**HC CREDIT UNION APPLICATION FORM | SAVERS

CATALOGUE #REF:** HC\_C\_522

If you would like to become a member of the HC Credit Union and open any type of the ‘Savers Account’, please complete this form in BLOCK CAPITALS and return to a credit union branch or member of staff, or post to: *HC Credit Union c/o Tate & Lyle Sugars PLC, Factory Road, Silvertown, London E16 2EW*

 **SAVERS ACCOUNTS**It’s easy to save money with The Hart Culture Credit Union – you can pay in cash or cheque at one of our local branches,
pay by debit card on-line, over the telephone or in a branch, set up a direct debit mandate or have deductions made straight from your salary if you work for an employer who has signed up to offer this service (please ask for details).

Your savings are used to provide loans to people that promote 100% Positive Achievement in the Caribbean and African Diasporas, Ethnic Minority Communities, Indigenous Tribal members and HC Members. So each time you save with us,
you invest directly into your community. Holiday savings accounts are also available via ‘Savers’ Accounts and can be deducted from after each ‘Complete Fiscal Period’.

**YOUNG SAVERS**
Young people under 16 who live in the UK or are UK resident can open their own personal savings account in their name. If their school offers Young Savers Accounts, they will also be able to deposit money at their school (ask us for a list of participating schools). A trustee can operate the account on a child’s behalf until they are old enough to manager their ­­own account.
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**CHILD TRUST FUND**

Unfortunately, The Government is no longer providing the Child Trust Fund scheme, but you can still transfer existing Child Trust Funds to the Hart Culture Credit Union. We typically pay 2.5% interest on these accounts after the first 3 years and thereafter, although the interest rate can vary each year as it depends on the funds generated by the credit union and cannot be guaranteed. **PERSONAL DETAILS**

Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Surname: Mr/Mrs/Ms/Miss/Dr/Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Surname: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Home Telephone\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Home address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Postcode: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date of birth: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Mobile: Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ N.I. No:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

For all HC Credit Union Savers Accounts, there is a 3, 5 and 10 year Savers Plan option. For every quarter there is an interest of 1.5% Interest paid on all final balances.

*For example a ‘closing balance’ of £450.00GBP at the end of your 2nd quarter would see an interest of £6.75GBP accrued on your balance, opening the next quarter to £456.75GBP.*

 **PLEASE TICK THE APPRPPRIATE BOXES**

|  |  |  |
| --- | --- | --- |
| **SAVERS ACCOUNT OPENING | HC\_C\_522** | **Monthly Savers Gross Total£** | **Please Tick**  |
| 16 - 21 Savers*(Ref to National Insurance Card holders)*  | £\_\_\_\_\_\_\_\_\_ | [ ]  |
| 21- 50 Savers | £\_\_\_\_\_\_\_\_\_ | [ ] |
| 50 + Savers | £\_\_\_\_\_\_\_\_\_ | [ ] |
| 16 - 21 Savers*(Ref to National Insurance Card holders)*  | £\_\_\_\_\_\_\_\_\_ | [ ] |

|  |  |
| --- | --- |
| **Please Open my Savers Account for the following period** | **Please Tick** |
| 3 Year Plan | [ ] |
| 5 Year Plan | [ ] |
| 10 Year Plan | [ ] |

**CREDIT UNION ACCOUNT DETAILS**
I would like to save £ per week/month

I would like to pay into my Credit Union Account by:

**1.1 Cash over the counter Monthly direct debit (please compete) [ ]
1.2. direct debit mandate. We will send this to your bank) [ ]**

**1.3 . Payroll deduction (if you are employed by a participating employer, please complete payroll mandate.
*(We will send this to your employer)***

I would like to enter the HC Credit Union Members’ Private Lottery. [ ]

*A ticket would cost £1 per week/month from my savings (maximum £10 per month).*

Please deduct £ per week/month from my savings until further notice.

I apply for membership of HC Credit Union and agree to abide by its’ rules.
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I declare that the information given by me is correct. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

I understand that a non-refundable fee of £0.70 will be deducted from my first payment into the HC Credit Union and that

I will not be a full member until this has been paid. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

I agree to keep a minimum of £20.00 of my savings in my Account. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 **Your signature: X Date: X**

 **Data Protection Statement:** *In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with the Credit Union. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing and debt recovery, for which purpose we hold a Category F Consumer Credit Licence.*

By submitting this application form, you will be indicating your consent to receiving product and service information by letter, phone/e-mail from us and our partners unless indicated an objection to receiving such information by ticking the box. [ ]

**PROVING YOUR IDENTITY**

Before we can open your Hart Culture Credit Union Account, we need to see 2 original documents.
One is used to prove your identity, the other would be to prove your address.

 **You can use these to prove your identity:**

A passport (if this is not an EU passport then it must show valid VISA to stay in the UK).

Original letter from Benefits Agency (or Pensions)

Full UK driving licence or blue disabled driver’s pass Service, Child Benefit Agency, etc

EU Member State ID card

Library Card (Inc. British Library Study Card)

University/College Student Card

Gym Membership Card

 **You can use these to prove your address:**

Recent bills (less than 3 months old) such as: Council rent card

Tenancy agreement

Council tax demand or gas, electricity

or

Official letters from a UK solicitor or Benefits Agency

Water rates bill (or Pensions Service, Job Centre Plus, Child Benefit

Recent bank, building society or credit card Agency, etc) statement (less than 3 months old)

If you do not have any of these documents, please let us know. There are many more documents that can be used. We would like to help you open a credit union account.

**For Office Use Only**

Account Opened : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Membership Number : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Account Expiration Date : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_