

# Application for Club Account

## Opening your Club/Society Account

### STEP 1 Please provide us with a copy of your Rules or Constitution:

- You need to show us the relevant rules about
  - Opening and operating a Credit Union account
  - Borrowing
- N.B. Borrowing must be in the name of the Trustees of the Club/Association

### STEP 2 Complete the following forms included in this pack:

- Account Opening Form to give us your club/association details and to tell us what you want us to do for you.
- General Club/ Association Mandate to tell us what instructions we are to take to conduct transactions on your account.

### STEP 3 Identification Requirements:

- In order to comply with legislation to combat money laundering and terrorist financing we will need suitable proof of identity and address for at least one Committee Member of the Club/Association and at least one person who is authorised to sign any transactions on the accounts of the Club/Association.
- Those individuals will need to go to the branch where the account is being opened, or any SDCU branch, and produce:
  - 1) Photographic ID – A valid passport, Current Driver's Licence or National Identity Card.
  - 2) Proof of permanent residential address – **(Documents must be no more than 6 months old)**:
    - A Utility Bill, or Correspondence from a Regulated Financial Institution or a Government Dep.
- There are alternative arrangements in place for the establishment of identity and current permanent residential address of persons who do not possess the documentation outlined above. Please talk to one of our staff at your local SDCU branch for details.  
If these individuals are non-residents, come and talk to us as we may require additional information.
- The account will not become operational until we have centrally approved the identification documents.

### STEP 4 Telephone or call into our Summerhill Office to meet a membership officer

Don't forget to bring the following to your meeting:

- This application pack and all the necessary documents



# Account Opening Form

Name

Address

Contact Person

Email

Tel

Purpose

**Signature required for withdrawals (tick one)**

Any Trustee

All Trustees

Other (please specify below)



# General Club/Society Mandate

We certify that at a meeting of the committee of   
held on the \_\_\_/\_\_\_/\_\_\_ The following resolutions were passed:

## PART 1

### Account opening and operation

- That St. Dominic Credit Union. ('the Credit Union') is hereby requested and authorised to open and keep an account or accounts ('the account') for the Club/Association subject to the Credit Union's relevant Terms and Conditions

### Certification of Information

- We hereby certify the accuracy of all information provided to the Credit Union for the purpose of the opening of the account and that the persons named in Part III are the holders of the appropriate office to make and authorise payments on behalf of the Club/Association in accordance with its rules

### Alterations and variations

- That this mandate having been notified to the Credit Union, shall remain in force unless and until altered or varied by new instructions given pursuant to a decision of the Committee advised to the Credit Union in writing (in the form of a certified extract from the minutes of the relevant meeting in wording acceptable to the Credit Union or in the Credit Union's standard form of Club/Association Supplemental Mandate, as may be appropriate) under the hand of the Chairperson of the meeting (or President of the Club/Association) and countersigned by the Secretary of the Club/Association whereupon such new or supplemental instructions giving effect to such decision (to the extent that the same shall be at variance or inconsistent therewith) shall replace or alter, as the case may be, the instructions herein contained.

### Confirmation of elected officials and notification of changes in elected officials etc

- That the Credit Union be furnished with a list (see Part II below) containing the full names and addresses of the Chairperson, President, Secretary and other Officers and Committee members of the Club/Association and that the Credit Union be informed by notice in writing signed by the Secretary, as soon as may be, of any change which may take place in the Chairperson, President, Secretary or other Officers.

## PART 2

### Committee Members and Secretary

Name	Residential Address	Committee Position
<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"/>



## PART 3

### Drawing Instructions

#### Authorised Signatories

(insert "X" as appropriate)

One the signature(s) of

**Any One**  **Any Two**  **Both**  **All**  of the following:

**Or Other**  (specify in 'Special Instruction Box' below)

## PART 3 (Cont'd)

Special Signing Instructions (if 'Other; option chosen)

The following 'special' signing instructions shall apply (if applicable): (e.g. 'Any one' up to €xxx, 'Any two' over that amount etc.). Special Instructions are accepted at the discretion of the Credit Union and should be discussed and agreed with the Credit Union before this mandate is completed

Signatory (BLOCK CAPITALS)

Position

Specimen Signature

Signatory (BLOCK CAPITALS)

Position

Specimen Signature

Signatory (BLOCK CAPITALS)

Position

Specimen Signature

Signatory (BLOCK CAPITALS)

Position

Specimen Signature



Chairperson/President

Printed Name: \_\_\_\_\_

Secretary

Printed Name: \_\_\_\_\_

Dated: \_\_\_ / \_\_\_ / \_\_\_\_\_

The mandate must be signed by the Chairperson of the meeting at which the mandate resolutions were passed (this person must be a member of the Committee) or President of the Club/Association AND the Secretary of the Club/Association (who must not be the same person as the Chairperson/President) or another member of the Committee.

## Section C: Authorisation, Consents and Application for Account

### DATA PROTECTION

(Consent to Use and Disclosure/Data Protection Acts 1998 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;

(iv) And 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.

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.

Trustee 1 signature

Print Name

Date

Trustee 2 signature

Print Name

Date

Trustee 3 signature

Print Name

Date

Trustee 4 signature

Print Name

Date

**Witness signature**

**Print name**



## Section D: Credit Union Use Only

Date

### **Evidence of Identification for Trustees (Colour Copies to be attached)**

Current Valid passport

Current valid driving licence

National ID Card

### **Evidence of Address Verification for Trustees (Colour Copies to be attached)**

Recent Utility Bill

Bank Statement

Other  Please specify

## Section E: Credit Union AML Check List

Purpose of Account

AML ID&V Documents complete Yes  No

Exceptions Form Signed Yes  No

### **AML Checklist**

Is the person from a high risk country? Yes  No

Is it evident from the purpose of the account the member intends on transacting with a high risk country? Yes  No

*If either of above are 'Yes' please refer to the MLRO before opening the account*

OVERALL RISK RATING Standard  High

### **For Credit Union Use Only**

Account Number

Membership Approved

On behalf of Membership Committee

