



Buncrana Credit Union Ltd

Cockhill Road, Buncrana, Co. Donegal
Phone : 074-9361017 Fax : 074-9388010
Email : info@buncranacu.ie

Member Number

Date

APPLICATION FOR SHARES TO BE HELD IN JOINT TENANCY

Applicant 1

Name

Address

Date of Birth

Telephone

1. PPSN

Applicant 2

Name

Address

Date of Birth

Start Up Account

Deduct DIRT

2. PPSN

Declaration:

- We, the undersigned, hereby apply for membership of and agree to abide by the rules of Buncrana Credit Union Ltd, and declare that neither of us is, or has been, a member of any other Credit Union other than those listed as follows:

- We understand that any insurance payable by Buncrana Credit Union Ltd is on the life of the both named tenants of this account. Buncrana Credit Union Ltd may require, in some cases, both signatures for loans.

- All shares and deposits in the Credit Union will be held jointly by us. On the death of a joint tenant, all his/her interest in the joint tenancy including all accruals, additions thereto and insurances shall become the property of the surviving tenant(s).

- All information given by us on this form is true and correct to the best of our knowledge and belief. We understand that any false or misleading information given by us in connection with our application for our membership with the Credit Union may result in termination of our membership, apart from any other legal sanctions that may apply.

Joint Account Mandate

(a) The tenant(s) authorised to obtain a loan(s) is : *(tick one)*

We (and each of us) confirm that the authorised tenant(s) is authorised by us and by each of us to create a charge or other security over all the shares, deposits, insurances, and dividends (including interest and dividends due), at any time in this account, in respect of borrowings by the authorised tenant(s) by reference to this account.

(b) The tenant(s) authorised to operate the account (other than with respect to loans) is:

☐ Only (print name of tenant)

☐ Tenants Jointly

☐ Only (print name of tenant)

☐ Any one of us

☐ Only by the signatures of all tenants

The only person authorised to vote in respect of the ("*the voting tenant*") is

Where the board of directors is satisfied, after considering medical evidence, that a tenant who is responsible for the operation of the account is incapable by reason of mental or physical condition to manage or administer the property in the account, the responsibility shall pass to:

We hereby agree that this mandate shall remain in full force and effect until an amending mandate shall be communicated to the Credit Union under our joint signatures.

Applicant 1
Signature

X

Print Name

Date

Witness Signature

Print Name

Date

Applicant 2
Signature

X

Print Name

Date

Witness Signature

Print Name

Date

Member Identification

Application Status

OFFICE USE ONLY

Identification Type Copy Attached

Taken by

Proposed by

Seconded by

Approved by

Date

Date

Date

Date



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Member Number	<input type="text"/>
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DATA PROTECTION

(Consent to Use and Disclosure/Data Protection Acts 1998 and 2003 and Section 71 or the Credit Union Act, 1997.)

We understand that under the Data Protection Acts, 1988 and 2003 ("the "DPA"), our consent may be required for the Credit Union to process personal data which it may have in its possession concerning us (including disclosure to third parties). We note that this personal data may include sensitive personal data, such as data about our health, within the meaning of the DPA, the processing of which requires our explicit consent. We 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 our consent, any information that concerns an account or transaction of ours with the Credit Union.

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

- 1 (i) to you seeking information concerning applications for loans and our credit history from the date of our original consent from any Credit Union and for that purpose you may disclose any relevant information in any loan application which we may make to you or which you may have concerning us to any Credit Union;
 - (ii) to any Credit Union disclosing information to you concerning applications for loans and our credit history from the date of our 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 ours with the Credit Union from the date of our 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 us, either contained in this form or any other form or application, for the purpose of assessing applications and administering any accounts we 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)**
We consent to the Credit Union, or third parties selected by the Credit Union, informing us of goods or services that may be of interest to us.

☐ **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.

Applicant 1 Signature X	<input type="text"/>	Applicant 2 Signature X	<input type="text"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>
Witness Signature	<input type="text"/>	Witness Signature	<input type="text"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>

IRISH CREDIT BUREAU CONSENT

I/We authorise Buncrana 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 Buncrana 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 Buncrana 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 Buncrana 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 Buncrana 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.

