



**ST PAUL'S GARDA CREDIT UNION LIMITED**

Boreenmanna Rd. Cork.  
Tel: 021- 4313355 Fax: 021- 4310746  
Email: enquiries@stpaulscu.ie  
Website: www.stpaulscu.ie

FOR OFFICE USE					
ACCOUNT NUMBER					

**APPLICATION FOR SHARES/DEPOSITS TO BE HELD AS A JOINT TENANCY**

Membership Number: \_\_\_\_\_

**TENANT 1**

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

Address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Occupation: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

**TENANT 2**

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

Address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Occupation: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

*(In the event of more than two persons making an application for a joint tenancy all must sign the application and provide the above details.)*

We, the undersigned, hereby apply for membership of and agree to abide by the rules of St Paul's Garda 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:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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)

The 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 informations given by us in connection with our application for our membership of St. Paul's Garda Credit Union Ltd. may result in termination of our membership, apart from any other legal sanctions that may apply.

**Account Mandate:**

(a) The tenant(s) authorised to obtain a loan(s) is (please tick appropriate mandate)

- (i) \_\_\_\_\_ only (print name of tenant) or;
- (ii) tenants jointly

**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, interest 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 loan(s) is (please tick appropriate mandate):

- (i) \_\_\_\_\_ only (print name of tenant) or;
- (ii) any one of us; or,
- (iii) only by the signatures of all tenants.

(c) The only person entitled to vote in respect of the account (“the voting tenant”) is \_\_\_\_\_

(d) 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 a mental or physical condition to manage and 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.***

Signature \_\_\_\_\_ Print name \_\_\_\_\_

Signature \_\_\_\_\_ Print name \_\_\_\_\_

Witnessed by \_\_\_\_\_ Print name \_\_\_\_\_

Date \_\_\_\_\_

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 that 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.

1. We consent:

- (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 such 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 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 a 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.

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 informing us of goods or services that may be of interest to us 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.

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.

Signature \_\_\_\_\_ Print name \_\_\_\_\_

Signature \_\_\_\_\_ Print name \_\_\_\_\_

Witnessed by \_\_\_\_\_ Print name \_\_\_\_\_

Date \_\_\_\_\_

The information which is held on the ICB database relates to credit agreements between these ICB members and their customers/members. A condition of such agreements is that the customer/member agrees that the financial institution/credit union may use the data supplied for the purpose of credit checking. Consequently, where an individual enters a credit agreement with an ICB member, details of the individual's performance in complying with the terms of the agreement are input to the ICB "credit file" database, which may be accessed by all member institutions of ICB. Each time a person applies for credit from an ICB member, that institution accesses the ICB's "credit file" to ascertain the applicant's performance under any previous credit agreements with ICB members.

3. In addition to paragraphs 1 and 2 above, we further consent to and authorise the Credit Union to process and retain data provided by us 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) for a period of 5 years from the date of closure of the loan and ICB to record, retain and disclose to its members details of such searches for a period of one year.

4. We acknowledge that the Credit Union and/or the ICB are permitted to disclose any material mis-statement of fact contained in the application for financial accommodation to its members and relevant bodies. We 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.

Signature \_\_\_\_\_ Print name \_\_\_\_\_

Signature \_\_\_\_\_ Print name \_\_\_\_\_

Witnessed by \_\_\_\_\_ Print name \_\_\_\_\_

Date \_\_\_\_\_

**THIS SECTION IS TO BE COMPLETED BY THE CREDIT UNION**

**Evidence of Identification**

*(copies must be attached)*

*(Complete one or more of the following in respect of each applicant)*

- (a) Current Valid Passport
- (b) Current Valid Driving Licence
- (c) ML10 Identification Form from the Garda Siochana
- (d) Official Identity Card (document issued by the Revenue commissioners or Department of Social and Family Affairs),
- (e) Other\* \_\_\_\_\_

\*Please Specify

**Evidence of Address Verification**

*(copies must be attached)*

*(Complete one or more of the following in respect of each applicant)*

- (a) Original Recent Household Bill
- (b) Electoral Register
- (c) Original Bank or Building Society Statement
- (d) Document from Revenue Commissioners or other Government Department
- (e) Telephone/ Street Directory
- (e) Other\* \_\_\_\_\_

\*Please Specify

**Application approved and details verified in accordance with the standard rules by:**

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

(Membership Committee)

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