



Ennistymon & District Credit Union Ltd

Credit Union House, Church Street, Ennistymon, Co Clare

Phone : 065 7071126 Fax : 065 7071930

Web : www.ennistymoncu.com Email : info@ennistymoncu.ie

Member Number

Date

MEMBERSHIP APPLICATION FORM

Contact Details		Membership Details	
Name	<input type="text"/>	Date Joined	<input type="text"/>
Address	<input type="text"/>	Startup Account	<input type="text"/> Deduct DIRT <input type="checkbox"/>
Telephone	<input type="text"/>	NO PHOTOGRAPH	
Email	<input type="text"/>		
PPSN	<input type="text"/>		

Accommodation Details		Employment Details	
Accommodation Type	<input type="text"/> Years <input type="text"/>	Employer Name	<input type="text"/>
Personal Details Date of Birth <input type="text"/> Marital Status <input type="text"/> No. of Dependents <input type="text"/>		Address	<input type="text"/>
		Occupation	<input type="text"/> Years <input type="text"/>
		Status	<input type="text"/>

Declaration:

- I hereby apply for membership of and agree to abide by the rules of Ennistymon & District Credit Union Ltd, and declare that I am not or have not been a member of any credit union other than those listed as follows:

- I accept and understand that the balance in the above numbered account in my name will be refunded to me by Ennistymon & District Credit Union Ltd in the event of my membership application being disapproved.
- The information given by me on this form is true and correct to the best of my knowledge and belief.
- I understand that any false or misleading information given by me in connection with my application for or my membership with the Credit Union may result in termination of my membership, apart from any other legal sanctions that may apply.

Applicant's Signature	<input checked="" type="checkbox"/> <input type="text"/>	Witness Signature	<input type="text"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>
Date	<input type="text"/> / <input type="text"/> / <input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>

OFFICE USE ONLY	Member Identification	Application Status				
	Identification Type	Copy Attached	Taken by	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
			Proposed by	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
			Seconded by	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
			Approved by	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>



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DATA PROTECTION

(Consent to Use and Disclosure/Data Protection Acts 1988 and 2003 and Section 71 of the Credit Union Act, 1997.)

I understand that under the Data Protection Acts, 1988 and 2003 ("the "DPA"), my consent may be required for the Credit Union to process personal data which it may have in its possession concerning me (including disclosure to third parties). I note that this personal data may include sensitive personal data, such as data about my health, within the meaning of the DPA, the processing of which requires my explicit consent. I also understand that under Section 71 of the Credit Union Act, 1997, the Credit Union, subject to exceptions listed in the Section, shall not disclose or permit to be disclosed, without my consent, any information that concerns an account or transaction of mine with the Credit Union.

For the purpose of assessing my application for membership, assessing any loan applications which I may make to you and generally for administering and monitoring any accounts I have with the Credit Union, including any loan accounts I have from time to time with you, I consent:

1. (i) to you seeking information concerning applications for loans and my credit history from the date of my original consent from any Credit Union and for that purpose you may disclose any relevant information in any loan application which I may make to you or which you may have concerning me to any Credit Union;
- (ii) to any Credit Union disclosing information to you concerning applications for loans and my credit history from the date of my original consent with any such Credit Union;
- (iii) to you disclosing of any information in any application (including loan applications) or in respect of any account or transaction of mine with the Credit Union from the date of my original consent to officers or employees of the Irish League of Credit Unions for the purpose of fulfilling our requirements and under the Savings Protection Scheme if such scheme is operated on behalf of the Credit Union by the Irish League of Credit Unions; and
- (iv) to the processing of any information relating to me, either contained in this form or any other form or application, for the purpose of assessing applications and administering any accounts I maintain with the Credit Union.
- (v) in the processing of information in accordance with law, such as the Criminal Justice Acts, or the Credit Union Act, 1997.

2. From time to time, the Credit Union, or third parties selected by the Credit Union, may use your details to inform you of goods and/or services which may be of interest to you. The use of your details for marketing purposes will depend on the preferences that you express below:

Opt in (marketing by email, text message and fax)

I consent to the credit union, or third parties selected by the credit union, informing me of goods or services that may be of interest to me.

Opt Out (other forms of marketing)

Please tick the box opposite if you do **not** want the credit union or third parties selected by the credit union, to inform you by phone or letter, of goods or services that may be of interest to you.

Please note that you have the right to access personal data held about you by the credit union and to correct any inaccuracies in such data.

Member Signature <input checked="" type="checkbox"/>	<input type="text"/>	Witness Signature	<input type="text"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>
Date	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>	Date	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>

IRISH CREDIT BUREAU CONSENT

I/We authorise Ennistymon & District Credit Union Ltd to process and retain data provided by me/us in respect of this application, to seek and provide credit references (searches), to record details of any transaction which may result from this application with Irish Credit Bureau Limited (ICB) and ICB to record, retain and disclose to its members details of such searches for a period of one year.

I/We acknowledge that Ennistymon & District Credit Union Ltd and/or ICB are permitted to disclose any material misstatement of fact contained in the application for financial accommodation to its members and relevant bodies. I/We consent to any such application being processed, recorded and retained by ICB.

Verbal Acknowledgement Received Yes No Witness Signature Date / /

Applicant 1 Signature	<input type="text"/>	Applicant 2 Signature	<input type="text"/>
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If we Ennistymon & District Credit Union Ltd reject your credit application based on the consultation of a database (i.e. after a search of a database of credit histories) we Ennistymon & District Credit Union Ltd are required by law to inform you immediately and without charge of the result of such consultation and are also required to provide you with particulars of the database consulted.

To put this in context for you, we should explain that it is our usual practice to consult a database on credit histories as part of our process for considering any application for credit. This can only be done with your permission, because credit history databases contain personal data which is protected by privacy rules. The databases we usually consult contain details, supplied by ourselves and other regulated financial/credit entities, of borrowers' recent credit performance in relation to specific debts to participating credit entities. We send an electronic request to the credit bureau for a credit report, and the credit bureau's database produces an automatic electronic response which shows whether the borrower is in arrears in relation to any credit agreement which has been registered with the database. This report is then considered as one of the factors in our decision on the application for credit.

You should note that, as stated above, the database is compiled using details, supplied by ourselves and other regulated financial/credit entities, in respect of borrowers' recent credit performance in relation to specific debts to participating regulated financial/credit entities. Neither Irish Credit Bureau Limited nor Ennistymon & District Credit Union Ltd have any control over the information provided by the regulated/credit entities which participate in the database and are unable to verify the completeness or accuracy of such information. If you have a concern about the information provided by the regulated financial/credit entity in respect of your past credit performance you can obtain a copy of your own credit report at any time from Irish Credit Bureau Limited by paying a nominal fee.