



Cambrian Credit Union Corporate Membership Application

To be completed in **BLACK INK** and **BLOCK CAPITALS**

Corporate Account Definition and Requirements

Confirming and verifying identification of individuals

In common with other financial institutions we require validation and identification of all signatories to the account. Individuals representing organisations will be required to produce identification documents giving proof of name, date of birth and address in accordance with the credit union's normal identification requirements for individual members. In addition we will require details of all shareholders, directors or beneficial owners holding more than 25% of shares in the organisation who are NOT signatories.

Please read the attached Privacy Notice.

By completing this form you are deemed to agree to any additional verification procedures.

To verify you as a bone fide organisation we also require the following:

Incorporated organisations

A private limited company limited by shares or by guarantee.

A copy of the Company's Certificate of Incorporation together with a copy of the Memorandum and Articles of Association.

A public limited company limited by shares or by guarantee.

A copy of the Company's Certificate of Incorporation together with a copy of the Memorandum and Articles of Association.

A limited partnership

A copy of the Company's Certificate of Incorporation together with a copy of the Memorandum and Articles of Association.

A limited liability partnership (LLPs)

A copy of the Company's Certificate of Incorporation together with a copy of the Memorandum and Articles of Association.

A Community Interest Company (CIC)

A copy of the Company's Certificate of Incorporation together with a copy of the Memorandum and Articles of Association.

A Right-to-manage (RTM) company

A copy of the Company's Certificate of Incorporation together with a copy of the Memorandum and Articles of Association.

A credit union

A copy of the Registration Certificates and Rules.

An incorporated Industrial & Provident Society

A copy of the Registration Certificates and Rules.

A Friendly Society

A copy of the Registration Certificates and Rules.

A registered charity limited by guarantee or shares

A copy of the registration documents.

Unincorporated organisations

A sole trader

Two of: Current Business Letterhead or Company Letterhead, Inland Revenue Certificate, Recent utility bill or statement in the name of the Business for the Business Premises, Letter from an Accountant or Solicitor

An 'ordinary' partnership

Two of: Current Business Letterhead or Company Letterhead, Inland Revenue Certificate, Recent utility bill or statement in the name of the Business for the Business Premises, Letter from an Accountant or Solicitor

A credit union study group

A copy of the constitution
A list of officers

A trust

A copy of the Trust Deed.
A list of trustees

A project group

A copy of the constitution
A list of officers

A club, society or association

A copy of the constitution
A list of officers

An unincorporated charity

A copy of the constitution
A list of officers

Cambrian Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration No: 213672

Section A: Information about your organisation

Full name of Organisation – as shown on your governing documents

Key contact for communications – Full name

Correspondence Address:

Postcode

Daytime Telephone

Mobile Telephone

Email

Website

Registered Address: If this is the same as your correspondence address then you do not have to complete the registered address details

Address:

Postcode

Legal Status please confirm the status of your organisation by ticking one of these boxes:

Company registered in England & Wales pursuant to the Companies Act

Company registered in Scotland pursuant to the Companies Act

Industrial & Provident Society

Unincorporated organisation

Charitable Incorporated Organisation (CIO)

Charity registered in Great Britain

Other (please specify)

Does your organisation have a governing or regulatory body? – if yes state which

If your organisation is a company incorporated to the Companies Act please provide company registration number

If your organisation is an Industrial & Provident Society please provide company registration number

If your organisation is a registered Charity please provide charity registration number

If your organisation is regulated by the PRA please provide your Firm Reference Number (FRN)

When was your organisation established?

What does your organisation do? Please give details of the main activity for your organisation

Section B: Information about the person acting as the authority on behalf of your organisation*

Title		Forename		Middle Initial	
Surname					
Position in organisation			Time with organisation		
Contact Address:					
				Postcode	
Daytime Telephone			Mobile Telephone		
Email			How long at the current address?		
Date of Birth			National Insurance No		
Are you a member of this credit union as an individual? If yes please give membership number.					
Please tick to confirm that you have read the Privacy Notice regarding Cambrian Credit Inions use of your data.					

*If you are an incorporated body this person will be known as the Corporate Representative. If you are an unincorporated association or unincorporated partnership this person will be known as the Designated Representative.

Usual Signature	
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Section B: Information about second authorised signatory (not applicable to a sole trader)

Title		Forename		Middle Initial	
Surname					
Position in organisation			Time with organisation		
Contact Address:					
				Postcode	
Daytime Telephone			Mobile Telephone		
Email			How long at the current address?		
Date of Birth			National Insurance No		
Are you a member of this credit union as an individual? If yes please give membership number.					
Please tick to confirm that you have read the Privacy Notice regarding Cambrian Credit Inions use of your data.					
Usual Signature					

Section C: Resolution

To Cambrian Credit Union

We confirm that at a properly convened meeting it was resolved that:

We wish to open an account with the credit union and in doing so agree to abide by the social objects, rules, policies and procedures of the credit union.

The individual/s representing our organisation have completed all required personal details and provided identification documents according to the requirements of the credit union.

The credit union can rely on the appointed representatives until it receives written confirmation of changes to representatives.

We understand that there is an annual fee of £2 and that we have to maintain a balance of at least £5 in our account.

To provide the credit union with the following documents as indicated below.

Supporting documentation

All limited companies including partnerships or registered charities limited by guarantee or shares including credit unions and co-operatives registered as Industrial & Provident Societies.

A copy of the Company's Certificate of Incorporation together with a copy of the Memorandum and Articles of Association, or if an Industrial & Provident Society a copy of the Registration Certificates and Rules. If a registered charity a copy of the registration documents.

Trusts (A copy of the Trust Deed).

Unincorporated bodies, unincorporated charities, societies, clubs, community groups

A copy of the constitution

All organisations - Identification documents of individual signatories

Declaration (two signatures required)

We hereby certify that the above Resolution is a true copy of the resolution passed at the meeting held on (date)

Please tick to confirm that you have been given information about the Financial Services Compensation Scheme

Please tick to confirm you have read the Privacy Notice

On behalf of the governing body

Title

Forename

Middle Initial

Surname

Position in organisation

Date of Signature

Usual Signature

On behalf of the governing body

Title

Forename

Middle Initial

Surname

Position in organisation

Date of Signature

Usual Signature

Withdrawal Information

Number of signatures required to authorise a withdrawal

Please list below all authorised signatures

Supplemental Information

Anti Money Laundering guidance requires that we obtain details of all shareholders, directors or beneficial owners holding more than 25% of shares in the organisation **who are NOT signatories**. Please complete details below. If you need more space please copy this page.

Section D: Supplemental Information #1

Title		Forename		Middle Initial	
Surname					
Position in organisation		Time with organisation			
Contact Address:					
			Postcode		
Daytime Telephone		Mobile Telephone			
Email		How long at the current address?			
Date of Birth		National Insurance No			
Are you a member of this credit union as an individual? If yes please give membership number.					
Please tick to confirm that you have read the Privacy Notice regarding the use of your data					
Usual Signature					

Section D: Supplemental Information #2

Title		Forename		Middle Initial	
Surname					
Position in organisation		Time with organisation			
Contact Address:					
			Postcode		
Daytime Telephone		Mobile Telephone			
Email		How long at the current address?			
Date of Birth		National Insurance No			
Are you a member of this credit union as an individual? If yes please give membership number.					
Please tick to confirm that you have read the Privacy Notice regarding the use of your data					
Usual Signature					

For Office Use

Received By					
ID Proof Received					
Signatory 1 Proofs Received					
Signatory 2 Proofs Received					
Approved By					
Membership Start Date		Membership Number			

Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Cambrian Credit Union are protected by:	The Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor ²
If you have more eligible deposits at the Cambrian Credit Union:	All your eligible deposits at the 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 the credit union's failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £).
To contact Cambrian Credit Union for enquiries relating to your account:	Cambrian Credit Union 144 Conway Road Llandudno Junction Conwy LL31 9ND Tel: 0333 2000 601 Email: info@cambrianacu.com
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

¹Scheme 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.

²General 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:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) 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>

³Limit 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.

⁴Reimbursement

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 (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

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 List

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, 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:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund¹
 - public authority, other than a small local authority.

Cambrian Credit Union Privacy Notice

Background

Cambrian Credit Union understands that your privacy is important to you and that you care about how your personal data is used. We respect and value the privacy of all of our members and will only collect and use personal data in ways that are described here, and in a way that is consistent with our obligations and your rights under the law.

1. Information About Us

Cambrian Credit Union Limited, 144 Conway Road,
Llandudno Junction, LL31 9ND
info@cambrianacu.com 0333 2000 601

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registration No. 213672

2. What Does This Notice Cover?

This Privacy Information explains how we use your personal data: how it is collected, how it is held, and how it is processed. It also explains your rights under the law relating to your personal data.

3. What is Personal Data?

Personal data is defined by the General Data Protection Regulation (EU Regulation 2016/679) (the "GDPR") as 'any information relating to an identifiable person who can be directly or indirectly identified in particular by reference to an identifier'.

Personal data is, in simpler terms, any information about you that enables you to be identified. Personal data covers obvious information such as your name and contact details, but it also covers less obvious information such as identification numbers, electronic location data, and other online identifiers.

The personal data that we use is set out in Part 5, below.

4. What Are My Rights?

Under the GDPR, you have the following rights, which we will always work to uphold:

- a) The right to be informed about our collection and use of your personal data. This Privacy Notice should tell you everything you need to know, but you can always contact us to find out more or to ask any questions using the details in Part 11.
- b) The right to access the personal data we hold about you. Part 10 will tell you how to do this.
- c) The right to have your personal data rectified if any of your personal data held by us is inaccurate or incomplete. Please contact us using the details in Part 11 to find out more.
- d) The right to be forgotten, i.e. the right to ask us to delete or otherwise dispose of any of your personal data that we have. Please contact us using the details in Part 11 to find out more.
- e) The right to restrict (i.e. prevent) the processing of your personal data.

- f) The right to object to us using your personal data for a particular purpose or purposes.
- g) The right to data portability. This means that, if you have provided personal data to us directly, we are using it with your consent or for the performance of a contract, and that data is processed using automated means, you can ask us for a copy of that personal data to re-use with another service or business in many cases.
- h) Rights relating to automated decision-making and profiling. we do not use your personal data in this way.

For more information about our use of your personal data or exercising your rights as outlined above, please contact us using the details provided in Part 11.

Further information about your rights can also be obtained from the Information Commissioner's Office or your local Citizens Advice Bureau.

If you have any cause for complaint about our use of your personal data, you have the right to lodge a complaint with the Information Commissioner's Office.

5. What Personal Data Do You Collect?

We may collect some or all of the following personal data (this may vary according to your relationship with us):

- Name
- Date of birth
- Gender
- Address
- Email address
- Telephone number
- Business name
- Payment information

6. How Do You Use My Personal Data?

Under the GDPR, we must always have a lawful basis for using personal data. This may be because the data is necessary for our performance of a contract with you, because you have consented to our use of your personal data, or because it is in our legitimate business interests to use it. Your personal data may be used for one of the following purposes:

- Providing and managing your account.
- Supplying our products and services to you. Your personal details are required in order for us to enter into a contract with you.
- Communicating with you. This may include responding to emails or calls from you.

With your permission and/or where permitted by law, we may also use your personal data for marketing purposes, which may include contacting you by email, telephone, text message and/or post with information, news, and offers on our products and/or services. You will not be sent any unlawful marketing or spam. We will always work to fully protect your rights and comply with our obligations under the GDPR and the Privacy and Electronic Communications (EC Directive)

Regulations 2003, and you will always have the opportunity to opt-out.

We do not use any automated system for carrying out decision-making or profiling.

7. How Long Will You Keep My Personal Data?

We will not keep your personal data for any longer than is necessary in light of the reason(s) for which it was first collected. The following factors will be used to determine how long it is kept:

- Your membership of Cambrian Credit Union
- The success of any loan application

8. How and Where Do You Store or Transfer My Personal Data?

We will only store or transfer your personal data in the UK. This means that it will be fully protected under the GDPR.

9. Do You Share My Personal Data?

In some limited circumstances, we may be legally required to share certain personal data, which might include yours, if we are involved in legal proceedings or complying with legal obligations, a court order, or the instructions of a government authority.

In order to process your application, we will perform credit and identity checks on you with one or more credit reference agencies ("CRAs"). Where you take banking services from us we may also make periodic searches at CRAs to manage your account with us.

To do this, we will supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your

records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail at

- www.callcredit.co.uk/crain
- www.equifax.co.uk/crain
- www.experian.co.uk/crain

10. How Can I Access My Personal Data?

If you want to know what personal data we have about you, you can ask us for details of that personal data and for a copy of it (where any such personal data is held). This is known as a "subject access request".

All subject access requests should be made in writing and sent to the email or postal addresses shown in Part 11. To make this as easy as possible for you, a Subject Access Request Form is available for you to use. You do not have to use this form, but it is the easiest way to tell us everything we need to know to respond to your request as quickly as possible.

There is not normally any charge for a subject access request. If your request is 'manifestly unfounded or excessive' (for example, if you make repetitive requests) a fee may be charged to cover our administrative costs in responding.

We will respond to your subject access request within one month of receiving it. Normally, we aim to provide a complete response, including a copy of your personal data within that time. In some cases, however, particularly if your request is more complex, more time may be required up to a maximum of three months from the date we receive your request. You will be kept fully informed of our progress.

11. How Do I Contact You?

To contact us about anything to do with your personal data and data protection, including to make a subject access request, please use the following details:

dataprotection@cambriancu.com

0333 2000 601

Cambrian Credit Union, 144 Conway Road, Llandudno Junction, LL31 9NP

12. Changes to this Privacy Notice

We may change this Privacy Notice from time to time. This may be necessary, for example, if the law changes, or if we change our business in a way that affects personal data protection.

Any changes will be made available on our website.