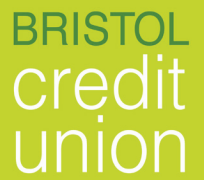


Personal Membership Application Form



Thank you for choosing to join Bristol Credit Union - the ethical, local and honest financial services co-operative that's here just for you. Please answer all the questions on this form in full so we can process your membership application as quickly as possible.

About You

Title Forename Other name(s)

Surname Previous name(s)

Current address and post code

Previous address and post code

Time at address years months

years months

If less than 12 months at both addresses please give your previous address(es) on a separate sheet.

Home phone Mobile phone

Work phone

Email address

We will use your address, phone number(s) and email address to communicate with you about your membership and about any accounts that you hold with us.

Tick this box if you would also like to receive our e-newsletter with news of special offers, promotions and services. We will not pass your details on to third parties and you can unsubscribe at anytime

Your national insurance number

Your date of birth

Memorable name for password

How did you hear about us?

About Your Qualification for Membership

Please choose the relevant membership qualification:

I live in the membership area I work in the membership area, but don't live within it

I am a member of Unite or Unison and live in the South West

If you qualify because you work in the membership area, but don't live within it then please tell us your:

Employer's name Please note that you may also have to supply confirmation showing the address you work at, such as a pay slip, invoice or letter from your employer.
Postcode where you work

If you qualify as a member of Unite or Unison living in the South West then please tell us your:

Union membership number

About Your Next of Kin

You can nominate a beneficiary in case of your death while a member. We can often make speedy payments to beneficiaries under legislation governing Credit Unions. You can change your nomination at any time.

I hereby nominate as the person to whom all and any property held on my account in Bristol Credit Union Ltd will be transferred in the event of my death:

Name	<input type="text"/>	Relationship to you	<input type="text"/>	
Address and post code	<input type="text"/>		Phone number	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Your consent

We will use the information given on this form to open and manage your account with us. We may conduct an on-line search using one or more credit reference agencies in order to verify your identity, and they will make a record of this search if we do so. In addition, we may ask you to provide physical forms of identification and/or we may telephone you to confirm your identity.

By signing this application below you agree that we can use your information in this way.

Financial Services Compensation Scheme

By signing below I acknowledge that I have received the Information Sheet and Exclusions list relating to the Financial Services Compensation Scheme which is attached to this form.

Declaration and Data Protection

I declare that the information I have given on this form is true to the best of my knowledge. I understand that that the personal information on this form, and other information collected and held by the credit union, may be stored on paper or electronically. All information is held in accordance with the principles of the Data Protection Act 1998, and is held in the strictest confidence. In accordance with data protection requirements you have the right of access to your information held by Bristol Credit Union on payment of fee.

I authorise you:

- To open a Membership Savings Account in my name, and debit the Membership Fee from it;
- To process the information I have provided you with;
- To honour my signature as shown below for all purposes.

Signed	<input type="text"/>	Date	<input type="text"/>
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Witnessed by	Signature	<input type="text"/>
Name	<input type="text"/>	<input type="text"/>

Please note that the witness must **not** be the nominated beneficiary.

Bristol Credit Union Use Only

Date Received	<input type="text"/>	Membership number	<input type="text"/>	
Curtains	<input type="text"/>	Total deposit	<input type="text"/>	Minimum £2.50 + £1.00.

Please tear off and keep this sheet

Basic information about the protection of your eligible deposits

Eligible deposits in Bristol Credit Union are protected by:	the Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank / building society / credit union ²
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of £85,000. ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank, building society or credit union's failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Bristol Credit Union for enquiries relating to your account:	Bristol Credit Union 112 Cheltenham Road Bristol, BS6 5RW
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional Information

¹ Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

² General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

³ Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 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 £85,000.

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) 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 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Exclusions from protection

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- a. credit institution
- b. financial institution
- c. investment firm
- d. insurance undertaking
- e. reinsurance undertaking
- f. collective investment undertaking
- g. pension or retirement fund¹
- h. public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.