employed since: _____		
Purpose of the Account:			
Expected Monthly Salary: _____			
I confirm that the account is for my own personal use and benefit:(please tick) Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/>			
If you ticked No above, please specify the beneficial owner of the account:			
Politically Exposed Person (PEP) 1	Yes <input type="checkbox"/> No <input type="checkbox"/>	Related to or a close associate of a PEP	Yes <input type="checkbox"/> No <input type="checkbox"/>
I hereby apply for membership of and agree to abide by the rules of Omagh Credit Union Ltd, and declare that the information given by me on this form is true and correct to the best of my knowledge and belief.			
It is important that you read and understand our Privacy Notice with this application form.			
I authorise you: - to open the account in my name; and - to process the information I have provided you with for the purposes of maintaining my account with us.			
Signature of applicant: _____			Date: _____

1 Politically Exposed Person (PEP) is defined under Regulation 35(14) of the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 as an individual who is entrusted with a prominent public function, other than as a middle ranking or more junior official e.g. Heads of State or of government, ministers (including deputy or assistants), members of parliament or devolved legislative bodies including the Northern Ireland Assembly, senior government, judicial or military officials, senior executives of state owned corporations or international organisations and members of the governing bodies of political parties. Please also declare if you are a family member (spouse or civil partner of the children of the PEP and the spouses or civil partners of the PEP's children; parents of the PEP); or close associate of a PEP. If you are uncertain as to your status please discuss with the credit union. This information is requested for the purpose of compliance with the credit union's obligations under anti-money laundering and terrorist financing legislation.

Tax Residency for the purposes of the Common Reporting Standard

- **If you are tax resident in another country, please provide your Tax Identification Number (“TIN”) and Country of Tax Residence:**

- 1. TIN*
Country of Tax Residence*
- 2. TIN*
Country of Tax Residence*

I confirm that the information provided is true and correct to the best of my knowledge, and that if my circumstances change, I will notify the credit union:

Applicant Signature..... Date:

- **If you are not tax resident in another country, please sign the following:**

I wish to declare that I am not resident for tax purposes in any other country, and that if my circumstances change, I will notify the credit union:

Applicant Signature..... Date:

***Mandatory Field**

****This information is being sought for the purposes of reporting obligations under the Common Reporting Standard (CRS), as provided for by the International Tax Compliance Regulations 2015. The information required to be reported under the CRS, including name, address, TIN, account number, account balance and payments on the account will be provided to the HMRC and may be exchanged securely with another Competent Tax Authority in your jurisdiction of tax residence, but such information will at all times be treated with the strictest confidentiality as required by the Data Protection Legislation. Only data that is legally required to be reported will be provided to the HMRC. For more information on this, please speak to your credit union or see <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>**

Financial Services Compensation Scheme Information Sheet and Exclusions List Declaration

Please tick the box below to confirm the following:

I acknowledge receipt of the Information Sheet and Exclusion List

Applicant’s Signature:

Account Opening Privacy Notice

Please take time to read the account opening privacy notice of the credit union which outlines how and why we process your personal data. A copy is available for you to take away and you can access the privacy notice at any time on www.omaghcreditunion.co.uk

Please tick here to confirm that you have received a copy of our Account Opening privacy notice

Applicant’s Signature:

Please tick the box below to confirm the following:	
I acknowledge receipt of the information for new members <input type="checkbox"/>	
For Credit Union Office Use Only	
Application approved and details verified in accordance with the Standard Rules for Northern Ireland	
Approved by	
Signature	
Position	(Membership Committee)
Date:	
Book Number:	_____

(THIS SECTION TO BE COMPLETED BY THE CREDIT UNION)

Evidence of Identification

Original documentation only - must be scanned

(Complete at least one of or more of the following:

- Current Valid Passport
 - Current Valid Driving Licence
 - National Electoral Identity Card
 - DRD SmartPass
 - Birth Certificate (for a minor/or evidence of name change only)
 - Other *
- * Please Specify _____

Evidence of Address Verification:

Original documentation only - must be scanned

Must be date in the last 3 months and in full name e.g. Joe Bloggs not J Bloggs

(Complete at least one of the following:)

- Current Utility Bill (e.g. Gas/Electricity, Telephone (Landline and Broadband only - not mobile phone bill)
 - Official Document from a Government Body
 - Original Recent Bank or Building Society Statement
 - Local Authority Document (e.g. Refuse Collection Bill)
 - Current Insurance Document (e.g. House/Motor insurance)
 - Other *
- * Please Specify (i.e. in genuine cases where the above cannot be presented)
- _____



Omagh Credit Union Ltd

Your Marketing Consent

Account No

-

As part of improving our service to you, from time to time, we would like to inform you of goods, services, competitions and/or promotional offers available from us. We may wish to use different means when sending such marketing communications. Please now indicate by which methods, **if any**, you consent to being contacted by ticking **Yes** to each method of communication below

	Yes
Post	<input type="checkbox"/>
Email	<input type="checkbox"/>
Text	<input type="checkbox"/>
Landline Call	<input type="checkbox"/>
Mobile Call	<input type="checkbox"/>

Signature of Applicant :

Date:

You have a right to notify us free of charge at any time of your right to refuse such marketing by writing to Omagh Credit Union Ltd, 20 John Street, Omagh, Co. Tyrone. or by using the "opt-out" options in any marketing message we send you.

Please contact us directly should you wish to change or withdraw your consent.

Receipt of obligatory notices by email

There are certain notices that credit unions are obliged to provide from time to time. Please provide your email address if you would like to receive these obligatory, **non-marketing** communications by email (for example notice of the Annual General Meeting). This will assist the Credit Union in reducing its carbon foot print and will also reduce costs

Email Address :

Please note that we maintain the right to contact members by such means as best available to us in relation to a non-performing loan or outstanding debt to the credit union, including by text or email.

INFORMATION SHEET

Basic information about the protection of your eligible deposits	
Eligible deposits in Omagh Credit Union are protected by:	the Financial Services Compensation Scheme ("FSCS"). ¹
Limit of protection:	£120,000 per depositor per bank / building society / credit union. ²
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of £120,000. ²
If you have a joint account with other person(s):	The limit of £120,000 applies to each depositor separately. ³
Reimbursement period in case of bank, building society or credit union's failure:	7 working days. ⁴
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Omagh Credit Union for enquiries relating to your account:	Omagh Credit Union Limited 20 John Street, Omagh, Co. Tyrone. BT78 1DW Tel: 028 82245353
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk
Acknowledgement of receipt by the depositor:	

Additional information

1 Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £120,000 by the Deposit Guarantee Scheme.

2 General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £120,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £115,000 and a current account with £20,000, he or she will only be repaid £120,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £120,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

3 Limit of protection for joint accounts

In case of joint accounts, the limit of £120,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £120,000.

4 Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £120,000) within 7 working days, save where specific exceptions apply. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

EXCLUSIONS LIST

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund
 - public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk