

## 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 (over 18s only)
- Cash ISA (over 16s only)
- Child Trust Funds
- 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](mailto:services@leedscitycreditunion.co.uk)

Website: [www.leedscitycreditunion.co.uk](http://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:

10k/Mar 2009/4724

Designed by ICM Creative Communications Ltd, Leeds



# First Saver Accounts Application Form



INVESTOR IN PEOPLE

# Under 18s Savings Accounts

## First Saver and First Saver Loyalty

### What's in it for the saver?

- Regular return on savings
- Savings to kick-start their future
- Instant access to savings
- Access to other LCCU services
- Peace of mind that your savings are safe as LCCU is a member of the Financial Services Compensation Scheme

### What's in it for the adult signatory?

- Account control until a designated age
- Knowledge that the account is ethically invested
- Encourages account holder to save regularly

| Account Features    |                  |  |                |
|---------------------|------------------|--|----------------|
| Account Name:       | Minimum balance: | No of withdrawals:   | Dividend:      |
| First Saver         | £1               | Unlimited  | Paid annually  |
| First Saver Loyalty | £250             | 1 per year (not including the transfer or withdrawal of dividends) | Paid quarterly |

### How can I open an account?

By filling in this form and then taking it with the appropriate identification (see below) to a Leeds City Credit Union point (this may be one of the branches, a school Savings Club or an information point). Alternatively you can send it by post to our Head Office. (Further ID will be required).

### What ID do I need?

If the First Saver is joining through their school Savings Club then the school can verify their identification. If not, then the adult signatory must provide full identification (two official documents proving their name and address) and the First Saver's birth certificate. Please contact the office for more information about acceptable ID. Money laundering regulations require us to check your identity.

School ID:  Parent ID:  Birth Certificate:

## Application Form

**IMPORTANT: Please write in capitals and use black ink only**

I wish to apply for a:  First Saver  First Saver Loyalty

### A. First Savers Details

Full name:

Address:   
  
 Postcode:

Date of birth:       Male:  Female:

School or nursery:

Name of person introducing the First Saver:

Member number(if appropriate):

### B. Adult Signatory Details

The adult signatory has control of the account until either the First Saver reaches the age specified below or they become 18, when the account will revert to an adult membership account (new form required at 18). This person does not have to be the person who introduced the First Saver, for example a grandparent may introduce the First Saver and name one of the First Saver's parents as the adult signatory. First Savers cannot take out loans from LCCU.

Name:

LCCU member number (if applicable):

Address: (if different from child's)   
  
 Postcode:

Telephone number:

Relationship to First Saver:

Age for signatory control to go to First Saver:

(Minimum age: 11 / Maximum age: 18). Please leave blank if control to stay with trustee.

I, (the adult signatory), am applying to open a First Saver account at Leeds City Credit Union for the First Saver named above. I agree to abide by the Credit Union rules.

Signed:  Date:

How did you hear about the LCCU First Saver Account?:

### C. School Verification

If the account is being verified through the school it requires verification of the name and address of the applicant on school headed paper.

### Ways to Save

(Select and tick as appropriate)

- Cash at a school Savings Club
- Cash in a branch/collection point
- Direct Debit (complete form on reverse)
- By transfer from a LCCU member account\*
- Standing Order
- Payroll deduction (complete form below)
- By post (cheques only)

\*Member no:

Amount per month\*: £

### Opening the Account

(Minimum of £1 required for First Saver or £250 for First Saver Loyalty)

I enclose a cheque to open the account for: £

**OR** please transfer £  from my LCCU

ACCOUNT NAME HERE account.

### Payroll Deduction Order

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

#### To the Payroll Section

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