

Surname
Forename(s)
Title: Mr / Mrs / Ms / Miss
Address
Post Code
How long at this Address
Date of Birth
Home Tel No
Mobile No
Email

School
School Address
Post Code

First Deposit	£
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<p>Would you like to join "The Piggy Bank", - the free to join Junior Credit Union savers club – and receive the Junior Newsletter?</p> <p style="text-align: right;">YES / NO <i>Delete as appropriate</i></p>
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How did you hear about us

Withdrawal of money normally requires 7 days' notice. Our default method of making payments to members is by electronic transfer. We can make payments by cheque and if need be in cash. Cheque or cash payments will only be made to the member who must provide proof of identity upon collection

Declaration
 I agree to be bound by the rules of the Credit Union (copy available on request).
 I understand that by joining the Credit Union I have become a shareholder in the Credit Union and as such may be entitled to a Dividend if one is declared by the Board of Directors. I will be unable to apply for a loan, vote in Credit Union meetings or stand as a Director until the age of 18
 When reaching the age of 16 I may be asked to pay a £2 membership fee
 Confirm Receipt of the Financial Services Compensation Scheme Information Sheet (FSCS1) by ticking this box
 By signing below I confirm my agreement to the conditions overleaf.

Signed:

Date:

Trustee Declaration
 As Trustee for the above Junior Saver I agree to be bound by the rules of Fusion Credit Union and agree that this account will be transferred into the sole name of the above on their sixteenth birthday

Signed:

Signed:

~ This section below is for office use only ~

Member Number
Date Joined
Qualification: Q / NQ
Passbook issued
Entered by

Proof of Identity:

Description:
Ref No:
Issue/Expiry Date:

Proof of Address:

Description:
Ref No:
Date:

HOW WE WILL USE AND SHARE YOUR INFORMATION

Fusion Credit Union Limited will process your data in accordance with your rights under the Data Protection Act 1998. Your information may be processed by us in any form and on any database used by us for the following purposes:

- 🛡️ to consider any applications made by you
- 🛡️ to help us to make credit decisions about you and anyone to whom you are linked financially or other members of your household
- 🛡️ to deal with your account(s) or run any other services we provide to you
- 🛡️ to undertake statistical analysis, financial risk assessment, money laundering checks (which might include telephoning you), compliance and regulatory reporting, fraud prevention and debt tracing
- 🛡️ to help us identify products and services in which you may be interested

You agree that we can forward to you any newsletter, statement, message, new terms and conditions or information about changes to the way your account(s) operate.

Sharing Information

We may disclose information outside the Credit Union only:

- 🛡️ to our agents or subcontractors for operational reasons
- 🛡️ to any persons, including, but not limited to, insurers, who provide a service or benefits to you or for us in connection with your account(s)
- 🛡️ to licensed credit reference agencies in accordance with the Data Protection Act and the terms of the Consumer Credit Act
- 🛡️ to licensed debt recovery agencies for the recovery of outstanding debt (note that the cost of debt recovery will be added to the value of the debt)
- 🛡️ to fraud prevention and other agencies to help prevent crime or where we suspect fraud
- 🛡️ if compelled to do so by law
- 🛡️ for the purpose of compliance and regulatory reporting and to confirm your identity for money laundering purposes, which may include checking the electoral register.

Subject Access Rights

If you write to us and pay a fee of £10 you have a right of access to your information held by us.

You have a right of access to your information held by credit reference agencies on payment of a fee to them.

If you ask we will tell you the name and address of the credit reference agencies we may use.

Inspection of Members Register

Members of the Credit Union are listed on the Members Register. Your name and address will appear on the register for all other members to see should they so wish. Searching or copying of the register is not permitted.