

Sole Membership Application Form



Section A ID Documents

We need to confirm the identity of every person applying for membership. To do this, we need an original or certified* copy for each applicant:

1. **Photo ID** - a valid Passport or Driver's Licence (please note: Employer ID cards aren't accepted).
2. **Proof of Address** - a recent utility bill or bank statement (dated within the last 6 months).

*A certified copy means the copy has been signed and stamped by a Savvi Credit Union staff member or volunteer, a Garda, solicitor, accountant, or GP. If you can't provide originals or certified copies, we need a copy of two forms of photo identification and two forms of proof of address for each applicant. We need this information to meet legal requirements under the Criminal Justice (Money Laundering and Terrorist Financing) Acts 2010 to 2021.

Section B Personal Details

First Name:	Mobile Number:
Surname:	Home Number:
Date of Birth:	Email:
Country of Birth:	Employment Status:
Nationality:	Occupation:
PPS Number*:	Employer:
Address:	Staff Number (for ESB employees only):
	Employer address:
Eircode:	

We will communicate updates about our products and services, and you can opt out at any time.

How do you qualify to become a member?

Home address (live in Dublin 1, 2 or 4†)

Work address

(work for ESB or for a company based in Dublin 1, 2 or 4†)

Family member

*Your PPS number is collected for revenue reporting. It's optional for membership, but required if you apply for a loan with Savvi Credit Union Ltd.

†Not all of Dublin 1, 2, or 4 qualifies. Eligibility will be confirmed once we receive your home or work address.



Need some help with this form?

Call us on 01 - 632 5100 or email us at hello@savvi.ie

Section B **Personal Details** (continued)

Please complete all 4 questions below:

Source of wealth - where do the funds used to open this account come from? (e.g. salary/pension)

Source of funds - where will the funds lodged to this account come from? (e.g. salary/pension)

Who will be the beneficial owner of this account? - a beneficial owner is a person who owns or controls more than 25% of the funds in the account (e.g. self)

Are you a Politically Exposed Person (PEP)**:

**A PEP is an individual, or an immediate family member, or a close associate of an individual who has held a prominent public function at any time in the preceding 12 months

Section C **Tax Compliance**

Under the Common Reporting Standard (CRS), Savvi Credit Union Ltd is required to obtain and hold certain account information about each member's country(ies) of tax residence and Tax Identification Numbers (TINs) where applicable. If you are resident outside of Ireland, we may be legally required to report certain information about your account to the Revenue Commissioners, which may be securely shared with tax authorities in your country of tax residence. Reportable information includes your name, address, TIN, account number, balance, and payments. If you are unsure of your tax residency status, you should seek independent tax advice.

For more information see www.savvi.ie/common-reporting-standard or Exchange of information (revenue.ie).

In what country(ies) are you a tax resident?

If you are tax resident outside of Ireland, please provide your Tax Information Number (TIN)

Tax Information Number(s):



Section D Signature

I am applying for membership of Savvi Credit Union Ltd and agree to follow its rules and the decisions of the Board of Directors. The reason I am opening an account is to avail of current and future services of Savvi Credit Union such as Savings and Loans. I confirm that all information provided is true and correct to the best of my knowledge, and I agree to notify Savvi Credit Union Ltd promptly of any changes, including my tax residency. I confirm that I have read and understood the Rules and the European Communities (Payment Services) Regulations 2018 Framework Contract and related information, available on savvi.ie. I understand the following account conditions: (1) If an account is closed, no dividend or interest rebate will be paid for that financial year. Payment may be requested in writing after the annual dividend has been issued. (2) Information about the Deposit Guarantee Scheme will be provided once the account is opened and is available on savvi.ie

Signature

Date:

Section E Data Protection

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 data.

We make the following commitments. We will:

- Process your personal data (and that of your child if also opening an account for your child) 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
- Process your personal data for the purposes of fulfilling our contract with you and for further

purposes as described in our Data Protection Statement

- Not send you marketing emails if you do not want to receive them

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 more details see savvi.ie/data-protection-statement. Please contact us at dpo@savvi.ie if you have any queries.

Section F Confirmation

This section is only required if you are joining through a family member. Please note, we will need to contact the family member listed in order to verify your relationship.

Family Member Name:

Relationship to Applicant:

Family Member Contact Number:

Section G Sole Account Nomination

If more than one nominee is selected, the balance will be split equally. If you wish to nominate more than two persons, please contact the Credit Union for further guidance.

I (applicant name):

Nominate the following person(s):

Name:	Name:
Address:	Address:
Mobile Number:	Mobile Number:
Relationship to Member:	Relationship to Member:

to become entitled to such property in the Credit Union (whether in savings, loans, insurances (net of any outstanding liabilities) with the exception of the Death Benefit Rider, if applicable, or otherwise), not exceeding the limit of the amount for the time being authorised by law which I may have at the time of my death. The proceeds, if applicable, of the Death Benefit Rider may be applied by the Credit Union towards my vouched funeral/bereavement expenses and if not so applied shall be paid to the person(s) referred to above or to the person who has paid the funeral/bereavement expenses.

- A nomination cannot be revoked or varied by the Will of the member, under section 21(4) of the Credit Union Act 1997 (as amended) (hereinafter "the Act").
- The marriage of the member will revoke an existing nomination, under section 21(6) of the Act.
- A nomination shall be revoked by the death of the nominee before the death of the nominator, under section 21(7) of the Act.
- The form of nomination must either (a) be made in a book at the registered office of the Credit Union or (b) delivered to the registered office during the nominator's lifetime, under section 21(1) of the Act.
- In order for a nomination to be valid, the nominee(s) must be named persons, and not organisations or charities.

Applicant Signature:

Date:

Two witnesses* are required

Signed:	Signed:
Print Name:	Print Name:
Address:	Address:
Occupation:	Occupation:

*The witnesses shall not be a nominee.

Section H Option to open an account for a child under 7

If you have children under the age of 7, you can open an account for them automatically when setting up your own account.

Child 1	Child 2
First Name:	First Name:
Surname:	Surname:
Home Address (if different to above):	Home Address (if different to above):
DOB:	DOB:
PPSN:	PPSN:
Country of Birth:	Country of Birth:

- 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.
- For junior members under 7, then the parent/legal guardian will 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.

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

Parent/Guardian Signature

Signature:	Date:
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Section I Checklist

Please check and tick off the list below to ensure you have everything completed:

1. Photo ID and Proof of Address
2. Certified copy of passport or birth cert for your child if applicable
3. Proof of work address e.g. pay-slip, if that's how you qualify for membership
4. Proof of PPSN (and for your child if applicable), if you have supplied this information
5. Certified copy of passport or birth cert for your child if applicable

Office Use Only

Member Number:		Checked By:	Date:
Opened By:	Date:	Common Bond Eligibility? <input type="checkbox"/> Yes <input type="checkbox"/> No	
		If yes, how?	

