



## Membership Application

PLEASE USE BLOCK CAPITALS (Confidential)						A/C # (office use)						
Mr.		Mrs.		Ms.		First Name						
Surname												
Address 1												
Address 2												
Address 3												
Address 4												
How long at this address?				Personal Public Service Number (PPSN)								
Previous Addresses in past 5 years												
D.O.B.		Nationality		Email								
Occupation		Mobile		Home Phone								
<b>Declarations:</b>												
<ul style="list-style-type: none"> <li>➤ I hereby apply for membership of and agree to abide by the rules of The Lough Credit Union Limited, and declare that I am not or have not been a member of any credit union other than those listed as follows:            _____ Credit Union Limited; and,            _____ Credit Union Limited.</li> <li>➤ I confirm that 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 membership with The Lough Credit Union Limited may result in termination of my membership, apart from any other legal sanctions that may apply;</li> <li>➤ I hereby agree to participate in and contribute the required annual premium, by deduction from my credit union accounts, to any group life scheme as operated or arranged by The Lough Credit Union Limited and as passed by the members of The Lough Credit Union Limited voting at an AGM.;</li> <li>➤ I hereby agree to the terms and conditions of membership of The Lough Credit Union Limited, and confirm that a copy of same has been provided to me.</li> </ul>												
Signature: _____												
Date: _____												
Print Name: _____												
For Internal Use Only						Please specify the type of document provided and attach a copy						
Evidence of Identification												
Evidence of Address												
Evidence of PPS												
Common Bond verified												
Area Code												
Spouse/Partner/Family Member Tenant No.												



## Membership Application

**Consent to use and disclosure**

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 that 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:

- (i) to you seeking information concerning applications for loans and my credit history from any credit and any credit reference bureau or agency 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 or to any such credit reference bureau or agency, and;
- (ii) to any credit union or credit reference bureau or agency disclosing information to you concerning applications for loans and my credit history with any credit union or otherwise; and
- (iii) to the processing of information relating to me, either contained in this form otherwise, for the purpose of assessing applications and administering any accounts I maintain with the Credit Union;
- (iv) To and authorise The Lough Credit Union Limited to process and retain data provided by me in respect of this application, to seek and provide credit references (searches), to record details of any transaction relating to a loan or other credit which may result from this application with the Irish Credit Bureau (ICB) and ICB to record, retain and disclose to its members details of such searches for a period of one year. I acknowledge that The Lough Credit Union and/or ICB are permitted to disclose any material misstatement of fact in the application for financial accommodation to its members and relevant bodies. I consent to any such application being processed, recorded and retained by ICB.

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.

From time to time, The Lough Credit Union or 3<sup>rd</sup> parties selected by The Lough Credit Union may use your details to inform you of goods and/or services that may be of interest to you by post, phone, or other electronic means such as email and SMS. The use of your details for marketing purposes will be will depend on the preferences that you express below:

**Opt-In (Marketing by email and text message)**

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 by email, text message or fax.

**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.

Signature of Member: \_\_\_\_\_.

Date: \_\_\_\_\_.

Witnessed by: \_\_\_\_\_.

**For internal use only**

Membership set up by:	Details verified & application approved by:
Signature: _____.	Signature: _____ (Membership Officer)
Date: _____	Date: _____



## Membership Application

### Terms & Conditions of Membership

These terms and conditions of membership of The Lough Credit Union Ltd (LCU) set out the basis on which persons become and are members of LCU

- (a) These are the terms and conditions of membership of LCU, whose registered office is 100-103 Bandon Road, Cork.
- (b) LCU is registered as a Credit Union with the Central Bank of Ireland. LCU is regulated by the Central Bank of Ireland.
- (c) LCU provides a range of financial services and products to its members.
- (d) It is a condition of membership of LCU that all members agree to:
  - 1. Abide by the rules of Credit Union;
  - 2. The specific terms and conditions of any of the individual products or services as provided by LCU. These specific terms and conditions of products or services will be provided either with the products or service or from time to time by LCU;
  - 3. Participate in and contribute the required annual premium, by deduction from their Credit Union accounts, to any group life scheme as operated or arranged by LCU and as passed by the members of LCU voting at an AGM;
  - 4. The terms and conditions on the provision of life cover on savings and loans by LCU and accept that the levels of cover and terms and conditions of its provision can change at the discretion of LCU.
  - 5. Pay any charges for services or products being provided by LCU as notified from time to time. LCU may impose charges for certain products or services provided.
- (e) LCU has a Code of Conduct/Conflicts of Interest policy in place to ensure that any conflicts of interest that arise are properly dealt with. Any conflict of interest that arises will be noted, registered and dealt with in accordance this policy.
- (f) LCU has a complaints procedure in place. This procedure details how complaints will be recorded, investigated and resolved. Should a member have reason to complain, they should firstly contact the designated officer. If the complaint is not resolved to the member's satisfaction, they will be provided with an official complaints form for submission to the Complaints Officer.
- (g) LCU is a member of the Deposit Guarantee Scheme administered by the Central Bank of Ireland. This scheme protects savings up to a maximum of €100,000 per member.
- (h) Where a member defaults in an agreement with LCU, LCU retains the right to terminate that agreement and take such steps as it considers necessary to recover what is owed to LCU.
- (i) The Data Protection Acts 1988 and 2003 and LCU Data Protection Policy govern how members' personal data or information is used by LCU.
- (j) LCU may use credit reference agencies to complete searches on members relating to loan applications and loan account maintenance. It is a condition of getting a loan in LCU that consent is provided by the member to the completion of a credit reference search. LCU retains the right to change this policy.

Please note that this completed application must be submitted to The Lough Credit Union in person by the applicant at either of our branch offices, and must be accompanied by the required identification documentation required by law and outlined in the **Membership Checklist (Online)** which can be downloaded from [www.loughcu.ie](http://www.loughcu.ie)