



# Application for Corporate Membership

## Corporate Account Definition and Requirements

### Confirming and verifying identification of individuals

In common with other financial institutions we require validation and identification of all signatories to the account. Individuals representing organisations will be required to produce identification documents giving proof of name, date of birth and address in accordance with the credit union's normal identification requirements for individual members. In addition, we will require details of all shareholders, directors or beneficial owners holding more than 25% of shares in the organisation who are NOT signatories.

To assist in identification and verification and to prevent fraud and money laundering we may use your information for an identification search with fraud prevention agencies. The agencies used would retain your information for 12 months regardless of whether this application is successful or not.

**By completing this form, you are deemed to agree to any additional verification procedures.**

**To verify you as a bone fide organisation we also require the following:**

Incorporated organisations	Unincorporated organisations
<p><b>A Private Limited Company</b> <i>A copy of the Company's Certificate of Incorporation</i></p> <p><b>A Public Limited Company</b> <i>A copy of the Company's Certificate of Incorporation</i></p> <p><b>A Limited Partnership</b> <i>A copy of the Company's Certificate of Incorporation</i></p> <p><b>A Limited Liability Partnership (LLPs)</b> <i>A copy of the Company's Certificate of Incorporation</i></p> <p><b>A Community Interest Company (CIC)</b> <i>A copy of the Company's Certificate of Incorporation</i></p> <p><b>A Right-to-Manage (RTM) company</b> <i>A copy of the Company's Certificate of Incorporation</i></p> <p><b>A Credit Union</b> A copy of the Registration Certificates and Rules</p> <p><b>An Incorporated Cooperative or Community Benefit Society</b> A copy of the Registration Certificates and Rules</p> <p><b>A Friendly Society</b> A copy of the Registration Certificates and Rules</p> <p><b>A Registered Charity Limited by Guarantee or shares</b> <i>A copy of the registration documents.</i></p>	<p><b>A Sole Trader</b> <i>Two of: Current Business Letterhead or Company Letterhead, Inland Revenue Certificate, Recent utility bill or statement in the name of the Business for the Business Premises, Letter from an Accountant or Solicitor</i></p> <p><b>An 'Ordinary' Partnership</b> <i>Two of: Current Business Letterhead or Company Letterhead, Inland Revenue Certificate, Recent utility bill or statement in the name of the Business for the Business Premises, Letter from an Accountant or Solicitor</i></p> <p><b>A Credit Union Study Group</b> <i>A copy of the constitution A list of officers</i></p> <p><b>A Trust</b> <i>A copy of the Trust Deed. A list of trustees</i></p> <p><b>A Project Group</b> <i>A copy of the constitution A list of officers</i></p> <p><b>A Club, Society or Association</b> <i>A copy of the constitution A list of officers</i></p> <p><b>An Unincorporated Charity</b> <i>A copy of the constitution A list of officers</i></p> <p><b>A Local Authority</b> <i>Current corporate letterhead A list of the designated representatives</i></p>

## Section A: Information about your organisation

**Full name of Organisation** – as shown on your governing documents

**Key contact for communications** – Full name

**Correspondence Address:**

Address 1

Address 2

Town

County

Postcode

**Daytime Telephone**

**Mobile**

**Email**

**Website**

**Registered Address:** If this is the same as your correspondence address then you do not have to complete the registered address details

Address 1

Address 2

Town

County

Postcode

**Legal Status** please confirm the status of your organisation by ticking one of these boxes:

Company registered in England & Wales pursuant to the Companies Act

Company registered in Scotland pursuant to the Companies Act

Cooperative or Community Benefit Society

Unincorporated organisation

Charitable Incorporated Organisation (CIO)

Charity registered in Great Britain

Other (please specify)

Does your organisation have a governing or regulatory body? – if yes state which

If your organisation is a company incorporated to the Companies Act please provide company registration number

If your organisation is a Cooperative or Community Benefit Society, please provide company registration number

If your organisation is a registered Charity, please provide charity registration number

If your organisation is regulated by the PRA or FCA please provide your Firm Reference Number (FRN)

**When was your organisation established?**

**What does your organisation do?**

Please give details of the main activity for your organisation

## Section B: Information about the person acting as the authority on behalf of your organisation\*

Title	<input type="text"/>	Forename	<input type="text"/>	Middle Initial	<input type="text"/>
Surname	<input type="text"/>				
Position in organisation	<input type="text"/>	Time with organisation	<input type="text"/>		
Address 1	<input type="text"/>				
Address 2	<input type="text"/>				
Town	<input type="text"/>				
County	<input type="text"/>	Postcode	<input type="text"/>		
Daytime Telephone	<input type="text"/>	Mobile	<input type="text"/>		
Email	<input type="text"/>	How long at the current address?	<input type="text"/>		
Date of Birth	<input type="text"/>	National Insurance No:	<input type="text"/>		

**Are you already member of this credit union as an individual?**  
If yes please give membership number.

\*If you are an incorporated body this person will be known as the *Corporate Representative*. If you are an unincorporated association or unincorporated partnership this person will be known as the *Designated Representative*.

**Usual  
Signature**

I acknowledge receipt of a copy of the Privacy Notice below: -

## Section B: Information about second authorised signatory (not applicable to a sole trader)

Title	<input type="text"/>	Forename	<input type="text"/>	Middle Initial	<input type="text"/>
Surname	<input type="text"/>				
Position in organisation	<input type="text"/>	Time with organisation	<input type="text"/>		
Address 1	<input type="text"/>				
Address 2	<input type="text"/>				
Town	<input type="text"/>				
County	<input type="text"/>	Postcode	<input type="text"/>		
Daytime Telephone	<input type="text"/>	Mobile	<input type="text"/>		
Email	<input type="text"/>	How long at the current address?	<input type="text"/>		
Date of Birth	<input type="text"/>	National Insurance No:	<input type="text"/>		

**Are you a member of this credit union as an individual?**  
If yes please give membership number.

**Usual Signature**

I acknowledge receipt of a copy of the Privacy Notice below: -

### HOW THE CREDIT UNION WILL USE AND SHARE YOUR INFORMATION

This credit union will process your personal data in accordance with your rights under Data Protection Regulation and in line with our Privacy Notice

A copy of the Privacy Notice is attached, and further copies can be obtained from our website at [www.enterprisecreditunion.org](http://www.enterprisecreditunion.org)

## Section C: Resolution

### To Enterprise Credit Union

We confirm that at a properly convened meeting it was resolved that:

1. We wish to open an account with the credit union and in doing so agree to abide by the social objects, rules, policies and procedures of the credit union.
2. The individual/s representing our organisation have completed all required personal details and provided identification documents according to the requirements of the credit union.
3. The credit union can rely on the appointed representatives until it receives written confirmation of changes to representatives.
4. To provide the credit union with the following documents as indicated below.

#### Supporting documentation

All limited companies including partnerships or registered charities limited by guarantee or shares including credit unions and co-operatives or community benefit societies.

A copy of the Company's Certificate of Incorporation together with a copy of the Memorandum and Articles of Association, or if a cooperative or community benefit society a copy of the Registration Certificates and Rules. If a registered charity a copy of the registration documents.

#### Trusts

A copy of the Trust Deed.

#### Unincorporated bodies, unincorporated charities, societies, clubs, community groups

A copy of the constitution

#### All organisations

Identification documents of individual signatories

#### Declaration (two signatures required)

We hereby certify that the above Resolution is a true copy of the resolution passed at the meeting held on (date)   
We acknowledge receipt of the FSCS information Sheet and Exclusion List below

#### On behalf of the governing body

Title  Forename  Middle Initial

Surname

Position in organisation  Date of signature

Usual Signature

#### On behalf of the governing body

Title  Forename  Middle Initial

Surname

Position in organisation  Date of signature

Usual Signature

The above  
authorisation requires

signatures  
of

e.g. 2 signatures of 3

**Supplemental Information –** Anti Money Laundering guidance requires that we obtain details of all shareholders, directors or beneficial owners holding more than 25% of shares in the organisation **who are NOT signatories**. Please complete details below. If you need more space please copy this page.

**Section D: Supplemental information #1**

Title	<input type="text"/>	Forename	<input type="text"/>	Middle Initial	<input type="text"/>
Surname	<input type="text"/>				
Position in organisation	<input type="text"/>		Time with organisation	<input type="text"/>	
Address 1	<input type="text"/>				
Address 2	<input type="text"/>				
Town	<input type="text"/>				
County	<input type="text"/>			Postcode	<input type="text"/>
Daytime Telephone	<input type="text"/>	Mobile	<input type="text"/>		
Email	<input type="text"/>			How long at the current address?	<input type="text"/>
Date of Birth	<input type="text"/>	National Insurance No:	<input type="text"/>		
<b>Are you a member of this credit union as an individual?</b> If yes please give membership number.		<input type="text"/>			
<b>Usual Signature</b>		I acknowledge receipt of a copy of the Privacy Notice below: -			

**Section D: Supplemental information #1**

Title	<input type="text"/>	Forename	<input type="text"/>	Middle Initial	<input type="text"/>
Surname	<input type="text"/>				
Position in organisation	<input type="text"/>		Time with organisation	<input type="text"/>	
Address 1	<input type="text"/>				
Address 2	<input type="text"/>				
Town	<input type="text"/>				
County	<input type="text"/>			Postcode	<input type="text"/>
Daytime Telephone	<input type="text"/>	Mobile	<input type="text"/>		
Email	<input type="text"/>			How long at the current address?	<input type="text"/>
Date of Birth	<input type="text"/>	National Insurance No:	<input type="text"/>		
<b>Are you a member of this credit union as an individual?</b> If yes please give membership number.		<input type="text"/>			
<b>Usual Signature</b>		I acknowledge receipt of a copy of the Privacy Notice below: -			

When you join the Credit Union we ask for information about you for our records. This makes us a Data Controller and as such, we are subject to all of the regulation surrounding Data Protection.

The data you provide will be held securely and will be treated with the highest standard of confidentiality.

It will be used only to provide the services we offer and will not be sold on to third parties for marketing purposes.

### About your data

We will collect and maintain up to date records of your personal details and preferences to allow us to provide the financial services as efficiently and conveniently as possible. The data that we request, to hold and process, will usually come under one of the following headings: -

- to comply with our legal obligations as defined under financial regulation
- where necessary to provide specific services
- with your specific consent to at the time we request it

**Contract:** Upon joining we enter into an agreement. You agree to abide by the terms & conditions and we agree to provide financial services. We need to hold data that will allow us to undertake those services.

**Legal obligation:** Credit unions must comply with many regulations in order to safeguard you, your data and your funds. These require us to hold and retain your data whilst running your account and some records after closure.

**Legitimate interests:** As a financial services provider you will expect us to react quickly and efficiently to your requests. To do so we must hold up to date and accurate data records.

**Consent:** From time to time we like to contact you, maybe to send out newsletters to keep you informed of what is happening within your credit union or to let you know about new products and services. This is entirely optional so for this we require your consent. You can withdraw your consent at any time simply by contacting us and letting us know that you do not wish to be contacted in this way.

### Data Sharing

There are times when, in order to provide a service, we will need to share some of your data with external agencies. We will always ensure that the data is used only for the purpose intended, that the data is held securely and that it is destroyed once the task is completed.

Examples of this include but not limited to: -

- **For loan assessment.** As a responsible lender, we take great care in assessing your ability to meet the repayments as we would not wish put you into financial difficulty due to over commitment. To do this we undertake Credit Reference Agency Searches as part of the process, which provides a much fuller illustration of your commitments. We also share data on the performance of your loan with them.
- **For mailings.** We utilise the services of specialised mailing firms to distribute correspondence where large volumes are involved.

**Telephone Calls** We record telephone calls to assist with training, improve the quality of service, to ensure that we carry out your instructions correctly and to resolve any disputes.

**Right of Access** You have the right to request details of the data that we hold about you. We will provide the details within one month of a written request.

**Account Closure** Should you cancel your membership with us we will retain some records in order to meet our legal obligations and to deal with any dispute resolution at a future date.

**Complaints** We will always make every effort to resolve any complaint to your satisfaction, however, if you wish to complain about how we are using your data you can complain to the Information Commissioner's Office who oversee data protection in the UK.

**Website:** - <https://ico.org.uk>

**Telephone:** - 0303 123 1113

**Address:** - Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

## **Your rights explained**

### **Right to Access**

You can request a copy of all your personal data held for the purpose of processing by ourselves. We will provide a copy within 1 month of a request.

### **The right to rectification**

We will always endeavour to keep your data accurate and up to date but if you become aware that we hold inaccurate or incomplete data you have the right to have it corrected.

### **The right to erasure**

You have the right to the erasure of your personal data without undue delay including where: -

- the personal data is no longer needed for the purpose it was originally processed
- you withdraw consent you previously provided to process the information
- you object to the processing under certain rules of data protection law
- the processing is for marketing purposes
- the personal data was unlawfully processed

However, the data cannot be erased where we need it to meet a legal obligation or where it necessary for the establishment, exercise or defence of legal claims.

### **The right to restrict processing**

In some circumstances you have the right to restrict the processing of your personal data. Those circumstances are:

- you contest the accuracy of the personal data
- processing is unlawful but you oppose erasure
- we no longer need the personal data for the purposes of our processing, but you require personal data for the establishment, exercise or defence of legal claims; and
- you have objected to processing, pending the verification of that objection. Where processing has been restricted on this basis, we may continue to store your personal data.

We will only otherwise process it:

- with your consent;
- for the establishment, exercise or defence of legal claims; or
- for the protection of the rights of another natural or legal person;

### **The right to object to processing**

You have the right to object to our processing of your personal data on grounds relating to your particular situation, but only to the extent that the legal basis for the processing is that the data is necessary for the purposes of the legitimate interests pursued by us or by a third party.

If you make such an objection, we will cease to process the personal information unless we can demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms, or the processing is for the establishment, exercise or defence of legal claims.

You have the right to object to our processing of your personal data for direct marketing purposes (including profiling for direct marketing purposes). If you make such an objection, we will cease to process your personal data for this purpose.

### **The right to data portability**

To the extent that the legal basis for our processing of your personal data is:

- (a) consent; or
- (b) that the processing is necessary for the performance of our contract with you

You have the right to receive your personal data from us in a commonly used and machine-readable format or instruct us to send this data to another organisation. This right does not apply where it would adversely affect the rights and freedoms of others.

### **Rights relating to automatic processing**

We do not currently use automated processing.

### **Right to withdraw consent**

To the extent that the legal basis for our processing of your personal information is your consent, you have the right to withdraw that consent at any time. Withdrawal will not affect the lawfulness of processing before the withdrawal.

Basic information about the protection of your eligible deposits	
Eligible deposits in Enterprise Credit Union Limited are protected by:	The Financial Services Compensation Scheme ("FSCS"). Note 1
Limit of protection:	£85,000 per depositor per bank / building society / credit union. Note 2
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of £85,000. Note 2
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. Note 3
Reimbursement period in case of bank, building society or credit union's failure:	20 working days. Note 4
Currency of reimbursement:	Pound sterling (GBP, £).
To contact Enterprise Credit Union for enquiries relating to your account:	Enterprise Credit Union Limited Wynsford Hall lane Huyton Liverpool L366AX Tele: 01514820177 Email@ <a href="mailto:contact@enterprisecreditunion.org">contact@enterprisecreditunion.org</a>
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a> <a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

### Additional information

#### Note 1 **Scheme responsible for the protection of your eligible deposit**

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

#### Note 2 **General limit of protection**

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £10,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

#### Note 3 **Limit of protection for joint accounts**

In case of joint accounts, the limit of £85,000 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 £85,000.

#### Note 4 **Reimbursement**

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; 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 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request..

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

#### **Other important information**

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

#### **Exclusions List**

A deposit is excluded from protection if:

1. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.
2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund
  - public authority, other than a small local authority

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

**Additional Information:**

**For Office Use:**

Received By:

ID Proof:

Signatory 1

Signatory 2

Approved By:

Membership Start Date:

Membership Number: