



Carlow Credit Union Ltd

Credit Union House, Askea, Carlow, Co Carlow
Phone : 059 91319 Fax : 059 9134288
Web : www.carlowcreditunion.ie Email : info@carlowcreditunion.ie

Member Number

Date

APPLICATION FOR SHARES TO BE HELD IN JOINT TENANCY

Applicant 1		Applicant 2	
Name	<input type="text"/>	Name	<input type="text"/>
Address	<input type="text"/>	Address	<input type="text"/>
Date of Birth	<input type="text"/>	Date of Birth	<input type="text"/>
Telephone	<input type="text"/>	Start Up Account	<input type="text"/>
1. National Ins No	<input type="text"/>	Deduct DIRT	<input type="text"/>
		2. National Ins No	<input type="text"/>

Declaration:

- We, the undersigned, hereby apply for membership of and agree to abide by the rules of , and declare that neither of us is, or has been, a member of any other Credit Union other than those listed as follows:
- We understand that any insurance payable by is on the life of the both named tenants of this account . may require, in some cases, both signatures for loans.
- All shares and deposits in the Credit Union will be held jointly by us. On the death of a joint tenant, all his/her interest in the joint tenancy including all accruals, additions thereto and insurances shall become the property of the surviving tenant(s).
- All information given by us on this form is true and correct to the best of our knowledge and belief. We understand that any false or misleading information given by us in connection with our application for our membership with the Credit Union may result in termination of our membership, apart from any other legal sanctions that may apply.

Joint Account Mandate

(a) The tenant(s) authorised to obtain a loan(s) is : *(tick one)*

We (and each of us) confirm that the authorised tenant(s) is authorised by us and by each of us to create a charge or other security over all the shares, deposits, insurances, and dividends (including interest and dividends due), at any time in this account, in respect of borrowings by the authorised tenant(s) by reference to this account.

(b) The tenant(s) authorised to operate the account (other than with respect to loans) is:

Only (print name of tenant)

Tenants Jointly

Only (print name of tenant)

Any one of us

Only by the signatures of all tenants

The only person authorised to vote in respect of the ("the voting tenant") is

Where the board of directors is satisfied, after considering medical evidence, that a tenant who is responsible for the operation of the account is incapable by reason of mental or physical condition to manage or administer the property in the account, the responsibility shall pass to:

We hereby agree that this mandate shall remain in full force and effect until an amending mandate shall be communicated to the Credit Union under our joint signatures.

Applicant 1 Signature	<input checked="" type="checkbox"/>	<input type="text"/>	Applicant 2 Signature	<input checked="" type="checkbox"/>	<input type="text"/>
Print Name		<input type="text"/>	Print Name		<input type="text"/>
Date		<input type="text"/>	Date		<input type="text"/>
Witness Signature		<input type="text"/>	Witness Signature		<input type="text"/>
Print Name		<input type="text"/>	Print Name		<input type="text"/>
Date		<input type="text"/>	Date		<input type="text"/>

Member Identification

Application Status

OFFICE USE ONLY

Identification Type	Copy Attached
Passport	<input type="checkbox"/>

Taken by	<input type="text"/>	Date	<input type="text"/>
Proposed by	<input type="text"/>	Date	<input type="text"/>
Seconded by	<input type="text"/>	Date	<input type="text"/>
Approved by	<input type="text"/>	Date	<input type="text"/>



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DATA PROTECTION

(Consent to Use and Disclosure/Data Protection Acts 1998.)

We understand that under the Data Protection Acts, 1988 ("the "DPA"), our consent may be required for the Credit Union to process personal data which it may have in its possession concerning us (including disclosure to third parties). We note that this personal data may include sensitive personal data, such as data about our health, within the meaning of the DPA, the processing of which requires our explicit consent.

For the purpose of assessing our application for membership, assessing any loan applications which we may make to you and generally for administering and monitoring any accounts we have with the Credit Union, including any loan accounts we have from time to time with you, we consent:

- 1 (i) to you seeking information concerning applications for loans and our credit history from the date of our original consent from any Credit Union and for that purpose you may disclose any relevant information in any loan application which we may make to you or which you may have concerning us to any Credit Union;
- (ii) to any Credit Union disclosing information to you concerning applications for loans and our credit history from the date of our original consent with any such Credit Union;
- (iii) to you disclosing of any information in any application (including loan applications) or in respect of any account or transaction of ours with the Credit Union from the date of our 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 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 us, either contained in this form or any other form or application, for the purpose of assessing applications and administering any accounts we maintain with the Credit Union.

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:

2. **Opt in (marketing by email, text message and fax)**
We consent to the Credit Union, or third parties selected by the Credit Union, informing us of goods or services that may be of interest to us.
- 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 1 Signature	<input type="text"/>	Applicant 2 Signature	<input type="text"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>
Date	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Witness Signature	<input type="text"/>	Witness Signature	<input type="text"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>
Date	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

