

Instruction to your Bank or Building Society to pay Direct Debits



Originators Identification Number

Name and full address of your Bank or Building Society Branch

To: The Manager

Bank or Building Society

Address:

Postcode:

Name(s) of account holder(s):

Ref:

Branch Sort Code: --

Bank or Building Society Account No:

Instruction to your Bank or Building Society

Please pay Leeds City Credit Union Ltd Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee.

Signed:

Name:

Date:

You can choose to pay monthly on the 1st or the 16th of each month or weekly on a Friday. Please indicate below which option would be the most suitable.

1st 16th Weekly

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

A Standing Order facility is also available. Please ask the office for the appropriate form.

The Direct Debit Guarantee

This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.

If the amounts to be paid or the payment dates change Leeds City Credit Union Ltd will notify you ten working days in advance of your account being debited or as otherwise agreed.

If an error is made by Leeds City Credit Union Ltd or your Bank or Building Society, you are guaranteed a full and immediate refund.

Leeds City Credit Union also offers:

- Credit Union Current Accounts
- A range of savings accounts
- Christmas Club accounts
- Budget accounts
- First Saver accounts (for the under 18s)
- Cash ISA
- Affordable credit (over 18s only)
- On-line account access (for adult savings accounts only)
- Life insurance (at no extra cost subject to terms and conditions)

For more information about any of the services, or locations of branches or collection and information points, please contact the office on (0113) 214 5252.



Leeds City Credit Union Limited
2nd Floor, Westminster Buildings
31 New York Street, Leeds LS2 7DT

Tel: (0113) 214 5252 Fax: (0113) 214 5250

E-mail: services@leedscitycreditunion.co.uk

Website: www.leedscitycreditunion.co.uk

Leeds City Credit Union Limited subscribes to the Banking Code and is authorised and regulated by the Financial Services Authority - Firm reference number 213369.

Data Protection Statement: In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with the Credit Union. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing and debt recovery, for which purpose we hold a Category F Consumer Credit Licence.

Credit Reference and Fraud Prevention Agencies: We may make searches about you at credit reference agencies who will supply us with credit information as well as information from the Electoral Register. The agencies will record details of any search whether or not this application proceeds. We may use credit scoring methods to assist this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies about you and anyone with whom you are linked financially may be used by us if credit decisions are made about you or anyone with whom you are linked financially or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. In addition, we may ask you to provide physical forms of identification and/or we may telephone you to confirm your identity.

To prevent or detect fraud or to assist in verifying your identity we may make searches of group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information, details will be passed to fraud protection agencies. We may use this information if financial or motor, household, credit, life or any other insurance decisions are made about you or others at your address(es). This information may also be used for tracing and claims assessments and verifying identity.

Information held about you by the credit reference agencies may already be linked to records relating to anyone with whom you have a financial relationship, such as a joint account.

We will not sell/pass on any of your details to any third parties however from time to time we may wish to contact the account holder about other LCCU accounts or services that we think may be of particular interest to you. If you do not want to receive any further information please tick this box.

For Office Use Only

Member no:

Documents approved by:

Branch:

Set up by: Banking Code flyer sent to member:

5k/Mar 2009/4725

Designed by ICM Creative Communications Ltd, Leeds



Child Trust Fund Application Form



INVESTOR IN PEOPLE

All about Child Trust Funds

Imagine being able to give your child a flying start to their future. By opening a Child Trust Fund account at Leeds City Credit Union (LCCU), you could help them buy their first car, support them through university or even put a deposit on their first house.



What are CTFs?

Child Trust Funds (CTF) are savings accounts for children. The government starts the savings by sending a £250 voucher (minimum) for each child and this must be invested in a CTF. Relatives or friends can top up the savings to a maximum of £1,200 a year, however the child can only access the savings when they reach 18 (apart from in exceptional circumstances). There are no restrictions on how the money can be used after the age of 18.

Who are CTFs for?

Any child born on or after 1st September 2002 living in the UK and registered to receive Child Benefit will receive a CTF voucher. The vouchers are issued by HM Revenue and Customs.

What types of CTFs are available?

There are three types of CTFs. A cash savings CTF is a long-term, risk-free savings account and is offered by LCCU. On account closure your child will be guaranteed to receive more than has been deposited (savings plus additional dividends).

The other types of CTFs are stakeholder CTFs and non-stakeholder CTFs. These are both investment accounts, the value of which is dependent on the fluctuations of the stock market and they may go down as well as up, making them more risky. For more information about the different types of accounts available please visit our website www.leedscitycreditunion.co.uk

What does a CTF at LCCU offer?

- Safe and ethical place to save
- Regular, competitive dividends
- Options to top-up the account regularly or on an ad-hoc basis
- Easy ways to make deposits
- No minimum contributions
- No set-up or closure costs

What your child's CTF could be worth after 18 years:

If LCCU pay a return of 3.5% per annum*

£250 voucher	£464
£250 voucher PLUS £10 per month	£3,459
£250 voucher PLUS £100 per month	£30,418

*Please note that the returns on CTFs are approximate and the rate is variable, subject to surplus and to agreement by the Board of Directors. Rates will be reviewed by the Board of Directors on a half yearly basis.

How do I open a CTF with LCCU?

Simply send your CTF voucher with this completed application form to LCCU at the address overleaf. An adult must be nominated as the registered contact for the account and they must live or work in the Leeds Metropolitan District. Appropriate identification will need to be supplied. Full terms and conditions will be sent when the application is received and you will have a 14-day cooling off period from the receipt of the application.

What if my child isn't eligible?

LCCU offers a range of savings accounts for the under 18s so you may like to use one of these to help to save for your child's future.

Application Form

IMPORTANT: Please write in capitals and use black ink only

A. Child's Details

Full name:

LCCU member number if appropriate:

Date of birth: Male: Female:

Address:

Postcode:

URN of CTF voucher:

B. Registered Contact

Title: Mr/Mrs/Miss/Ms/Other

Full name:

LCCU member number if appropriate:

Date of birth: Male: Female:

Address:

(If different from child's)

Postcode:

Daytime contact number:

Mobile number:

Email:

Relationship to child:

I declare that:

- I am 16 years of age or over
- I have parental responsibility for the child named above
- I will be the registered contact for the CTF.

I authorise Leeds City Credit Union Ltd:

- To hold the child's Inland Revenue contribution, subscriptions, CTF investments, interest, dividends and any other rights or proceeds in respect of those investments and cash, and
- To make on the child's behalf any claims to relief from tax in respect of CTF investments.

I agree to the CTF terms and conditions.

Signed: Date:

Where did you hear about LCCU's CTF accounts?:

Ways to Add to the CTF

You may wish to pay extra savings into your child's CTF and this can be done in a number of ways. You can either save regularly or occasionally with lump sums.

Please select and tick as appropriate:

I wish to save by:

- Direct Debit (Please complete your details on the form overleaf)
- Payroll Deduction (Please complete your details on the form below)
- Cash in a branch/collection point
- PayPoint
- Post
- Standing Order
- Transfer from LCCU member account*

*Member no:

Amount per month: £

Payroll Deduction Order To the Payroll Section

Please contact our Head Office to ensure that your company has a payroll deduction facility.

Please increase my weekly/monthly payroll deduction in favour of Leeds

City Credit Union Ltd by: £ from the first available date.

Name:

Place of employment:

Pay number:

Signed:

Date of birth:

For Office Use Only

Deduction ref:

Total deduction (weekly/monthly): £

(If the above reference has not been completed please contact the Credit Union office.)

For payment through a Bank or Building Society
please fill in the form on the reverse