

# JOINT MEMBERSHIP FORM

(please complete all sections in BLOCK CAPITALS)

**PLEASE NOTE: THIS COMPLETED APPLICATION MUST BE SUBMITTED WITH THE FOLLOWING DOCUMENTS FOR BOTH PARTIES:**

1. ☐ Current Photographic ID (e.g. Passport, Drivers Licence)
2. ☐ Evidence of PPS number (Personal Public Services card cannot be accepted as proof of same)
3. ☐ Address verification (e.g. Bank Statements, Utility Bill, letter from Government Department - dated within previous 3 months)

**Original documents must be submitted in person, by the applicants, to an officer in the Credit Union.**  
**THE CREDIT UNION RESERVES THE RIGHT TO LOOK FOR ADDITIONAL INFORMATION IF REQUIRED.**

## 1a. PERSONAL DETAILS - 1st Named Person

Name:  Title: Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other ☐

Nationality:  Country of Residence:

Birth Country:

Date of Birth:         EIRCODE:

Address:

How long have you been living at this address: Years  Months

If less than 3 years, please give previous address:

Telephone Number:           Mobile Number:

Email Address:

Member of another Credit Union? YES ☐ NO ☐

If YES please give name of Credit Union:

Occupation:

Employer Name and Address:

## 1b. PERSONAL DETAILS - 2nd Named Person

Name:  Title: Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other ☐

Nationality:  Country of Residence:

Birth Country:

Date of Birth:         EIRCODE:

Address:

How long have you been living at this address: Years  Months

If less than 3 years, please give previous address:

Telephone Number:           Mobile Number:

Email Address:

Member of another Credit Union? YES ☐ NO ☐

If YES please give name of Credit Union:

Occupation:

Employer Name and Address:

## 2. YOUR RIGHTS TO COMMUNICATION

## 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 (e.g. the AGM notice and e-statements). This will assist the Credit Union in reducing our carbon foot print.

## KEEPING YOU INFORMED: DIRECT MARKETING

From time to time, Link Credit Union Ltd would like to notify you of products, services, competitions and/or promotional offers that may be of interest to you. If you wish to be included in such marketing communications please tick the relevant boxes:

Post ☐ Email ☐ Text ☐ Mobile ☐ I do not wish to be contacted ☐

You can update your preferences at any time by contacting us by letter or email [dataprotection@linkcu.ie](mailto:dataprotection@linkcu.ie)

Please note, the Credit Union may still contact you where there is a legal obligation or legitimate interest basis for that contact.

### 3. BENEFICIAL OWNERSHIP

Reason for opening an account: Savings ☐ Loans ☐ Deposit ☐ Other ☐

*please specify:*

Source of funds: Wages ☐ Pension ☐ Welfare ☐ Other ☐

*please specify:*

1. We declare that we are the beneficial owners of the funds which will be held in this account. We acknowledge that all shares arising from this membership now and hereafter shall be our sole property and all withdrawals shall be applied for our benefit.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

2. Are you a Politically Exposed Person (PEP) as defined in Section 37 (10) of the Criminal Justice (Money Laundering and Terrorist Financing) Act, 2010? Yes ☐ No ☐ *Please see guidance notes for more information*

If the answer is yes please explain why:

#### 4a. TAX RESIDENCY - 1st Named Person

If you are a tax resident in another country, please provide your Tax Identification Number (TIN) and Country of Tax Residence

[illegible]

Country of Tax Residence:

*I confirm that the information provided is true and correct to the best of my knowledge, and if my circumstances change, I will notify the Credit Union*

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

If you are NOT a tax resident in another country, please sign the following:

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**\*Mandatory\*** \*This information is being sought for the purposes of reporting obligations under the Common Reporting Standard (CRS), as provided for by Section 891F of the Taxes Consolidation Act 1997. 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 Revenue Commissioners 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 Act 2018. Only data that is legally required to be reported will be provided to the Revenue Commissioners. For more information on this, please speak to your credit union, contact Revenue at [aeoi@revenue.ie](mailto:aeoi@revenue.ie) or see <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

#### 4b. TAX RESIDENCY - 2nd Named Person

If you are a tax resident in another country, please provide your Tax Identification Number (TIN) and Country of Tax Residence

[illegible]

**KINGSCOURT | BAILIEBOROUGH | MOYNALTY | COOTEHILL**

Web: [www.linkcu.ie](http://www.linkcu.ie) tel: 042 967 5000 email: [info@linkcu.ie](mailto:info@linkcu.ie)

Country of Tax Residence:

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

Applicant Signature:  Date:

If you are tax resident in the Republic of Ireland please sign the following:

Applicant Signature:  Date:

**\*Mandatory\*** \*This information is being sought for the purposes of reporting obligations under the Common Reporting Standard (CRS), as provided for by Section 891F of the Taxes Consolidation Act 1997. 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 Revenue Commissioners 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 Act 2018. Only data that is legally required to be reported will be provided to the Revenue Commissioners. For more information on this, please speak to your credit union, contact Revenue at aeoi@revenue.ie or see <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

## 5. DECLARATION

- Data Protection and Privacy Statement** - The details provided in this application form together with any other information that is furnished to us in connection with this application will be retained and processed by Link Credit Union Ltd in accordance with our privacy statement which is available to you at your request or you can access the privacy statement at any time on [www.linkcu.ie](http://www.linkcu.ie)  
**Please tick the box to confirm you have been advised & offered a copy of our Privacy Statement** ☐
- Depositor Information Sheet** - The Depositor Information Sheet provides important information in relation to the Deposit Guarantee Scheme and your related rights. **Please tick the box to confirm you have received the Depositor Information Sheet as attached** ☐
- European Communities (Payment Services) Regulations 2018 (the "Regulations")** - The "Framework Contract" provides important information for the purposes of the Regulations. You can access this document at any time on [www.linkcu.ie](http://www.linkcu.ie). A copy will be emailed to you in the Welcome Pack when your account has been opened. **Please tick this box to confirm you have been advised where to locate the Regulations document** ☐

All shares and deposits held in this account will be held jointly by us. On the death of a joint party, all his/her interest in the joint account including all accruals, additions thereto and insurances shall become the property of the surviving party. The first named person on the account is entitled to vote at Link Credit Union's AGM/SGM.

One signature is required to sign receipts on the account, either members signature. However both parties signatures are required to:

- Apply for a loan
- Sign a Credit Agreement for a loan
- Close the account

We hereby apply for membership of Link Credit Union Ltd. and agree to abide by the rules of the Credit Union. The information given by us on this form is true and correct to the best of our knowledge and belief. We will promptly notify the Credit Union in writing of the details of such changes and any other relevant material/information of which we may become aware at any time after the date of this Declaration. We understand that any false or misleading information given by us in connection with this application for membership of Link Credit Union Ltd may result in termination of our membership, apart from any other legal sanctions that may apply.

Applicant Signature:  Date:

Applicant Signature:  Date:

## FOR CREDIT UNION USE ONLY

Evidence of Identification: <i>(Copies must be attached)</i>	1 <sup>st</sup> Named	2 <sup>nd</sup> Named
Current Valid Passport		
Current Valid Driving Licence		
Birth Certificate		
Other (Please Specify)		

Evidence of PPSN: <i>(Copies must be attached)</i>	1 <sup>st</sup> Named	2 <sup>nd</sup> Named
Tax Free Allowance Certificate		
Payslip		
Official Document from Revenue		
Medical Card, Drugs Payment Scheme Card		
Other (Please Specify)		

Evidence of Address: <i>(Copies must be attached)</i>	1 <sup>st</sup> Named	2 <sup>nd</sup> Named
Original, Recent Household Bill		
Statement from a Credit Institution		
Correspondance from a State Agency or Public Body		
Other (Please Specify)		

Date application received:

Officer Signature:

Account Opened by:  Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Application Approved and details verified in accordance with the Standard Rules by: *(Membership Committee or Membership Officer)*

Signature:   
Membership Officer \*/ Committee \*

Date:

Account opening pack emailed/posted \_\_\_\_ / \_\_\_\_ / \_\_\_\_   
Date Initial

# GUIDANCE NOTES

ALL SECTIONS ON THE APPLICATION FORM MUST BE COMPLETED.  
BOTH APPLICANTS MUST BE PRESENT AND PROVIDE ORIGINAL DOCUMENTS TO THE CREDIT UNION.

## Identification

(examples of acceptable documents)

**Photographic ID** - Driver's Licence, Passport or Irish Residence permit - must be in date.

**Evidence of PPS** - P21; PAYE Notice of Tax Credits; Tax Free Allowance Certificate; Pay slip; correspondence from Revenue, Medical card or Drugs Payment Scheme Card. (We are unable to accept the Public Services Card).

**Address Verification:** Bank or Credit Card Statement, utility bill, Government letter or TV licence renewal form dated within the last 3 months.

Please contact the Credit Union if you are unable to provide any of the above documents.

## Joint Accounts

Both parties must be over 18 years of age. Only the first named party on a joint account is entitled to Death Benefit Insurance and Life Saving Insurance. Both parties are eligible for Loan Protection Insurance (T&Cs apply) more information will be provided in the welcome pack.

## SECTION 1. Personal Details:

An email address must be provided as the Credit Union will contact you via email to:

- Confirm when the account has been opened.
- Advise you of the final step in completing the Membership Application process.
- Provide you with a Welcome Pack.

## SECTION 2. Your Rights to Communication

Self-explanatory.

## SECTION 3. Beneficial Ownership

The Credit Union must comply with the legal requirements as stated in the Criminal Justice (Money Laundering and Terrorist Financing Act 2010 and 2013), which includes our obligations regarding funds lodged into the Credit Union: "the true nature, source, location, disposition, movement or ownership of the property, or any rights relating to the property"

**Beneficial Owner:** Person who owns the funds held in the account.

**Politically Exposed Person:** means an individual who is, or has at any time in the preceding 12 months been, entrusted with a prominent public function, including either of the following individuals (but not including any middle ranking or more junior official):

- (A) a specified official.
  - (B) a member of the administrative, management or supervisory body of a state-owned enterprise.
  - (C) Any individual performing a prescribed function.
- 'Specified Official' means any of the following officials (including any such officials in an institution of the European Communities or an international body):
- (A) a head of state, head of government, government minister or deputy or assistant government minister.
  - (B) a member of parliament or of a similar legislative body.
  - (C) members of the governing bodies of political parties.
  - (D) a member of a supreme court,

constitutional court, or other high level judicial body whose decisions, other than in exceptional circumstances, are not subject to further appeal.

- (E) a member of a court of auditors or of a board of a central bank.
- (F) An ambassador, chargé d'affaires or high-ranking officer in the armed forces.
- (G) directors, deputy directors and members of the board or equivalent function of an international organisation.

## Close Associate

In this section 'close associate' of a politically exposed person includes any of the following persons:

- (A) Any individual who has joint beneficial ownership of a legal entity or legal arrangement, or any other close business relations, with the politically exposed person.
- (B) Any individual who has sole beneficial ownership of a legal entity or legal arrangement set up for the actual benefit of the politically exposed person.

## Immediate Family Member

'Immediate Family Member' of a politically exposed person includes any of the following persons:

- (A) Any spouse of the politically exposed person.
- (B) Any person who is considered to be equivalent to a spouse of the politically exposed person under the national or other law of the place where the person or politically exposed person resides.
- (C) Any child of the politically exposed person.
- (D) Any spouse of a child of the politically exposed person.
- (E) Any person considered to be equivalent to the spouse of a child of the politically exposed person under the national or other law of the place where the person or child resides.
- (F) Any parent of the politically exposed person.
- (G) Any other family member of the politically exposed person who is of a prescribed class. 'The Minister may prescribe a class of family member of a politically exposed person, for the purposes of paragraph
- (G) of the definition of "immediate family member" of a politically exposed person in subsection (10), only if the minister is satisfied that it would be appropriate for the provisions of this section to be applied in relation to members of the class, having regard to any heightened risk, arising from their close family relationship with the politically exposed person, that such members may be involved in money laundering or terrorist financing'.

\*\*\*\*\*SIGNATURE REQUIRED HERE\*\*\*\*\*

## SECTION 4. Tax Residency

If you are a Tax resident in another country, we require your TIN, in accordance with Taxes Consolidation Act 1997. If you are resident for tax in Republic of Ireland, we will require evidence of your PPS Number.

\*\*\*\*\*SIGNATURE REQUIRED HERE\*\*\*\*\*

## SECTION 5. Declaration

Depositor Information Sheet is attached to this application form, for your retention. It is your responsibility to notify the Credit Union of any changes to your relevant personal information. Please tick the 3 boxes regarding obligatory notices.

\*\*\*\*\*SIGNATURE REQUIRED HERE\*\*\*\*\*

## Process for opening an account with the Credit Union

1. To be eligible for membership of Link Credit Union, individuals must either live, work or attend a school or college within our "Common Bond". Our Common Bond is geographical and is the designated townlands within a radius of the towns of Kingscourt, Bailieborough, Moynalty and Cootehill as outlined in Common Bond maps in our offices at Kingscourt, Bailieborough and Cootehill.
2. Please sign Sections 3, 4 and 5
3. Both parties must call in person to any office with completed membership form and 3 original forms of ID.
4. An officer will photocopy your documents and return them to you.
5. An initial assessment will be made of the completed application form, before it is submitted to the Onboarding Officer for processing.
6. Your account will usually be opened within 5 working days. A welcome pack will be emailed to you at that time.
7. You must lodge funds to your account within one month from the date your account is opened, to become a member of the Credit Union. If funds are not lodged during this period, the account will be closed.
8. If you wish to transfer funds electronically, you will require a Link Credit Union current account, as there is no IBAN and BIC numbers attached to a SHARE ACCOUNT.
9. A membership fee of €1.00 will be deducted from your initial lodgment.
10. The Annual Affiliation Fee of €1.00 for membership to the Irish League of Credit Unions, is debited from the Share Account every year after the AGM.
11. Minimum Share balance of €10.00 must be retained for membership of the Credit Union.
12. Minimum Share balance of €25.00 must be retained in the account to be eligible for Death Benefit Insurance.

IT IS THE MEMBERS RESPONSIBILITY TO ENSURE THE MINIMUM SHARE BALANCE IS MAINTAINED, TO RETAIN MEMBERSHIP AND BENEFITS OF THE CREDIT UNION.

# Link Credit Union Ltd. Deposit Guarantee Scheme

## Depositor Information Sheet

### Basic information about the protection of your eligible deposits

Eligible deposits in Link Credit Union Ltd are protected by:	The Deposit Guarantee Scheme ("DGS") <sup>(1)</sup>
Limit of protection:	€100,000 per depositor per credit institution <sup>(2)</sup>
If you have more eligible deposits at the same credit institution:	All your eligible deposits at the same credit institution are 'aggregated' and the total is subject to the limit of €100,000 <sup>(2)</sup>
If you have a joint account with other person(s):	The limit of €100,000 applies to each depositor separately <sup>(3)</sup>
Reimbursement period in case of credit institution's failure:	7 working days <sup>(4)</sup>
Currency of reimbursement:	Euro or, for branches of Irish banks operating in another member state of the EEA, the currency of that member state.
To contact Link Credit Union Ltd for enquiries relating to your account:	Link Credit Union Ltd Main Street, Kingscourt, Co. Cavan A82 Y5D5 Tel: 042 967 5000 Email: info@linkcu.ie
To contact the DGS for further information on compensation:	Deposit Guarantee Scheme, Central Bank of Ireland New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3 Tel: 0818 681681 Email: info@depositguarantee.ie

More information at [www.depositguarantee.ie](http://www.depositguarantee.ie)



# Link Credit Union Ltd. Deposit Guarantee Scheme

## Depositor Information Sheet

### OTHER IMPORTANT INFORMATION

In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.

#### 1. SCHEME RESPONSIBLE FOR THE PROTECTION OF YOUR DEPOSIT

Your deposit is covered by a statutory deposit guarantee scheme. If insolvency should occur, your eligible deposits would be repaid up to €100,000.

#### 2. GENERAL LIMIT OF PROTECTION

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the DGS. This repayment covers at maximum €100,000 per person per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

#### 3. LIMIT OF PROTECTION FOR JOINT ACCOUNTS

In case of joint accounts, the limit of €100,000 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 €100,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above €100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include: certain

transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property; sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits; the depositor's marriage, judicial separation, dissolution of civil partnership, and divorce; sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person's death or a legacy or distribution from the estate of a deceased person.

#### 4. REIMBURSEMENT

The responsible deposit guarantee scheme is: **Deposit Guarantee Scheme, Central Bank of Ireland, PO Box 559, New Wapping Street North Wall Quay, Dublin 1**  
Tel: 0818 681681  
Email: [info@depositguarantee.ie](mailto:info@depositguarantee.ie)  
Website: [www.depositguarantee.ie](http://www.depositguarantee.ie)

It will repay your eligible deposits (up to €100,000) within 7 working days from 01 January 2024 onwards, save where specific exceptions apply.

Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will only be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme.