



<b>Membership Application: PLEASE USE BLOCK CAPITALS</b>							<b>A/C #</b>							
<b>(Confidential)</b>							<b>(office use)</b>							

<b>Mr.</b>		<b>Mrs.</b>		<b>Ms.</b>		<b>First Name</b>	
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<b>Surname</b>	
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Address 1	
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Address 2	
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Address 3	
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Address 4	
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How long at this address?		<b>Personal Public Service Number (PPSN)</b>	
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Previous Addresses in past 5 years	

D.O.B.		Nationality		Email	
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Occupation		Mobile		Home Phone	
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**Declarations:**

- ♥ 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;
- ♥ 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.;
- ♥ 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.

Signature: \_\_\_\_\_

Purpose of Account: \_\_\_\_\_

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

I confirm that this account is for my own personal use and

Print Name: \_\_\_\_\_

benefit: Yes / No

<b>For Internal Use Only</b>	<b>Please Specify the Document Provided and Attach a Copy</b>
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Evidence of Identification	
Evidence of Address	
Evidence of PPS	
Common Bond Verified	
Area Code	
Spouse/Partner/Family Member Tenant No.	

## Information on How We Use Your Personal Data

<b>Who We Are:</b>	The Lough Credit Union Limited
<b>Address:</b>	100-103 Bandon Road (flagship) / Shournagh Lawn, Togher (sub office)
<b>Contact in Respect of Data Protection:</b>	<a href="mailto:staff@loughcu.ie">staff@loughcu.ie</a>

This notice is to provide you with information in respect of the processing of your personal data (as defined in the Data Protection Acts, 1988 and 2003), by the Credit Union. We are obliged to process your personal data in certain circumstances under legislation e.g. for compliance with money laundering obligations or when reporting to Revenue for tax purposes. However, there are instances where we require your consent before processing your personal data e.g. should we wish to use your personal data for marketing purposes.

You also have a right under Section 71 of the Credit Union Act, 1997 as amended, subject to exceptions listed in the Section, that any information that concerns an account or transaction of yours with the Credit Union may not be disclosed by the Credit Union without your consent.

### The Purposes of Processing Your Personal Data:

The Credit Union will use your personal data to assist it in carrying out the following:

- ♥ Verifying the information provided by you in the application and administration of your account.
- ♥ Meeting tax obligations as required by Revenue.
- ♥ Meeting legal and compliance obligations, including money laundering obligations for the purposes of detection and prevention of fraud.
- ♥ Where CCTV footage may be captured of you it will be processed for security purposes and will be processed in line with data protection requirements. Signage will be used to notify you of any such recording.
- ♥ Providing updates on our services by way of directly marketing to you.

### What Data is processed?

The Credit Union will collect and process personal data to include your name(s), contact details, date of birth, PPSN and any other information provided by you in the application form or by other means of transacting with us. The Credit Union will assign you with a member number(s) by which you will be identified, which can also be considered to be personal data. The Credit Union may record your image while you are on the premises by way of CCTV cameras.

### Retention:

The Credit Union is sometimes obliged to retain your personal data. Where your data is retained it will be kept in accordance with the Credit Union's Retention Policy.

### Security:

The Credit Union is obliged under the DPA to have certain security measures in place in order to protect your personal data. The Credit Union has taken the necessary measures to have those security measures in place.

## Disclosure of Personal Data to Third Parties

### Agents/Subcontractors/Service Providers

The Credit Union, in carrying out its functions, may require the expertise or assistance of a third party service provider or agent from time to time. The necessary contracts ensuring the protection of personal data will be entered into by the Credit Union with those third parties.

### Insurance

We provide products and services to our members involving insurances; loan protection (LP), Life Savings (LS) and Death Benefit (DBI). To administer these products and services we will pass your details to ECCU Assurance DAC, a life insurance company, wholly owned by the Irish League of Credit Unions. ECCU exists to provide insurance to credit unions affiliated to the Irish League of Credit Unions. Before any sensitive data (which includes health, criminal convictions and race or ethnicity data) is processed, your specific prior consent will be requested.

### Savings Protection Scheme

This Credit Union is affiliated to the Irish League of Credit Unions (ILCU) and has 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.

**Please now sign your consent to the processing of your personal data in the manners provided for above:**

**Signed:** \_\_\_\_\_

**Date:** \_\_\_\_\_

### Your Rights

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. If you wish to avail of either of these rights, please contact us at [staff@loughcu.ie](mailto:staff@loughcu.ie).

**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

Signature (of Applicant or Parent/ Guardian on behalf of Minor)

..... 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:

Signature (of Applicant or Parent/ Guardian on behalf of Minor)

..... Date:

.....

**\* Mandatory Field**

**\*\*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, date of birth, place of birth, 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 Acts 1988 & 2003. 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.revenue.ie/en/business/aeoi/>**

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**Deposit Guarantee Scheme**

Please tick the box to confirm the following:

**I acknowledge receipt of the Depositor Information Sheet**

## Deposit Guarantee Scheme – Depositor Information Sheet

<b>Basic Information About the Protection of Your Eligible Deposits</b>	
Eligible deposits in The Lough Credit Union are protected by:	The Deposit Guarantee Scheme (“DGS”)(1)
Limit of Protection:	€100,000 per depositor per credit institution(2)
If you have more eligible deposits at the same credit institution:	All your eligible deposits at the same institution are “aggregated” and the total is subject to the limit of €100,000(2)
If you have a joint account with other person(s):	The limit of €100,000 applies to each depositor separately(3)
Reimbursement period in case of credit institution’s failure:	20 working days until December 2018(4)
Currency of reimbursement:	Euro
To contact The Lough Credit Union for enquiries relating to your account:	The Lough credit Union Ltd., 100-103 Bandon Road, Cork. 021-4963384 staff@loughcu.ie
To contact the DGS for further information on compensation:	Deposit Guarantee Scheme Central Bank of Ireland PO BOX 11517 Spencer Dock North Wall Quay Dublin 1  Tel: 1890-777777 info@depositguarantee.ie
More information:	<a href="http://www.depositguarantee.ie">www.depositguarantee.ie</a>
Acknowledgement of receipt by the depositor:	

### **(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:

- (a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- (b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits;
- (c) the depositor’s marriage, judicial separation, dissolution of civil partnership, and divorce;
- (d) 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.

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

### **(4) Reimbursement**

The responsible deposit guarantee scheme is: Deposit Guarantee Scheme, Central Bank of Ireland, PO Box 11517, Spencer Dock, North Wall Quay, Dublin 1.  
Tel: 1890-777777. 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 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 days from 1 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.

### **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.