



Naomh Breandan Credit Union
Dunkellin St, Loughrea, Co Galway, H62 HE02

Application for MYCU Current Account

MYCU Current Account and MYCU Debit Mastercard applications are open to Members who are 16 years of age and older and resident in the Republic of Ireland. Accounts may be either sole accounts or joint (two Members) accounts. One or both applicants may apply for a MYCU Debit Card to operate on the account.

Your Personal Details

MYCU Current Account Type	Sole Account <input type="checkbox"/>	Joint Account <input type="checkbox"/>
	First Applicant	Second Applicant
Credit Union Membership No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Name	Title First Name Surname	Title First Name Surname
	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Address	<input type="text"/>	<input type="text"/>
Eircode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Length at Current Address	3 years or more <input type="checkbox"/> Less than 3 years <input type="checkbox"/>	3 years or more <input type="checkbox"/> Less than 3 years <input type="checkbox"/>
Previous Address (if less than 3 years)	<input type="text"/>	<input type="text"/>
Date of Birth	DD/MM/YY <input type="text"/>	DD/MM/YY <input type="text"/>
Country of Birth	<input type="text"/>	<input type="text"/>
Employment Status	<input type="text"/>	<input type="text"/>
PPSN	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>
Employer	<input type="text"/>	<input type="text"/>
Residential Status	Home Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Living with Family <input type="checkbox"/> Other <input type="checkbox"/>	Home Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Living with Family <input type="checkbox"/> Other <input type="checkbox"/>
Number of Dependents	<input type="text"/>	<input type="text"/>

Important You may be asked to provide proof of identity (e.g. passport, driving licence) and/or proof of address (e.g. bank statement, utility bill) to support your application if we do not hold this documentation on file or it is not current. This is a legal requirement.
Privacy Notice The details provided in this form, together with any other information that is furnished to us in connection with this application will be retained and processed by the Credit Union in accordance with the Privacy Notice which is available on www.mycu.ie

Contact Details and Preferences

Email	<input type="text"/>	<input type="text"/>
Mobile No.	<input type="text"/>	<input type="text"/>
Home Phone	<input type="text"/>	<input type="text"/>
Preferred Contact Hours	Morning <input type="checkbox"/> Afternoon <input type="checkbox"/> Evening <input type="checkbox"/>	Morning <input type="checkbox"/> Afternoon <input type="checkbox"/> Evening <input type="checkbox"/>
Statement Preference	Quarterly eStatement (Free) <input type="checkbox"/>	Quarterly Postal Statement (Fee of €2.50 applies) <input type="checkbox"/>
Note: Please let us know your preferred method of communication	Phone <input type="checkbox"/>	Post <input type="checkbox"/> Email <input type="checkbox"/>

You may change your communication and marketing preferences by contacting the Credit Union.

	First Applicant	Second Applicant
What will this account be used for?		
Will this be your main current account for everyday living expenses?		
Where will the money be coming from to fund the account?		
How have you accumulated your overall wealth?		
Will your salary and/or other income be paid direct to your current account?		
If yes, how much per month?		
What is your estimated total monthly lodgements to the account?		
What % of money lodged will be in cash?		
Do you intend making any external lump sum lodgements to this account in the next 12 months?		
If yes, indicate how much the lump sum lodgements will be?		
What is the origin of these funds?		
Do you intend to transact with any countries outside of the following areas; EU, Liechtenstein, Iceland, Norway, North America, Australia or New Zealand?		
Are you a tax resident in another country (outside of the Republic of Ireland)?		
If yes, where do you pay your taxes?		
Provide your Tax Identification Number (TIN) in the other country where you pay tax.		
Are you a Politically Exposed Person (PEP) as defined in Section 37(10) of the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010?		
Are you a U.S. Citizen?		
Are you the beneficial owner of the funds to be lodged to the Account?		
If you are not the beneficial owner of the funds, who is?		

Declarations and consents

I / We hereby apply for a MYCU Current Account in my / our names.

I / We acknowledge that I / We have read and accept the MYCU Current Account and MYCU Debit Card Terms & Conditions (incorporating Distance Marketing Information for Current Accounts) and the MYCU Current Account Schedule of Fees & Charges, copies of which are available from the Credit Union website and offices.

I / We acknowledge that I / We have read the Deposit Guarantee Scheme – Depositor Information Sheet.

I / We confirm that the information provided by me / us on this form is complete and correct to the best of my / our knowledge and belief, and that if circumstances change, I / we will notify the Credit Union.

First Applicant Signature

Second Applicant Signature

Date

Date

Application for Overdraft Facility on MYCU Current Account

Overdraft applicants must be 18 years of age or older. In the case of a joint account each applicant must be at least 18 years old.

Important Notice regarding Central Credit Register

Under the Credit Reporting Act 2013, lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. Information will be held on the Central Credit Register and may be used by other lenders when making decisions on credit applications. The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information see www.centralcreditregister.ie

Requested Overdraft Limit € (Min. €200 / Max. €5,000)

Employment Status

Occupation

Employer's Name / Business Name (if self-employed)

Employer's / Business Address

Nature of your employment or business activity

Length of time in current employment

First Applicant

Have you ever been made bankrupt, entered into a Personal Insolvency Arrangement, Debt Settlement Arrangement or Debt Relief Notice, made any arrangements with creditors, had any Court judgements for debt made against you or been in arrears with an existing or previous loan?

Yes No

If Yes, please provide details below

Second Applicant

Have you ever been made bankrupt, entered into a Personal Insolvency Arrangement, Debt Settlement Arrangement or Debt Relief Notice, made any arrangements with creditors, had any Court judgements for debt made against you or been in arrears with an existing or previous loan?

Yes No

If Yes, please provide details below

First Applicant

Net Income (State Source)	Frequency	Amount	Payment Method

Borrowing Type (e.g. Mortgage, Car Loan)	Amount Owed	Repayment Amount	Frequency

Second Applicant

Net Income (State Source)	Frequency	Amount	Payment Method

Borrowing Type (e.g. Mortgage, Car Loan)	Amount Owed	Repayment Amount	Frequency

Notice from Irish Credit Bureau D.A.C. (“ICB”)

As a result of the introduction of the General Data Protection Regulation (“GDPR”), from 20 May 2018, ICB will be using Legitimate Interests (GDPR Article 6(f)) as the legal basis for processing your personal and credit information. These Legitimate Interests are promoting greater financial stability by supporting a full and accurate assessment of credit applications, aiding in the avoidance of over-indebtedness, assisting in lowering the cost of credit, complying with and supporting compliance with legal and regulatory requirements, enabling more consistent, faster decision-making in the provision of credit and assisting in fraud prevention. Please review the ICB’s Fair Processing Notice which is available at <http://www.icb.ie/PDF/Fair%20Processing%20Notice.pdf> . It documents, who they are, what they do, details of their Data Protection Officer, how they get the data, why they take it, what personal data they hold, what they do with it, how long they retain it, who they share it with, what entitles them to process the data (legitimate interest), what happens if your data is inaccurate and your rights i.e. right to information, right of access, right to complain, right to object, right to restrict, right to request erasure and right to request correction of your personal information.

Declarations and consents

I / We hereby apply for an Overdraft Facility in my / our names.

I / We acknowledge that I / We have read and accept the Current Account and Debit Card Terms & Conditions (incorporating Distance Marketing Information for MYCU Current Accounts) and the MYCU Current Account Schedule of Fees & Charges copies of which are available from the Credit Union website and offices.

I / We confirm that the information provided by me / us on this form is complete and correct to the best of my / our knowledge and belief, and that if circumstances change, I / we will notify the Credit Union.

First Applicant Signature

Date

Second Applicant Signature

Date

Privacy Notice

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Credit Union Use Only

Checklist

Each Applicant is a Member of the Credit Union

Each Applicant is 18 years of age or older

Mandatory information, including PPSN for each applicant, has been verified

Declarations signed

IBAN:

Overdraft Approved Yes No

If No, please provide reasons below

Staff Signature

Staff Name _____ Date _____

Pre-Contractual Information for Overdraft Facility

This information should be retained by the applicant for the overdraft facility.

European Consumer Credit Information (“ECCI”) Pre-Contractual Information

Name and contact details of the Creditor

Creditor	Naomh Breandan Credit Union
Branch	
Address	Dunkellin St, Loughrea, Co Galway, H62 HE02
Telephone	091 841773
Fax Number	
Web Address	www.naomhbreandancu.ie

Description of the main features of the credit product

Type of Credit	Overdraft Facility – subject to annual review and an agreed credit limit
Total amount of credit (The total sum of funds made available under the agreement)	€1500 The above figure is representative and may not be your actual credit limit.
The duration of the credit agreement	Annual facility automatically renewed for further periods of 12 months subject to compliance with the Terms and Conditions as set out in the Letter of Sanction issued to you.
Repayment on Demand	Yes, you may be requested to repay the amount of credit in full on demand at any time.

Cost of Credit

The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement	12.00% variable
Costs	Overdraft Set Up/Renewal Fee: €25.00 per annum, the fee is first payable on the date of the approval of the facility. This fee is also charged on renewal of the facility.
The conditions under which these costs may be charged	Fees and charges will be charged in accordance with our standard rates applicable from time to time, details of which are available in the MYCU Current Account Schedule of Fees and Charges and at www.csdcu.ie
Related costs deriving from the credit agreement	None

Other important legal aspects

Termination of the credit agreement.	<p>This facility is repayable immediately in the event of bankruptcy, death or due to incapacity to continue the contract.</p> <p>The Credit Union may request repayment of the facility at any time on demand. Where such demand is made, it includes debit balance outstanding plus any accrued debit interest and related charges in full.</p> <p>The Overdraft Facility can be cancelled at any time by you, subject to any debit balance plus accrued debit interest having been repaid to the Credit Union.</p>
Consultation of a database. The creditor must inform you immediately and without charge of the result of a consultation of a database if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community Law or is contrary to objectives of public policy or public security.	The Credit Union will inform you without delay if your credit application is declined.
The period of time during which the creditor is bound by the pre-contractual information.	This information is valid on the date of your overdraft application.

Pre-Contractual Information for Overdraft Facility

Additional information to be given in the case of distance marketing or financial services

(a) Concerning the creditor	
Registration	Naomh Breandan Credit Union's registered number is 135CU.
The supervisory authority	Naomh Breandan Credit Union is regulated by the Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, DO1 F7X3 www.centralbank.ie
(b) Concerning the credit agreement	
Right of Withdrawal	Yes. You have the right to withdraw from the credit agreement within a period of 14 days of receiving the Letter of Sanction.
Exercise of the Right of Withdrawal	You have the right to withdraw from your Overdraft Facility within 14 days of receiving the Letter of Sanction. If you withdraw from your Overdraft Facility within the withdrawal period you must repay, within 30 days of dispatching notice to us of your withdrawal, the amount borrowed with interest to the date of repayment. If you do not exercise your right of withdrawal the terms of your Overdraft Facility will continue to apply.
The Law taken by the creditor as the basis for the establishment of relations with you before the conclusions of the credit contract.	Naomh Breandan Credit Union's relationship with you is governed by Irish Law.
Clause stipulating the law applicable to the credit agreement and/or the competent court.	The Overdraft facility is covered by Irish law and the Courts of Ireland have jurisdiction to resolve any matter that may arise from it.
Language regime	Information and contractual terms will be supplied in English. With your consent, we intend to communicate in English during the duration of the Overdraft Facility.
(c) Concerning redress	
Existence of and access to out-of-court complaint and redress mechanism	<p>If you wish to make a complaint you may do so in writing. Please address your complaint to:</p> <p>Naomh Breandan Credit Union Dunkellin St, Loughrea, Co Galway, H62 HE02</p> <p>In the event that you are not satisfied with our response you may refer the matter to the Financial Services & Pensions Ombudsman.</p> <p>The details for the Financial Services & Pensions Ombudsman are: Financial Services & Pensions Ombudsman's Bureau of Ireland, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, DO2 VH29</p> <p>Telephone number: +353 (0) 1567 7000 Lo-call: 1890 88 20 90 Email Address: info@fspo.ie Website address: www.fspo.ie</p>