

APPLICATION FOR MEMBERSHIP

Member Number:

Individual Membership ☐ *Family Membership ☐ (please mark with an **X**)
*(Family members please complete section 12)

PLEASE FILL IN BLOCK CAPITALS

1. PERSONAL DETAILS

Title	Mr ☐ Mrs ☐ Ms ☐	Gender	Male ☐ Female ☐
Name		Surname	
Date of Birth		PPS Number	
Current Address (include Eircode)			
	Previous Address (if less than 3 years current address)		
Length of time at above address		Country of Residence	
Nationality		Country of Birth	
Home Number		Mobile	
Email			

2. EMPLOYMENT DETAILS

Employer Name			
Employer Address			
Occupation / Grade		Position	Temporary ☐ Permanent ☐ Contract ☐ Retired ☐ (Please tick)
Work Email			
Work Number		If Retired Former Employer	

3. CAR DRAW

I wish to be included in the Public Service Credit Union monthly car draw. I hereby authorise Public Service Credit Union to deduct the car draw entry fee of €4 from my account each month or such other amount as may be approved by the Board and I agree to be bound by the Rules of the car draw (available on pscu.ie).

Signature **Date**

4. DATA PROTECTION AND PRIVACY STATEMENT

The details provided in this application form together with any other information that is furnished to us in connection with this application will be retained and processed by Public Service Credit Union in accordance with the Privacy Statement which is included with this application form.

X Please tick the box to confirm you have received the Privacy Statement ☐

5. COMMUNICATIONS

From time to time, the Credit Union may wish to inform you of goods, services, products, competitions, promotional offers which may be of interest to you. The use of your details for these purposes will depend on the preferences that you express below. You can update your preferences at any time by contacting us by letter or email info@pscui.ie. **Please note, the Credit Union may still contact you where there is a legal or legitimate interest basis for that contact.**

Yes, I would like to be contacted by Email ☐ Text ☐ Post ☐ Phone ☐

No, I do not want to be contacted ☐

X

Signature

Date

6. EUROPEAN COMMUNITIES (PAYMENT SERVICES) REGULATIONS 2018 (THE "REGULATIONS")

Framework Contract' and associated information for the purposes of the Regulations. Available at www.pscui.ie/downloads

7. DEPOSITOR INFORMATION SHEET

The Depositor Information Sheet provides important information in relation the Deposit Guarantee Scheme and your related rights. The sheet is included with this application form.

Please tick the box to confirm you have received the Depositor Information Sheet ☐

X

Signature

Date

8. METHOD OF TRANSACTING

Payroll ☐ Pension ☐ EFT (Electronic Funds Transfer) ☐ Direct Debit ☐ Manual Payments ☐ Other (Specify)

9. TAX RESIDENCY FOR THE PURPOSES OF THE COMMON REPORTING STANDARD**

X

Are you tax resident in the Republic of Ireland? Yes ☐ No ☐

If you are **NOT tax resident in the Republic of Ireland please provide your Tax Identification Number ("TIN") and Country of Tax Residence**

1. TIN*

Country of Tax Residence*

2. TIN*

Country of Tax Residence*

X

I confirm that the information provided is true and correct to the best of my knowledge, and that if my circumstances change, I will notify the credit union. ☐

* Mandatory Field

** 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 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 in accordance with applicable data protection laws. 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 or see <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

10. DECLARATION

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 membership with the credit union may result in termination of my membership, apart from any other legal sanctions that may apply.

I hereby apply for membership of and agree to abide by the rules of the above credit union, and declare that I am not or have not been a member of any credit union other than those listed as follows:

X

Applicant's Signature

Date

A once off Membership fee of €1.27 will be charged to your account.

11. CRIMINAL JUSTICE ANTI MONEY LAUNDERING AND TERRORIST FINANCING ACTS 2010/2013

Beneficial Ownership

I declare that I am the beneficial owner of the funds which will be held in this account. I acknowledge that all shares/deposits arising from this membership now and here after shall be my sole property and all withdrawals shall be applied to my sole benefit. ☐

Business Relationship (Reason for opening account)

I acknowledge the reason for opening an account with Public Services Credit Union Limited is to avail of the current and future services of the credit union such as Savings, Loans. ☐

Politically Exposed Person - Are you or a member of your immediate family a Politically Exposed Person as defined in Section 37 (10) of the Criminal Justice (Money Laundering and Terrorist Financing) Act, 2010? Yes ☐ No ☐

If yes please give further information

X

Signature Date

12. SPONSOR CONFIRMATION (FAMILY MEMBERSHIP APPLICATIONS ONLY)

Name

Account Number

Relationship to you

(Children under the age of 16 years of age should not use this form)

Does the applicant reside with you at the above address? Yes ☐ No ☐

13. PLEASE ATTACH A COPY OF 1 ITEM FROM EACH BOX AS EVIDENCE OF IDENTIFICATION

Evidence of Photo ID: (Copies must be attached) (Please Tick)	Evidence of Address: (Copies must be attached) (Please Tick)	Evidence of Tax Identification
Current Valid Passport ☐	Recent Household Bill (within 6 months) ☐	Current copy of Tax Credit Cert/Official Revenue Document ☐
Current Valid Drivers License ☐	Bank Statement (within 6 months) ☐	Official Social Protection Document ☐
		European Health Insurance Card ☐

OFFICE USE ONLY

Application approved and details verified in accordance with Standard Rules by:

Signed Date

Print Name (Membership Committee)

Signed Date

Print Name (Membership Committee)

PAYROLL DEDUCTION AUTHORISATION FORM

PLEASE COMPLETE IN BLOCK CAPITALS

To: Accounting Officer

In accordance with membership of Public Service Credit Union Ltd., I hereby agree to have my contributions to Public Service Credit Union Ltd. deducted from my salary and that such contributions will be paid to Public Service Credit Union Ltd. on my behalf. I understand that it is my responsibility to ensure the correct deductions are made. *All communications relating to the Credit Union regarding direct deductions from salary must be forwarded to the Credit Union and **not the Salary Section**. I also agree that deductions shall continue to be made unless otherwise notified by the Credit Union. Please note that this can take two/three weeks to implement as payroll works in advance.*

1. DEDUCTION DETAILS

Name

Credit Union Member Number

Driver/Personnel Number/Pension Number (as on pay slip) (Please include all letters and numbers)

Amount being deducted at present (per payday) €

New deduction (per payday) €

Amount in words

How often are you paid (tick one only) Weekly ☐ Fortnightly ☐ Monthly ☐

2. PERSONAL DETAILS

Employer Occupation

Telephone Number

Email

This instruction supersedes any previous correspondence

Signature Date

For Public Service Credit Union Limited

Approved by Date

4-5 Lincoln Place, Dublin 2, D02 XR68
Earl Place Office, Dublin 1, D01 P7K8

Public Service Credit Union Ltd is regulated by the Central Bank of Ireland. Reg No. 455CU.

Tel: 01 6622 177 Fax: 01 6622 861
Email: info@pscu.ie Web: www.pscu.ie

DEDUCTION BREAKDOWN

Account Number	Amount
Shares	€
Loan 1	€
Loan 2	€
	€
*	€
*	€
Total Credit Union Deduction	

*Please insert name of account and amount if not listed above.

NOMINATION FORM

Member Number:

PLEASE FILL IN BLOCK CAPITALS

Name		Surname	
Address			

I/We hereby revoke all previous nominations and nominate the following person or persons:

Name		Nomination Date	
Address		Relationship	
		Contact Number	

Name		Nomination Date	
Address		Relationship	
		Contact Number	

to become entitled to such property in the credit union (whether in savings, loans, insurances), not exceeding the limit for the amount for the time being authorised by law which I may have at the time of my death.

Note:

- Under Section 21(4) of the Credit Union Act 1997, as amended, a nomination shall not be revocable or variable by the will of the nominator or by any codicil of his/her will.
- Under Section 21(6) of the Credit Union Act 1997, as amended, the marriage of a member of a credit union shall operate as a revocation of any nomination made by him/her before his/her marriage.

Members Signature		Date	
Print Name			

TWO WITNESSES ARE REQUIRED, THE WITNESSES CANNOT BE THE NOMINEE.

Witnessed by*		Date	
Print Name			
Witness Occupation			
Witness Address			

Witnessed by*		Date	
Print Name			
Witness Occupation			
Witness Address			

NOMINATION CHECKLIST

I, confirm that I have read and understand the following

1. A valid nomination covers all credit union property but that property may be assigned to one person or divided between various nominees. Any clearly identified person can be a nominee - it does not necessarily have to be next of kin.
2. Where only one person is nominated, that person will be the sole beneficiary of your credit union property subject to the maximum permitted by law.
3. The nomination will supersede your will and is not revocable or variable by your will or any codicil to it.
4. Your marriage after completing a nomination automatically revokes that nomination - you may wish to consider completing a new nomination at that time.
5. Death of the nominee (prior to that of the nominator) automatically revokes that nomination - you may wish to consider completing a new nomination at that time.
6. Divorce or separation does not revoke the nomination
7. Completion of a new nomination revokes all previous nominations
8. In order to be valid, the form of nomination must be delivered to the registered office of the credit union during your lifetime.

Members Signature

Date

DEPOSIT GUARANTEE SCHEME

DEPOSITOR INFORMATION SHEET

BASIC INFORMATION ABOUT THE PROTECTION OF YOUR ELIGIBLE DEPOSITS

Eligible deposits in Public Service Credit Union Ltd are protected by:	the Deposit Guarantee Scheme ("DGS") ⁽¹⁾
Limit of protection:	€100,000 per depositor per credit institution ⁽²⁾
If you have more eligible deposits at the same credit institution:	All your eligible deposits at the same credit institution are 'aggregated' and the total is subject to the limit of €100,000 ⁽²⁾
If you have a joint account with other person(s):	The limit of €100,000 applies to each depositor separately ⁽³⁾
Reimbursement period in case of credit institution's failure:	15 working days ⁽⁴⁾
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 Public Service Credit Union Ltd for enquiries relating to your account:	Public Service Credit Union Ltd. 4-5 Lincoln Place, Dublin 2, D02 XR68 Tel: 01 662 2177 Email: info@pscu.ie
To contact the DGS for further information on compensation:	Deposit Guarantee Scheme Central Bank of Ireland PO Box 11517 Spencer Dock North Wall Quay Dublin 1 Tel: 1890 777777 Email: info@depositguarantee.ie
More information:	www.depositguarantee.ie

ADDITIONAL INFORMATION

1. 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.

2. 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 person 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.

3. LIMIT OF PROTECTION FOR JOINT ACCOUNTS

In 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 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:

- certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits;
- the depositor's marriage, judicial separation, dissolution of civil partnership, and divorce;
- sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person's death or a legacy or distribution from the estate of a deceased person.

More information can be obtained at www.depositguarantee.ie

4. 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 **Website:** www.depositguarantee.ie.

It will repay your eligible deposits (up to €100,000) within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 days from 1 January 2024 onwards, 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.

OTHER IMPORTANT INFORMATION

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

PSCU, also known as Public Service Credit Union, is a member owned financial co-operative for current and former public servants and their families where our members save and borrow with us along with accessing other financial services. PSCU is regulated by the Central Bank of Ireland. This Privacy Notice describes how we collect and use personal data about you during and after your relationship with us.

We are committed to protecting the privacy and security of your personal information and take our responsibilities under applicable data protection law, including the EU General Data Protection Regulation ("GDPR") and implementing legislation such as the Data Protection Act 2018 very seriously.

Please note that this Privacy Notice provides for how we process your personal data in order to open your account, provide services to you and other general purposes. If you apply for a loan, you will be provided with our Lending Privacy Notice to take account of further processing that may be necessary. For more information on how we process your personal data, please see our General Privacy Notice (Long Form) which is available on our website www.pscu.ie

Our contact details are:

Address: 4-5 Lincoln Place, Dublin 2, D02 XR68

Phone: 01 6622 177

Email: dpo@pscui.ie

What personal data do we use?

We may collect, store and use different categories of personal data depending on the service being offered. The following are some categories of personal data we may collect depending on the service being provided:

Name	Address and previous addresses
Accommodation status	Date of birth
Telephone	Email
Country of residence	Nationality
Country of birth	Spouse/partners
Financial data such as status and history	Transaction data
Contract data	Details of the credit union products you hold with us
Signatures	Identification details on documents such as passport, driving licence, birth certificate
Source of wealth	Salary
Occupation/grade	Source of funds
Interactions with credit union staff and officers on the premises by phone, email, current and past complaints	CCTV footage, telephone voice recordings

We need all the categories of information in the list above to allow us to identify

you, contact you, comply with our legal obligations and in order that we perform our contract with you. We may need to process further information depending on the service being provided.

We may also use your personal information to make you aware of products and services which may be of interest to you where you have consented to us doing so and in accordance with your preferences. You can withdraw your consent at any time by using PSCU's contact details as provided above.

Purpose for which we process your personal data

We need a reason for each piece of personal data we collect and must justify it on one of the legal bases provided in the GDPR.

We rely on the following purposes, also known as the legal bases for processing personal data:

Fulfilling a contract

This basis is appropriate where the processing is necessary for us to manage your accounts and credit union services to you.

Legal Duty

This basis is appropriate where we are processing personal data to comply with applicable law.

Legitimate Interest

A legitimate interest is when we have a business or commercial reason to use your information. If we rely on our legitimate interest, we will tell you what that is. We rely on this ground to process CCTV and telephone voice recording personal data.

Your consent

We will only carry out processing which is based on your consent and will cease processing once you withdraw such consent. We rely on your consent to process your personal data for marketing and market research.

How we use particularly sensitive personal data

We need to have further justification for collecting, storing and using special categories of sensitive personal data and will only collect such data in limited circumstances with your explicit written consent.

If you fail to provide personal data

If you fail to provide certain information when requested, we may not be able to perform the contract we have entered into with you or we may be prevented from complying with our legal obligations.

Updates to your personal information

If any of the personal information you have given to us should change, such as your contact details, please inform us without delay. Similarly, if we have collected personal information about you that you consider to be inaccurate, please inform us at the contact details provided.

How secure is my information with third-party service providers?

All our third-party service providers are required to take appropriate security measures to protect your personal data in line with our policies. We do not allow our third-party service providers to use your personal data for their own purposes unless they are deemed to be controllers in their own right. We only permit them to process your personal data for specified purposes and in accordance with our instructions. Usually, information will be anonymised but this may not always be possible. The recipient of the information will also be bound by confidentiality obligations.

How long do we keep your data for?

We need to keep your personal information for as long as necessary to fulfil the purposes for which it was collected (as described above) but will not hold on to it for any longer than is necessary. Even when you close your account with us, we must retain some of your personal information in order to comply with legal and regulatory requirements and in case of claims. Once the retention period has expired, the respective data will be permanently deleted.

Credit Assessment

When assessing your application for a loan, as well as the information referred to in credit assessment, the credit union also utilises credit data from credit referencing and credit assessment agencies such as CRIF and the Central Credit Register ("CCR").

Account Information Service

CRIF Realtime Ireland (CRIF) is an 'Account Information Service Provider' or AISP. An authorised AISP can ask for permission to access bank account data and use information to provide a service. In this case the service would be to verify your income details and recent transactional data. CRIF is authorised by the Central Bank of Ireland and licenced to operate in the Republic of Ireland.

Your rights under data protection law

You have the following rights under data protection law:

- **To find out** whether we hold any of your personal data and **if we do, to request access** to that data or to be furnished with a copy of that data. You are also entitled to request further information about the processing..
- **To request correction** of your personal data where data held is inaccurate or incorrect.
- **Request erasure** of your personal information. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have exercised your right to object to processing (see below).

- **Object to processing** of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground. You also have the right to object where we are processing your personal data for direct marketing purposes.
- **Request the restriction of processing** of your personal information. You can ask us to suspend processing personal data about you in certain circumstances.
- **Withdraw your consent** to data processing where we are processing your data based solely on your consent. You have the right to withdraw your consent at any time and without incurring a charge.
- **Request that we provide you with a copy of any relevant personal data** in reusable format or request that we transfer your relevant personal data to another controller where it is technically feasible to do so. Relevant personal data is data that you have provided to us or which is generated by your use of our service which is processed by automated means and where the basis that we process it is on your consent or on a contract that you have entered into with us..
- **The right to complain to the Data Protection Commissioner ("DPC")** in respect of any processing of your data. Contact details for the DPC are as follows:

Telephone +353 57 8684800 +353 (0)761 104 800 Lo Call Number 1890 252 231 Web Form: https://forms.dataprotection.ie/contact	Postal Address: Data Protection Commissioner 21 Fitzwilliam Square South, Dublin 2, D02 RD28 Ireland
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Please note that the above rights are not always absolute and there may be some limitations.