



Member Number.....

Application for Membership

Tameside One, Market Place, Ashton-under-Lyne, OL6 6BH

Cash Box Credit Union is Authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and the Prudential Regulation Authority FRN 213528

I hereby apply for membership of Cash Box Credit Union and declare that the information I have given below is true and correct. If my application is accepted I agree to abide by the Credit Union's policies and procedures. ***I understand that a one-off, non-returnable joining fee of £2.00 is payable.***

Mr / Mrs / Miss / Ms / Other Surname.....

First name(s)..... Date of birth.....

Address.....

Postcode..... Home Tel.....

Mobile Email.....

Country of Nationality Country of Residency

Country of Birth Place (town/city) of birth

I have been given a copy of the Financial Services Compensation Scheme Information Sheet

Do you pay tax outside of the UK? YES NO

If Yes, please provide your Tax Identification Number (TIN)

Please list all the countries and TIN where you are resident for tax

Signed..... **Date**.....

Nominated Person/Next of Kin (in the event of my death)

I..... Hereby nominate.....

of (address of nominee)

As the person to whom there shall be transferred such property in the Credit Union (whether in shares, loans or deposits or otherwise, including Life Savings Insurance Plan) that may be mine at the time of my death. I understand that the maximum amount provided for under nomination is £5,000 and any residual balance in my account shall be paid to my legal Personal Representative(s).

Their relationship to you..... Their contact no.....

Signed..... **Date**.....

Witness..... **Date**.....

Name of Witness (not nominee).....

How did you hear about Cash Box

We would like to keep you informed of the latest Cash Box offers and news. If you no longer wish to hear from us you can unsubscribe from our marketing at any time.

I would like to receive marketing via: Email Text Post

I wish to make payment via Passbook / Standing Order / Payroll Deduction *

If you are an employee of Tameside MBC, Tameside Sports Trust, CAB, CVAT, Tameside Teachers, New Charter Housing Trust, NCHT Academy and wish to pay into Cash Box by payroll deduction, please complete this section.

I wish to make payments Monthly/4 Weekly* to be allocated as follows:

Cash Box Savings (Shares)	£.....
Engage Account	£.....
Christmas Shares	£.....
Total Payroll Deduction	£.....

Please commence deductions from the first available pay date and continue until I give written notice, via Cash Box, of any changes.

Name Employee Number

Work Location or Department..... Employer.....

I confirm that I wish to receive future Christmas club funds direct into my bank account as detailed below. I am aware that these details will remain in place until amended by me in writing.

Signed..... Date.....

Name of Bank or Building Society

Branch

Sort Code:

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Account Number:

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Roll/Ref no (if building society A/c)

Office use only: (please initial and date)_

ID seen (please state)

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Photocopies taken Yes / No * Application accepted Yes / No *

Reason for non-acceptance

Payroll Deduction Order / Standing Order Mandate

Input onto system Date PDO sent to Payroll

Welcome letter issued

Financial Services Compensation Scheme Information

Basic information about the protection of your eligible deposits	
Eligible deposits in Cash Box Credit Union are protected by:	The Financial Services Compensation Scheme ("FSCS")
Limit of protection:	£85,000 per depositor per credit union
If you have more eligible deposits at the same credit union:	All your eligible deposits at the same credit union are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately.
Reimbursement period in case of credit union's failure:	20 working days.
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 Cash Box Credit Union for enquiries relating to your account:	Cash Box Credit Union Tameside One Market Place Ashton-Under-Lyne OL6 6BH Tel: 0161 342 3266 Email: cashboxcreditunion@tameside.gov.uk
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:	www.fscs.org.uk

Additional information

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.

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:

- (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>

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.

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 ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within seven 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 five 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 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.

Financial Services Compensation Scheme 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, 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 fund (unless they are deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium, sized enterprises)
- public authority, other than a small local authority.

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

Proving your identity



Why do I need to prove my identity?

Whether you're a new or existing customer, we need to confirm your identity when you open a new account with us. This is so that we can meet UK money laundering regulations to help stop criminals from using financial products or services for their own benefit. We will only ask for enough information to allow us to open your account.

What do I need to provide?

UK and European Economic Area Nationals with UK Photo ID

We can accept one document from the proof of name table and one document from the proof of address tables below:

Proof of name - evidence we need to see

Valid full EEA Passport or EU member state ID card

Valid full UK Driving Licence Old style paper

Valid full UK Driving Licence New style photo card

UK - based bank or building society statement (which must be less than three months old) together with your debit, credit or cheque guarantee card

Letter from Benefits Agency (which must be less than 12 months old)

Birth or adoption certificate (under 18s only)

We will need you to provide evidence for your current address and your previous address if you've moved during the last three months.

Proof of UK address - evidence we need to see

Mortgage statement (must be less than 12 months old)

Gas or electricity bill (must be less than three months old)

Phone bill - not mobile (must be less than three months old)

Water bill (must be less than 12 months old)

Council tax bill (must be less than 12 months old)

Notification of Tax Code from HMRC (must be less than three months old)

Bank Statement (must be less than 3 months old)
if not already being provided for Proof of Name

Letter from Benefits Agency (which must be less than 12 months old)
if not already being provided for Proof of Name

Where a previous address is overseas, the following evidence is required:

Proof of overseas address - evidence we need to see

Overseas bank statement (less than 6 months old)

Overseas utility bill (less than 6 months old)

Certified copy of an overseas driving licence (copies can be certified by an embassy, consulate or high commission of the country of issue, or by a lawyer or an attorney)

Non European Economic Area Nationals

If you don't come from the European Economic Area, we may ask you to provide your passport and proof