



**6. YOUR BANK DETAILS:**

Bank Account BIC:

Bank Account IBAN:

Having your Bank Account details will enable us to transfer funds via Electronic Funds Transfer (EFT) direct to your bank account. You can request an EFT by calling or emailing us or, if 18yrs or over, you can do so yourself 24/7 via our secure online web access or cuAnywhere smartphone App.

**7. CAR AND CASH DRAWS:**

I wish to be included in the Car & Cash Draws @ €6.50/month Yes  No

**NOTE:** Terms and Conditions apply. Draw Rules are available from our office or website. Must be 18 years of age or older.

**8. CONSENT TO USE AND PROCESS YOUR PERSONAL DATA**

Under General Data Protection Regulations (GDPR), St. Paul's Garda Credit Union cannot send you notifications unless you opt-in to receive them. Please Opt-in to the methods you consent to be contacted

**We recommend and encourage you to opt-in to receiving both email notification options. Email is a convenient and efficient way to keep you informed and up to date with Car Draw results, Newsletters, AGM Reports, e-Statements etc. It helps us to reduce costs and is kinder to the environment.**

Email e-Statements, AGM and other Obligatory notices:

Opt-in  Opt-out

Email Car Draw results, Newsletters, and other Marketing:

Opt-in  Opt-out

Marketing by Post:

Opt-in  Opt-out

Marketing by Text:

Opt-in  Opt-out

You have a right to change your mind and notify us free of charge at any time to refuse and opt-out of further marketing by clicking the opt-out option on any message we send you or by writing to: FREEPOST CK424, St. Paul's Garda Credit Union Ltd., Boreenmanna Road, Cork.

St. Paul's will uphold your confidentiality and will not give your details to a third party for their marketing purposes. St. Paul's GDPR Privacy Notice outlines how and why we process your Personal Data (available from our office or website) St. Paul's maintains the right to contact members by such means as best available to it in relation to account maintenance, non-performing loans or outstanding debt to the credit union, including but not limited to by post, phone, text or email.

**9. DECLARATION:** Complete all sections

- A. I acknowledge and accept St. Paul's GDPR Privacy Notice *(available from our office and website)* Yes
- B. I consent to the processing of my personal data in the manners provided for in St. Paul's GDPR Privacy Notice Yes
- C. I acknowledge and accept the EU (Payment Services) Regulation 2018, PSD2 *(available from our office and website)* Yes
- D. I acknowledge and accept the Deposit Information Sheet *(available from our office and website)* Yes

I hereby apply for membership of and agree to abide by the rules of the Credit Union.

The information given by me on this form is true and correct to the best of my knowledge and belief. I understand that any false or misleading information given by me in connection with my application for or my membership with the Credit Union may result in termination of my membership, apart from any other legal sanctions that may apply.

What is the Source of Funding for the account? e.g. Salary, Investments etc.

What is the purpose of the account? e.g. Savings, Loans, Budget, Current.

I confirm that the account is for my own personal use and benefit Yes  No  If "No" enter the name and address of the beneficial owner below.

Applicants Signature:

Date:

**Before you return your Application Form, check that all sections are completed. Complete the Checklist on the next page and ensure that ALL relevant supporting documentation is included. Incomplete applications will be returned to you for correction.**

**FOR OFFICE USE ONLY**

Application approved and details verified in accordance with the standard rules by:

Signed:  (Membership Committee) Date:

## CHECKLIST: A – F

All Applicants MUST provide one type of verification documents A, B and C below. Tick one of each

### A. Type of Photo ID verification supplied – (Certified Copy\* of current Photo ID with DOB and Expiry Date)

Passport  Driving Licence  ML10  Other, Please Specify

\***Certified Copy means** - Certified by signature of a Garda, Certified Public Accountant, Notary, Solicitor, Commissioner of Oaths, Justice of the Peace, or Medical Professional by using their business brand/stamp with the wording "Certified True Copy of Original Document"

### B. Type of Address verification supplied (Headed paper, less than 6 months old, showing your name and address)

Utility Bill  Bank Statement Box Gov Dept Letter  Other, Please Specify

### C. Type of PPSN verification supplied, copy of;

Drugs Payment Card  European Health Insurance Card  P60  Other, Please Specify

You must provide verification of your PPSN to comply with Revenue requirements for DIRT reporting. Return of Payments (Banks, Building Societies, Credit Union and Savings banks) regulations 2008, amended 2015, and the Credit Reporting Act 2013.

### Items D, E and F below must be provided where applicable. Tick as appropriate

D. Copy of Garda ID (Garda, Garda Staff and Garda Reserve applications) Yes  N/A

E. Copy of Marriage/Civil Partnership Certificate - (Spouse/Civil Partner applications) Yes  N/A

F. Proof of co-habitation - (Partner applications) – see below Yes  N/A

\*Partners require written confirmation from the Bond Holder that they are in a relationship with the Bond Holder, based on Section 172(2) of the Civil Partnership and Certain Rights and Obligations of Cohabitants Act 2010 and documentary evidence of one of the following:

- The basis on which the couple live together, e.g. evidence of joint ownership of a house or tenancy
- Production of Utility Bills from each person for same address
- The degree of financial dependence of either adult on the other or any agreements in respect of same
- The degree and nature of any financial arrangements between the adults including any joint purchase of an estate or interest in land or joint acquisition of personal property
- Whether there are one or more dependent children

### Return your completed form, with supporting documentation, Freepost to:

FREEPOST CK424, Membership Committee, St. Paul's Garda Credit Union Ltd., Boreenmanna Road, Cork. T12 TN67

Your application will be considered by the membership committee and you will be notified of their decision

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**Thank you for applying for membership of St. Paul's Garda Credit Union.  
Other members of your family may also be eligible to join.**

### Membership is open to Persons within our Common Bond, and members of their families<sup>1</sup>, this includes:

- Members of An Garda Síochána, (including sworn, Garda Staff and Reserve members), and their families
- Retired members of An Garda Síochána in receipt of a pension, and their families
- Student Gardaí and their families
- Permanent staff of St. Paul's Garda Credit Union Ltd., and their families

<sup>1</sup>**Member of the family** in relation to any person, means that person's father, mother, grandfather, grandmother, father-in-law, mother-in-law, spouse or civil partner<sup>2</sup>, cohabitant<sup>3</sup>, son, daughter, grandson, granddaughter, brother, sister, half-brother, half-sister, uncle, aunt, nephew, niece, first cousin, step-son, step-daughter, step-brother, step-sister, son-in-law, daughter-in-law, brother-in-law or sister-in-law.

Family members must be a member of the family<sup>1</sup> and household of the bond holder. (Standard Rule 13(2))

A child or step-child of a member, where such child or step-child is under the age of 18 years and living outside the common bond but resident in the Republic of Ireland or the United Kingdom, shall not be precluded from membership of the credit union.

**Minors (under 16) use the Minor Membership Application Form, available from our office or website.**

<sup>2</sup>Civil partner and <sup>3</sup>cohabitant have the same meaning as they have in the Civil Partnership and Certain Rights and Obligations of Cohabitants Act 2010.

# MEMBERSHIP APPLICATION FORM – EXPLANATORY NOTES

Please read carefully before you complete the Membership Application Form.

Please ensure that ALL relevant documentation is included with your application for membership.

Incomplete forms will be returned to you for correction and/or clarification and will delay your application.

**SECTION 1. PERSONAL INFORMATION:** Personal Information sought to comply with current legislative and regulatory requirements. Please ensure that all the requested information is provided.

## Why does St. Paul's need my PPS number?

To comply with the Revenue requirements for DIRT reporting. Return of Payments (Banks, Building Societies, Credit Unions and Savings Banks) Regulations 2008 and the Credit Reporting Act 2013.

**SECTION 2. FAMILY MEMBERS:** This section is to be completed and signed by the Bond holder when a family member is applying for membership.

The Bond holder is the member of St. Paul's Garda Credit Union who is/was a member of An Garda Síochána.

## SECTION 3. POLITICALLY EXPOSED PERSON (PEP):

A PEP is an individual who is entrusted with a prominent public function, other than as a middle ranking or more junior official. A PEP includes the following:

- heads of state, heads of government, ministers and deputy or assistant ministers;
- members of parliament or of similar legislative bodies;
- members of the governing bodies of political parties;
- members of supreme courts, of constitutional courts or of other high-level judicial bodies,
- members of courts of auditors or of the boards of central banks;
- ambassadors, chargés d'affaires and high-ranking officers in the armed forces;
- members of the administrative, management or supervisory bodies of state-owned enterprises;
- directors, deputy directors and members of the board or equivalent function of an international organisation.

## Family members of a PEP includes the following:

- any spouse of the politically exposed person;
- any person who is considered to be equivalent to a spouse of the politically exposed person under the national or other law of the place where the person or politically exposed person resides;
- any child of the politically exposed person;
- any spouse of a child of the politically exposed person;
- any person considered to be equivalent to a spouse of a child of the politically exposed person under the national or other law of the place where the person or child resides;
- any parent of the politically exposed person;
- any other family member of the politically exposed person who is of a prescribed class.

## A known close associate of a PEP includes the following:

- any individual who has joint beneficial ownership of a legal entity or legal arrangement, or any other close business relations, with the politically exposed person;
- any individual who has sole beneficial ownership of a legal entity or legal arrangement set up for the actual benefit of the politically exposed person.

This information is requested for the purpose of compliance with the credit union's obligations under Anti Money Laundering and Terrorist Financing legislation. If you are uncertain as to your status please discuss with the credit union.

## SECTION 4. TAX RESIDENCY:

If you are Tax Resident in Ireland, tick Yes.

If you are Tax Resident in another country, please provide your Tax Identification Number ("TIN") and Country of Tax Residence, If your Tax residency changes you must notify the credit union.

This information is being sought for the purposes of reporting obligations under the Common Reporting Standard (CRS), as provided for by Section 891F of the Taxes Consolidation Act 1997. The information required to be reported under the CRS, including name, address, date of birth, place of birth, TIN, account number, account balance and payments on the account will be provided to the Revenue Commissioners and may be exchanged securely with another Competent Tax Authority in your jurisdiction of tax residence, but such information will at all times be treated with the strictest confidentiality as required by the Data Protection Acts 1988 and 2003 as amended by any national legislation and the GDPR 2016 from 25th May 2018. Only data that is legally required to be reported will be provided to the Revenue Commissioners. For more information on this, please speak to your credit union, contact Revenue at [aeoi@revenue.ie](mailto:aeoi@revenue.ie) or see <http://www.revenue.ie/en/business/aeoi/>

**SECTION 5. METHOD OF PAYMENT:** Please complete

**SECTION 6. YOUR BANK ACCOUNT DETAILS:** Please complete

**SECTION 7. CAR & CASH DRAWS:** Tick Yes to join monthly car and cash draws with bumper draws at, Easter, Summer and Christmas. Copy of Draw Rules is available from our office or website. Must be 18 years of age or older.

**SECTION 8. CONSENT TO USE AND PROCESS YOUR PERSONAL DATA:** This section enables the credit union to comply with the General Data Protection Regulations (GDPR). You can help us to reduce our carbon footprint and reduce costs by opting-in to receive notices by email.

We recommend and encourage you to opt-in to receiving notifications by email. You can change your mind and opt-out at any time.

**SECTION 9. DECLARATION:** Complete all sections. You must sign and date the form here.

## Page 3 CHECKLIST - EVIDENCE OF ADDRESS, IDENTIFICATION & PPSN:

The Criminal Justice Act, 2010 - 2013 places a statutory obligation on St. Paul's Garda Credit Union Ltd. to take reasonable measures to establish the identity of any person prior to the establishment of a business relationship with that person, and on an ongoing basis thereafter. You must provide proof of Identification with Date of Birth, and proof of Address.

**Proof of your PPSN** is required to comply with the Revenue requirements for DIRT reporting. Return of Payments (Banks, Building Societies, Credit Unions and Savings Banks) Regulations 2008 and the Credit Reporting Act 2013. Spouses and Civil Partners must provide a copy of their Marriage/Civil Partnership Certificate.

**Before you return your Application Form, check that all sections are completed and signed where necessary. Complete the Checklist and ensure that ALL relevant documentation is included with your application. Incomplete forms will be returned to you for correction and/or clarification.**