



APPLICATION FOR MEMBERSHIP (Northern Ireland)
Termonmaguirk Credit Union Limited

APPLICANT

NAME:.....

ADDRESS:

.....

DATE OF BIRTH:

I hereby apply for membership of and agree to abide by the rules of *Termonmaguirk Credit Union Limited*, and declare that the information given by me on this form is true and correct to the best of my knowledge and belief and that I am not or have not been a member of any credit union other than those listed below.

State the names of any other credit unions of which you are or have been a member.

.....
.....
.....

Applicant's Signature: Date:.....

Print Name:

Approved: Date:.....

Book Number:

Consent to use and disclosure/Data Protection Act, 1998

The Credit Union may make searches about you at credit reference agencies.

The agencies will record details of the search whether or not this application proceeds. The Credit Union may use credit-scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by the Credit Union and other companies if credit decisions are made about you or those with whom you are financially associated. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. If you have an account with the Credit Union we may give details of your account and how you manage it to credit reference agencies.

The information which the Credit Union and other lenders provide to the credit agencies may be used by other organisations to:

- i. verify your identity if you or your financial associate applies for other facilities including all types of insurance applications and claims;
- ii. make credit decisions about you, your partner, other members of your household or your business;
- iii. trace your whereabouts and recover payment if you do not make payments that you owe;
- iv. conduct checks for the prevention and detection of crime including fraud and/or money laundering;
- v. manage your personal, your partner’s and/or your business account (if you have one);
- vi. undertake statistical analysis and system testing.

I understand that under the Data Protection Act, 1998 (the “DPA”), my consent may be required for the Credit Union to process personal data that 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.

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:

- 1. I consent:
 - (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 such 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 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 a 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.

- 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 by email, text message or fax.

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.

Applicant’s signature: **Date:**.....

Print name:

Witnessed by:

Print name: