

# Cambrian Credit Union Application for Membership

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

Official Use			
Membership Number Allocated		Checked By	

Your Details													
Title	Mr / Mrs / Miss / Ms / Other (please state)												
Surname													
Forename(s)													
Home Address													
											Post Code		
Time at this address		If less than 6 months previous address											
Home Phone													
Mobile Phone													
Email Address													
N. I. Number			-							-		Sex	Male / Female
Date of Birth												DD/MM/YYYY	

We will need to verify your identity. Your local office will be able to provide a list of acceptable ID.

Declaration									
Please tick to confirm that you have been given information about the Financial Services Compensation Scheme									
Please tick to confirm that you have read the Privacy Notice regarding Cambrian Credit Unions use of your data.									
I wish to receive marketing material by the following means				Post		Email		SMS Text	
We will only contact you for marketing if you have agreed in the line above. You may withdraw this consent at any time. We still need to contact at times with relation to your account.									
I hereby apply for membership and agree to abide by the rules of Cambrian Credit Union. I declare that the above information given by me on this form is true and correct to the best of my knowledge. I understand that there is an annual fee of £5 and that I have to maintain a balance of at least £5 in my account.									
Signed									
Date									

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



# Financial Services Compensation Scheme Information Sheet

The Financial Services Compensation Scheme ('FSCS') protects deposits made by most individuals and businesses. Your account statement will confirm whether your deposits with Cambrian Credit Union LTD are eligible for FSCS protection. Details of certain exclusions from the FSCS's protection are set out in the exclusions list below this information sheet.

<b>Limit of protection</b>	<p>£120,000 per depositor per bank, building society or credit union.</p> <p>If Cambrian Credit Union LTD goes out of business the eligible deposits will be added up and the £120,000 will be applied to the total balance. For example, if you hold a savings account with £80,000 and a current account with £50,000, FSCS will pay you £120,000 and you may lose £10,000.</p> <p>To ensure the FSCS can pay you promptly please ensure that Cambrian Credit Union LTD has your up-to-date contact details including your email address.</p>
<b>Joint and group accounts</b>	<p>Each eligible account holder is entitled to £120,000 protection in total. For example, if there are two account holders, you will each be entitled to £120,000 protection, giving a total of £240,000.</p> <p>Eligible deposits in business accounts are treated as if made by a single depositor. This means these types of account will only be protected up to £120,000.</p>
<b>Temporary high balances</b>	<p>If you have a 'temporary high balance' you may be entitled to more than £120,000 protection for six months from when the amount was first deposited or legally transferred. Temporary high balances are deposits connected with certain events, including:</p> <ul style="list-style-type: none"><li>(a) Transactions relating to the purchase and sale of your main home.</li><li>(b) Major life events such as death, your marriage or civil partnership, divorce, retirement, redundancy, disability or incapacity.</li><li>(c) Compensation for personal injuries or wrongful conviction.</li></ul>
<b>How the FSCS will pay you</b>	<p>FSCS will typically return deposits within seven business days by cheque or electronic payment into an alternative account. Payments may take longer in exceptional circumstances, for example if there is a temporary high balance, or the deposit is held on behalf of underlying beneficiaries.</p>
<b>Contact details for further questions about your account</b>	<p>Cambrian Credit Union North Wales Business Park, Commodore House, Cae Eithin, LL22 8LJ Tel: 0333 2000 601 Email: <a href="mailto:info@cambriancu.com">info@cambriancu.com</a></p>
<b>Contact details for more information on FSCS protection</b>	<p>You can find more information on FSCS protection on its website at <a href="http://www.fscs.org.uk">www.fscs.org.uk</a> or by contacting the FSCS using the details below:</p> <p>Telephone: <b>0800 678 1100</b></p> <p>Email: <a href="mailto:enquiries@FSCS.org.uk">enquiries@FSCS.org.uk</a></p>

## Financial Services Compensation Scheme Exclusions List

As set out in the Depositor Protection Information Sheet, deposits held by individuals and businesses will be generally eligible for FSCS protection up to the compensation limit. However, some exclusions do apply. Details of the most common exclusions are set out below. For full details of the exclusions please see the Depositor Protection Part of the PRA Rulebook.

A deposit is excluded from protection if it meets any of the following criteria:

(1) The account holder is:

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

Note that:

- a) Deposits held on behalf of underlying beneficiaries who are eligible for FSCS protection, are not excluded.
- b) Personal pension schemes, stakeholder pension schemes or occupational pension schemes for micro, small and medium sized companies are not excluded.

(2) It is not held at a UK establishment of a bank, building society or credit union. Or, in the case of a bank, building society or credit union incorporated in the UK, it is not held at an establishment in Gibraltar.

(3) The deposit is involved in any transactions where there is a link to a criminal conviction for money laundering. For example, it is transferred from an account held by someone who has been convicted of money laundering.

For further information about exclusions, please refer to the FSCS website at **[www.fscs.org.uk](http://www.fscs.org.uk)**

# 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, North Wales Business Park, Commodore House, Cae Eithin, LL22 8LJ  
info@cambriancu.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](http://www.callcredit.co.uk/crain)
- [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)
- [www.experian.co.uk/crain](http://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:

[info@cambrianu.com](mailto:info@cambrianu.com)

0333 2000 601

Cambrian Credit Union, North Wales Business Park,  
Commodore House, Cae Eithin, LL22 8LJ

## **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.