

# Junior Membership Application Form



## Section A Junior Member Details (under 16)

First Name:	Country of birth:
Surname:	Date of birth:
Address:	PPSN: <i>(collected from new members for the purpose of revenue reporting)</i>
Eircode:	

- At least one parent/legal guardian must apply for a junior account with or on behalf (under 7 yrs) of the junior applicant.
- Only one account is allowed per junior member.
- The account will be opened and operated for the sole benefit of the junior member in whose name the account is held. Funds in the account are the sole property of the junior member.
- All signatories to the account must be identified by the Credit Union in compliance with anti-money laundering legislation.
- Any correspondence relating to the account will be sent to the current address held for the parent/legal guardian unless otherwise requested.
- A minimum balance of €10 must be maintained for the account to remain open.
- Only parents/legal guardians are permitted to withdraw funds, on behalf or in conjunction with the junior member.
- If the junior member is under 7, then the parent/legal guardian may sign on their behalf.
- From the age of 7 to 15, the authorisation to withdraw funds from this account will consist of both the junior member's and parent's/legal guardian's signatures.
- On reaching 16, the junior member will qualify for full membership of the Credit Union and any 3rd party access previously authorised will cease.
- Closed accounts will not receive a dividend/interest rebate for the financial year of the account closure, payment of same can be requested in writing after the annual dividend has been posted.

## Section B Junior Member Signature

I hereby apply for membership of Savvi Credit Union Ltd and agree to abide by its rules. I declare that the information given by me on this form is true and correct to the best of my knowledge.

Signature: *(Junior Members 7-15 must sign)*

Date: / /

## Section C Parent(s)/Guardian(s) Details

### First Parent/Guardian

Name:
Membership No. <i>(if applicable)</i> :
Address <i>(if different to applicant)</i> :
Eircode:
Mobile No.:
Home No.:
Email:

### Second Parent/Guardian *(if applicable)*

Name:
Membership No. <i>(if applicable)</i> :
Address <i>(if different to applicant)</i> :
Eircode:
Mobile No.:
Home No.:
Email:

## Section D Parent(s)/Guardian(s) Signature

### Signature of First Parent/Guardian

Signature:
Date: / /

### Signature of First Parent/Guardian

Signature:
Date: / /



Need some help with this form?  
Call us on 01 - 632 5100 or email us at [hello@savvi.ie](mailto:hello@savvi.ie)

## Section E Confirmation

This section is to be completed by existing Credit Union member when proposing a family member.

Relationship to applicant:

Membership No.:

**I hereby confirm that the applicant is a member of my family and I propose that he/she becomes a member of Savvi Credit Union Ltd as per the rules of the Credit Union.**

Signature of CU Member:

## Section E Confirmation

Use of your personal data - **Data Protection Act 2018**

### Data Protection Statement

**As a member-owned and cooperative institution, Savvi Credit Union strives to provide a safe place for our members to save and borrow at reasonable rates. We extend our ethos to protecting your personal information.**

**We make the following commitments.**

**We will;**

- process your personal information in a lawful, fair and transparent manner
- always ensure that we only share your Personal Data with third parties where necessary and only after thorough third-party due diligence
- ensure appropriate technical and organisational measures are in place to protect your Personal Data and keep it secure

Our Data Protection Statement seeks to ensure that you know:

- what Personal Data we collect from you
- what we are doing with your Personal Data
- that we will only use your Personal Data for the purposes set out in our Data Protection Statement
- your rights, and how to exercise control over your Personal Data

For further information on your data protection rights, including the right to access Personal Data held about you by the Credit Union and to correct any inaccuracies in such data please see our data protection policy which is made available on our website at [www.savvi.ie](http://www.savvi.ie).

For matters in relation to data protection, please contact [dpo@savvi.ie](mailto:dpo@savvi.ie).

### Junior Applicant's Signature

*(Junior Members 7-15 must sign):*

Date: / /

### Parent(s)/Guardian(s) signature:

Date: / /

Date: / /

## Section G Source of Funds

Where will the funds lodged to this account be coming from? (e.g., child benefit; parent/guardian)

If the parent/guardian will be lodging funds into the account from salary/wages, please specify their occupation

## Section H ID Documents

**Under the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 we are obliged to establish and verify the identity of our members. To enable us to fulfil this obligation, we require the following please:**

- Certified\* copy of Junior applicant's birth certificate/passport.
- Certified\* copy of Photo ID of parent/guardian e.g. passport, driver's licence (if not previously supplied).
- Copy of a recent utility bill (e.g. home phone/gas/ESB) OR a copy of a recent bank statement in the name of the parent/guardian (if not previously supplied).
- Proof of Junior applicant's PPSN e.g. letter from the Dept. of Social, Community and Family Affairs

*\*Certified means signed and stamped by an officer of Savvi Credit Union Ltd, member of An Garda Síochána, a Solicitor, an Accountant or GP.*

### Office Use Only

Member No.:

Opened By:

Date:

Account No.:

Checked By:

Date:

# Deposit Guarantee Scheme



## Section A Information

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

Eligible deposits in Savvi Credit Union Ltd are protected by:

The Deposit Guarantee Scheme (DGS)<sup>[1]</sup>

Limit of Protection:

€100,000 per depositor per credit institution<sup>[2]</sup>

If you have more eligible deposits at the credit institution:

All your eligible deposits at the same credit institution are 'aggregated' and the total is subject to the limit of €100,000<sup>[2]</sup>

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

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

Reimbursement period in case of credit institution's failure:

7 working days<sup>[4]</sup>

Currency of reimbursement

Euro or, for branches of Irish Banks operating in another member state of the EEA, the currency of that member state

To contact Savvi Credit Union Ltd for enquiries relating to your account:

Savvi Credit Union Ltd  
56 Sir John Rogerson's Quay  
Dublin 2  
Telephone: 01 632 5100  
Email: [hello@savvi.ie](mailto:hello@savvi.ie)

To contact the DGS for further information on compensation:

Depositor Guarantee Scheme  
Central Bank of Ireland  
PO Box 11517  
Spencer Dock  
North Wall Quay, Dublin 1  
Telephone: 1890 777 777  
Email: [info@depositguarantee.ie](mailto:info@depositguarantee.ie)

More information:

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

Acknowledgement of receipt by the depositor:

**Signed:**

*(Applicant)*

**Signed:**

*(2nd applicant - in the case of a Joint Membership  
Parent/Guardian - in the case of a Junior Member Application)*

## Section B 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 should occur, your eligible deposits would be repaid up to €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 the DGS. This repayment covers at maximum €100,000 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 €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

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

In the case of joint accounts, the limit of €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 €100,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above €100,000 up to a limit of €1,000,000 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 by the depositor;
- b) sums paid to the depositor in respect of insurance benefits, personal injuries (a claim for compensation for personal injury is not subject to the limit of €1 million for 6 months after that amount has been credited), 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 persons death or a legacy or distribution from the estate of a deceased person;
- e) where it is held in an account on behalf of a depositor in his or her capacity as personal representative of a deceased person for the purpose of realising and administering the deceased estate.

More information can be obtained at [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 eligible deposits (up to €100,000) within 7 working days, 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.

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

### **Other Important Information**

In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits as stated on the website of the 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.