



ALL SECTIONS ON THE APPLICATION FORM MUST BE COMPLETED

THE APPLICANT(S) MUST PROVIDE ORIGINAL DOCUMENTS TO
THE CREDIT UNION:

Identification (examples of acceptable documents)

Photographic ID – Driver's License, 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

Please complete a **Joint Membership Form**.

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

Opening an account for a child (aged under 16 years)

Please complete a **Juvenile Membership Form**.

Children under 7 years: the Parent / Guardian will complete and sign the membership form in;

- Section 2 (Beneficial Owner)
- Section 3 (Tax Residency)
- Section 4 (Declaration)

They will be authorised to operate the account until the child's 7th birthday.

Children aged 7-15 years, child is required to sign as above and will operate the account.

An email address is not required on a juvenile membership form; all communication will be sent by post.

SECTION 1. Personal Details:

Visa ID and Visa Expiry Date – To be completed by non-EU residents only.

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: is a term used to describe an individual who has been entrusted with a prominent public function or a close associate or a member of the same family. Commonly referred to as a PEP.

(Please refer to: The Money Laundering and Terrorist Financing Act 2010 and 2013 for further information).

◆ **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.

◆ **SIGNATURE REQUIRED HERE**

Identification Documentation required:

- Photo ID: Passport (if no passport is held please provide birth certificate).
- PPS number: Department of Social Protection Letter or Medical Card (**We are unable to accept the Public Services Card**).
- Address verification: To be provided by Parent / Guardian—please refer below.

Parent / Guardian

- Photo ID: Passport or drivers licence.
- Proof of address: Utility bill or bank statement (dated within the last 3 months).
- Evidence of relationship to child will be required.

Process to 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 / 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 the village of Mullagh, as outlined in Common Bond maps in our offices at Kingscourt and Bailieborough.
2. Please complete the appropriate membership application form: Single Membership/Joint Membership/Juvenile Membership (applicant aged under 16 years).
3. Please sign Sections 3, 4 and 5 (sections 2, 3 and 4 on Juvenile Application Forms).
4. Call in person, to any office, with your completed membership form and 3 original forms of ID.
5. An officer will photocopy your documents and return them to you.
6. An initial assessment will be made of the completed application form, before it is submitted to the Onboarding Officer for processing.
7. Your account will usually be opened within 5 working days. A welcome pack will be emailed to you at that time. (This letter will be posted to juvenile members).
8. 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**.
9. A membership fee of €1.00 will be deducted from your initial lodgment (Adult Members only).
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 (Adult Members only).
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 (Adult Members Only).

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