



# Tallaght & District Credit Union Limited

Credit Union House, Main St., Tallaght, Dublin 24

Phone : 4514643 Fax : 4596566

Web : [www.tallaghtdistrictcu.ie](http://www.tallaghtdistrictcu.ie)

Email : [info@tallaghtdistrictcu.ie](mailto:info@tallaghtdistrictcu.ie)

Member Number

Date

## MEMBERSHIP APPLICATION FORM

### Contact Details

Name

Address

Telephone

Email

PPSN

### Membership Details

Date Joined

Startup Account

Deduct DIRT

NO  
PHOTOGRAPH

### Accommodation Details

Accommodation  
Type

Years

### Employment Details

Employer Name

Address

Occupation

Years

Status

### Personal Details

Date of Birth

Marital Status

No. of Dependents

#### Declaration:

- I hereby apply for membership of and agree to abide by the rules of Tallaght & District Credit Union Limited, and declare that I am not or have not been a member of any credit union other than those listed as follows:

- I accept and understand that the balance in the above numbered account in my name will be refunded to me by Tallaght & District Credit Union Limited in the event of my membership application being disapproved.

- The information given by me on this form is true and correct to the best of my knowledge and belief.

- I understand that any false or misleading information given by me in connection with my application for or my membership with the Credit Union may result in termination of my membership, apart from any other legal sanctions that may apply.

Applicant's  
Signature

X

Print Name

Date

Witness Signature

Print Name

Date

### Application Status

Taken by

Proposed by

Seconded by

Approved by

Date

Date

Date

Date

OFFICE USE ONLY



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## MEMBERSHIP APPLICATION FORM

### DATA PROTECTION

(Consent to Use and Disclosure/Data Protection Acts 1988 and 2003 and Section 71 of the Credit Union Act, 1997.)

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

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

1. (i) to you seeking information concerning applications for loans and my credit history from the date of my original consent from any Credit Union and for that purpose you may disclose any relevant information in any loan application which I may make to you or which you may have concerning me to any Credit Union;
- (ii) to any Credit Union disclosing information to you concerning applications for loans and my credit history from the date of my 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 mine with the Credit Union from the date of my 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 me, either contained in this form or any other form or application, for the purpose of assessing applications and administering any accounts I 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)**

I consent to the credit union, or third parties selected by the credit union, informing me of goods or services that may be of interest to me.

☐ **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.

Member Signature

X

Print Name

Date

Witness Signature

Print Name

Date

### Member Identification

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Member Number

Date

## MEMBERSHIP APPLICATION FORM

### Tax Residency for the purposes of the Common Reporting Standard

- If you are tax resident in another country, please provide your Tax Identification Number ("TIN") and Country of Tax Residence:

1. TIN\*

Country of tax  
Residence\*

2. TIN\*

Country of tax  
Residence\*

I confirm that the information provided is true and correct to the best of my knowledge, and that if my circumstances change, I will notify the credit union:

Member Signature

Date

- If you are not tax resident in another country, please sign the following:

I wish to declare that I am not resident for tax purposes in any other country, and that if my circumstances change, I will notify the credit union:

Member Signature

Date

\* Mandatory Field

\*\* This information is being sought for the purposes of reporting obligations under the Common Reporting Standard (CRS), as provided for by Section 891F of the Taxes Consolidation Act 1997. The information required to be reported under the CRS, including name, address, TIN, account number, account balance and payments on the account will be provided to the Revenue Commissioners and may be exchanged securely with another Competent Tax Authority in your jurisdiction of tax residence, but such information will at all times be treated with the strictest confidentiality as required by the Data Protection Acts 1988 & 2003. Only data that is legally required to be reported will be provided to the Revenue Commissioners. For more information on this, please speak to your credit union, contact Revenue at [aeoi@revenue.ie](mailto:aeoi@revenue.ie) or see <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

### Deposit Guarantee Scheme

I acknowledge receipt of the Depositor Information Sheet

Member Signature

Date





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Member Number

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## MEMBERSHIP APPLICATION FORM

### Supplementary Membership Application Information

All Credit Unions are obliged to comply with the legislation that Government has enacted to combat money laundering and the financing of terrorism. This legislation is called the 'Criminal Justice (Money Laundering and Terrorist Financing) Act, 2010' and the 'Criminal Justice Act, 2013'.

In accordance with this legislation we are required to obtain answers from all our members to the following questions. We should be grateful if you would tick the relevant boxes on this form. The explanation of the terminology used is given at the back of this form.

Please tick (✓) the relevant box to answer the following questions:

1. Are you a Politically Exposed Person (PEP) as defined in Section 37 (10) of the Criminal Justice (Money Laundering and Terrorist Financing) Act, 2010?

Yes ☐

No ☐

If the answer is 'Yes', please explain why here:

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2. Are you the beneficial owner of the funds in your shares/deposit account?

Yes ☐

No ☐

If the answer is 'No', please explain why here:

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I will promptly notify the Credit Union of any changes in the information which I have provided and confirm that I will inform the Credit Union in writing of the details of such changes and any other relevant/material information of which I may become aware at any time after the date of this Declaration.

Member Signature

Date

Print Name

Witness Signature

Date

Print Name

The explanation of the terminology used is given at the back of the form



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## MEMBERSHIP APPLICATION FORM

### Supplementary Membership Application Information

#### Explanation of terms used overleaf

##### Politically Exposed Person' (PEP)

'Politically exposed person' means an individual who is, or has at any time in the preceding 12 months been, entrusted with a prominent public function, including either of the following individuals ( but not including any middle ranking or more junior official):

- (a) a specified official;
- (b) a member of the administrative, management or supervisory body of a state-owned enterprise;

'Specified official' means any of the following officials(including any such officials in an institution of the European Communities or an international body):

- (i) a head of state, head of government, government minister or deputy or assistant government minister;
- (ii) a member of a parliament;
- (iii) a member of a supreme court, constitutional court or other high level judicial body whose decisions, other than in exceptional circumstances, are not subject to further appeal;
- (iv) a member of a court of auditors or of the board of a central bank;
- (v) an ambassador, chargé d'affairs or high-ranking officer in the armed forces.

Section 37 (10) of the CJA 2010

##### Close Associate

In this section 'close associate' of a politically exposed person includes any of the following persons:

- a) Any individual who has joint beneficial ownership of a legal entity or legal arrangement, or any other close business relations, with the politically exposed person;
- b) Any individual who has sole beneficial ownership of a legal entity or legal arrangement set up for the actual benefit of the politically exposed person;

Section 37 (10) of the CJA 2010

##### Immediate Family Member

'Immediate family member' of a politically exposed person includes any of the following persons:

- a) Any spouse of the politically exposed person;
- b) Any person who is considered to be equivalent to a spouse of the politically exposed person under the national or other law of the place where the person or politically exposed person resides;
- c) Any child of the politically exposed person;
- d) Any spouse of a child of the politically exposed person;
- e) Any person considered to be equivalent to a spouse of a child of the politically exposed person under the national or other law of the place where the person or child resides;
- f) Any parent of the politically exposed person;
- g) Any other family member of the politically exposed person who is of a prescribed class;

Section 37 (10) of the CJA 2010

'The Minister may prescribe a class of family member of a politically exposed person, for the purposes of paragraph (g) of the definition of "immediate family member" of a politically exposed person in subsection (10), only if the Minister is satisfied that it would be appropriate for the provisions of this section to be applied in relation to members of the class, having regard to any heightened risk, arising from their close family relationship with the politically exposed person, that such members may be involved in money laundering or terrorist financing'.

Section 37 (11) of the CJA 2010



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Member Number

Date

## Deposit Guarantee Scheme - Depositor Information Sheet

### Personal information

Member Number

Address

Member Name

### Basic information about the protection of your eligible deposits

Eligible deposits in Tallaght & District Credit Union Limited are protected by:

the Deposit Guarantee Scheme ("DGS") <sup>1</sup>

Limit of protection:

EUR 100,000 per depositor per credit institution <sup>2</sup>

If you have more eligible deposits at the same credit institution:

All your eligible deposits at Tallaght & District Credit Union Limited are 'aggregated' and the total is subject to limit of EUR 100,000 <sup>2</sup>

If you have a joint account with other person(s):

The limit of EUR 100,000 applies to each depositor separately <sup>3</sup>

Reimbursement period in case of credit institution's failure:

20 working days <sup>4</sup>

Currency of reimbursement:

Euro

To contact Tallaght & District Credit Union Limited for enquiries relating to your account:

Tallaght & District Credit Union Limited  
Credit Union House  
Main St.  
Tallaght  
Dublin 24

Tel: 4514643  
Fax: 4596566

Web : [www.tallaghtdistrictcu.ie](http://www.tallaghtdistrictcu.ie)  
Email : [info@tallaghtdistrictcu.ie](mailto:info@tallaghtdistrictcu.ie)

To contact the DGS for further information on compensation:

Deposit Guarantee Scheme  
Central Bank of Ireland  
PO BOX 11517  
Spencer Dock  
North Wall Quay  
Dublin 1

Tel: 1890-777777

Email: [info@depositguarantee.ie](mailto:info@depositguarantee.ie)

More information:

[www.depositguarantee.ie](http://www.depositguarantee.ie)

Acknowledgement of receipt by the depositor:



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Member Number

Date

## Deposit Guarantee Scheme - Depositor Information Sheet

### Additional Information

#### <sup>1</sup> Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your eligible deposits would be repaid up to EUR 100,000.

#### <sup>2</sup> General limit of protection

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum EUR 100,000 per person per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with EUR 90,000 and a current account with EUR 20,000, he or she will only be repaid EUR 100,000.

This method will also be applied if a credit institution operates under different trademarks. This means that all eligible deposits with one or more of these trademarks are in total covered up to EUR 100,000.

#### <sup>3</sup> Limit of protection for joint accounts

In case of joint accounts, the limit of EUR 100,000 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 Eur 100,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above Eur 100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:

- (a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- (b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits;
- (c) the depositor's marriage, judicial separation, dissolution of civil partnership, and divorce;
- (d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person's death or a legacy or distribution from the estate of a deceased person.

More information can be obtained under [www.depositguarantee.ie](http://www.depositguarantee.ie)

#### <sup>4</sup> Reimbursement

The responsible Deposit Guarantee Scheme is:

Deposit Guarantee Scheme, Central Bank of Ireland, PO BOX 11517, Spencer Dock, North Wall Quay, Dublin 1. Tel: 1890-777777. Email: [info@depositguarantee.ie](mailto:info@depositguarantee.ie). Website: [www.depositguarantee.ie](http://www.depositguarantee.ie).

It will repay your deposits (up to EUR 100,000) 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 days from 1 January 2024 onwards, save where specific exceptions apply.

Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will only be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme.

### 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 credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.