



Form AAA

**APPLICATION TO OPEN ACCOUNT FOR A PERSON  
TOO YOUNG TO BE A MEMBER (minor)**

**Willowfield Credit Union Limited**

<b>Minor Applicant Information</b>		
Name:		
Date of birth: DD MM YYYY		
Current address:		
City/Town:	County:	Postcode:
<b>Parent / Guardian Information</b>		
Name:		
Date of birth: DD MM YYYY		
Current address:		
Telephone:		
City/Town:	County:	Postcode:
For and on behalf of the first-name person I,..... the parent/guardian of the said .....hereby apply to open an account in the name of the said .....and I agree to abide by the rules of..... Credit Union Limited regarding such account and declare that the information given by me on this form is true and correct to the best of my knowledge and belief.		
Signature of Parent/Guardian:		
Date: DD MM YYYY		
It is important that you read and understand the section entitled Your Information with this application form.		
I (Minor) .....aged.....years hereby confirm the above application and I wish to open an account in .....Credit Union Limited.		
I authorise you:		
! to open the account in my name: and		
Signature:		
Date: DD MM YYYY		
<b>N.B. - Rule 18 of Standard Rules for Credit Unions (Northern Ireland) reads:</b> 18. Two months before a minor depositor attains the age of 16 the credit union shall serve upon him and his signing parent or guardian a notice requiring the minor on attaining that age either to withdraw the balance of the account or to join the credit union so that the balance can be transferred to shareholding in his name in the credit union; if the minor depositor takes no action he shall be deemed to have applied for membership of the credit union and after deduction of the normal fee on joining, the balance shall be transferred to shareholding in his name. The transferring minor will not be permitted to transact as a member until he has complied in full with Rule 6 (3) and Rule 7.		

## Your information

This section tells you why we collect information, who we might share it with, what we do with the information you give us and how we protect your privacy. We'll only share your information in the ways we've explained in this section or if the law or our regulators say we have to.

In this section, 'we', 'us' and 'our' refer to [.....] Credit Union Limited.

The registrable particulars of the credit union are as follows:

**[Willowfield Credit Union Limited  
Address 37-41 Cregagh Road Belfast BT6 8PX]**

## Data Protection Officer/Representative

[IF THE CREDIT UNION HAS NOMINATED A DATA PROTECTION OFFICER/REPRESENTATIVE, INSERT THE NAME OF THE OFFICER/REPRESENTATIVE]

## Purpose of Data Collection, Processing or Use

A credit union is a member-owned financial cooperative, democratically controlled by its members, and operated for the purpose of promoting thrift, providing credit at competitive rates, and providing other financial services to its members. Data collection, processing and use are conducted solely for the purpose of carrying out the abovementioned objectives.

## Description of the affected groups of individuals and the associated data or data categories

Personal data pertaining to the following groups of individuals is collected, processed and used insofar as this is necessary to fulfil the credit union's objectives

- ! Member data  
Address data, bank data, contract data, signatures, identification documents, date of birth, email, telephone, salary, occupation, accommodation status, mortgage details, previous addresses, spouses, partners, nominations, National Insurance numbers (where appropriate)  
Employee data  
Address data, bank data, applicant data, contract data, human resource and management data
- ! Data of officers of the credit union (including  
Address data, contract data
- ! [INSERT DATA]

## Data Retention Periods

The legislation and regulations that we operate under has enacted various data retention provisions and periods. Once the retention period has expired, the respective data will be permanently deleted if it is no longer relevant to the execution of the contract. Data that is not affected by these provisions will be deleted if the objectives mentioned above no longer apply. If you require further information please contact us.

## Planned data transmission to third countries

[There are no plans for a data transmission to third countries]

## Our use and sharing of your information

We may collect and use relevant information about you, your transactions, your use of our products and services, and your relationships with us:

- ! to process applications you make;
- ! to maintain your credit union account with us; and
- ! for the following specific reasons:
  - a) tax liability
  - b) regulatory and statutory requirements
  - c) compliance with our anti-money laundering and combatting terrorist financing obligations;
  - d) credit assessment and credit reference agencies;
  - e) customer service;
  - f) marketing and market research;
  - g) product analysis;
  - h) insurance;
  - i) audit;
  - j) third parties;
  - k) Irish League of Credit Unions Savings Protection Scheme; and
  - l) administrative purposes.

## Tax liability

We may share information and documentation with domestic and foreign tax authorities to establish your liability to tax in any jurisdiction. We shall not be responsible to you or any third party for any loss incurred as a result of us taking such actions.

## b) Regulatory and statutory requirements

To meet our duties to regulators (the Financial Conduct Authority (FCA) and the Prudential Regulation Authority ((PRA), we may allow authorised people to see our records (which may include information about you) for reporting, compliance and auditing purposes. For the same reason, we will also hold the information about you when you are no longer a member.

We may also share information with certain statutory Bodies such as Department for the Economy (DfE), the Financial Services Compensation Scheme (FSCS) and Financial Ombudsman Service (FOS) if required by law.

#### **c) Compliance with our anti- money laundering and combatting terrorist financing obligations**

The information provided by you in this membership application will be used for compliance with our customer due diligence and screening obligations under anti-money laundering and combatting terrorist financing obligations under the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 and associated legislation.

#### **d) Credit Assessment and Credit Reference Agencies**

We may share information with credit reference agencies to verify your identity and suitability for an account, using information from the Electoral Register and other public sources.

When you apply to us to open a credit union account, we may check the following records about you

- (a) our own records;
- (b) records at credit reference agencies. When credit reference agencies 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
- (c) Those at fraud prevention agencies.

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The searches may assess this application for the purpose of verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at credit reference agencies and fraud prevention agencies to manage your account with us a part of our ongoing customer due diligence.

If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. Credit reference agencies also link your records together and

these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the credit reference agencies to break that link.

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 fraud prevention agencies and other organisations involved in crime and fraud prevention.

Further information about credit reference agencies, and financial connections and how they may be ended, can be obtained from the credit reference agencies:

- ! Experian ([www.experian.co.uk](http://www.experian.co.uk)),
- ! Equifax ([www.equifax.co.uk](http://www.equifax.co.uk)); and
- ! Callcredit ([www.callcredit.co.uk](http://www.callcredit.co.uk)).

#### **e) Customer Service**

To help us improve our service to you, we may use information about your account help us improve our customer service.

#### **f) Marketing and Market Research**

To help us improve and measure the quality of our products and services we undertake market research from time to time. This may include using the Irish League of Credit Unions and/ specialist market research companies.

Further details regarding the marketing activities we undertake are provided in the section marked **Keeping you informed: Direct Marketing.**

#### **g) Product Analysis**

We may use your information for research purposes and regular statistical analysis (including risk and credit analysis) to develop, improve and market our products and services, to understand your preferences and to produce management information.

#### **h) Insurance**

We provide products and services to our members involving insurance Loan Protection (LP), Life Savings (LS) and Death Benefit Insurance (DBI). To administer these products and services we will pass your details to ECCU Assurance DAC (ECCU), a life insurance company, wholly owned by the Irish League of Credit Unions which exists to provide insurance to credit unions affiliated to the Irish League of Credit Unions. This may include sensitive personal data such as data about your health. This information will be shared with ECCU to allow it deal with

insurance underwriting, administration and claims on our behalf. Where relevant, ECCU may use details about your health, such as the information you give us and reports from your doctor, to decide whether to offer you insurance on what terms. You will be provided with an opportunity at a later date to consent to the transfer of any sensitive data from us to ECCU as your specific consent is required in that regard.

Under the General Data Protection Regulation (GDPR) which comes into force from 25 May 2018, new rights have been introduced which strengthen your rights. These include the right to be informed, the right of access, the right to erasure, the right to restrict processing, the right to data portability, the right to object and rights in relation to making and profiling. If you require further information please contact us.

**Ensuring our information is up to date and accurate**

We want the service provided by us to meet your expectations at all times. For us to offer a first class service, we need the information we hold about you to be accurate and up to date. Please help us by letting us know if there are any changes to your personal information. If you wish to avail of either of these rights

This information is shared between us and ECCU in a controlled manner and only where appropriate.

**Information Commissioner's Office (ICO)**  
The ICO is the government appointed office with responsibility for data protection. They can assist with any complaints or questions you may have. They can be contacted on 016

**i) Audit**

To meet our legislative and regulatory duties to maintain audited financial accounts, we appoint an external auditor. We will allow the external auditor to see our records (which may include information about you) for these purposes.

**j) Third parties**

We may appoint external third parties to undertake operational functions on our behalf. We will ensure that any information passed to third parties conducting operational functions on our behalf for this purpose will be protected in line with data protection law.

**k) Irish League of Credit Unions Savings Protection Scheme**

We are affiliated to the Irish League of Credit Unions (ILCU) and have the benefit of being a member of the ILCU Savings Protection Scheme (SPS). We may disclose information in your application or in respect of any account or transaction of yours from the date of your original consent to authorised officers or employees of the Irish League of Credit Unions for the purpose of fulfilling requirements under the SPS.

**l) Administrative and training Purposes**

We will use the information provided by you, either contained in this form or any other form or application, for the purpose of assessing this application and administering any accounts you maintain with the credit union.

We may use information about your account for training staff to improve our processes and procedure.

**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 ④

**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:	DD MM YYYY
Book Number:	

**(THIS SECTION IS TO BE COMPLETED BY THE CREDIT UNION)**

**Evidence of Identification**

(Complete at least one of the following)

(Copies must be attached)

- |   |   |   |               |
|---|---|---|---------------|
| ! | Passport  | 4 | Current Valid |
| ! | Current Valid Driving Licence                                   | 4 |               |
| ! | National Identity Card  | 4 |               |
| ! | Birth Certificate (for a minor/or evidence of name change only) |   | 4             |
| ! | Other*  | 4 |               |
|   | *Please specify.....  |   |               |

**Evidence of Address Verification** (Copies must be attached)  
 (Complete at least one of the following)

- |   |  |                          |   |
|---|--|--------------------------|---|
| ! | Current Utility Bill (e.g. Gas/Electricity Bill)                                     | <input type="checkbox"/> |   |
| ! | Official document from a Government Body   | 4                        |   |
| ! | Original Recent Bank/Building Society Statement                                      | 4                        |   |
| ! | Local Authority Document (e.g. Refuse Collection Bill)                               | 4                        |   |
| ! | Current Insurance Document (e.g. House/Motor Insurance)                              |                          | 4 |
| ! | Other*   | 4                        |   |
|   | *Please specify (i.e. in genuine cases where the above cannot be presented)<br>..... |                          |   |









