

JUNIOR SAVER APPLICATION

Thank you for wanting to join Stirling Credit Union Limited!

Please complete this form in full **ON-SCREEN**, or **BY HAND** using **BLOCK CAPITALS** and return to Stirling Credit Union Ltd., 10 Spittal Street, Stirling, FK8 1DU or email to info@stirlingcreditunion.co.uk.

Junior Saver Accounts require a trustee (normally a parent or guardian) for opening and operation. When the junior saver reaches sixteen, membership will automatically convert to adult status and trusteeship will end.

If you have any questions, please visit us or telephone 01786 437 090.

1. ABOUT THE JUNIOR SAVER

I live and/or go to school in <i>(please ✓ an option)</i>	Clackmannanshire	Falkirk	North Lanarkshire	Stirling
Name of School or Nursery				Title <i>(Mr, Miss, etc.)</i>
First name				Middle name(s)
Last name				Date of birth <i>(dd/mm/yyyy)</i>
Address				Postcode

2. ABOUT THE TRUSTEE

My membership no <i>(if a member)</i>				Title <i>(Mr, Mrs, Miss, Ms, Dr, etc.)</i>
First name				Middle name(s)
Last name				Date of birth <i>(dd/mm/yyyy)</i>
Address *				
Postcode	* If you've lived here for less than 3 years, please list previous addresses on a separate sheet of paper, or email info@stirlingcreditunion.co.uk			
Your Bank account sort code <i>(6 digits)</i>				Bank Account number <i>(8 digits)</i>

3. DECLARATION

I confirm that I would like to open a Junior Saver Account on behalf of the above-named junior saver and act as trustee for the account until the junior saver reaches sixteen and declare that the information given by me on this form is correct to the best of my knowledge and belief. I authorise Stirling Credit Union Ltd. to carry out the required Customer Due Diligence and verify my identity and residence by checking the information given on this form against that on relevant databases (e.g. the electoral register, credit reference agencies and fraud prevention agencies).

I confirm that I have read and understood Stirling Credit Union's Terms of Membership and how they will use my information.

I confirm that I have read and understood Stirling Credit Union's membership of the Financial Services Compensation Scheme (FSCS).

(Terms of Membership, Data Privacy Notice and details of our membership of the FSCS can be found on our website)

4. MARKETING PREFERENCES

Stirling Credit Union may contact me with newsletters, loan offers etc. using (✓ preference)

SMS Email Post Decline all

Signature of trustee: _____ Date: _____

Relationship to Junior Saver

JUNIOR SAVER APPLICATION



A CONDENSED GUIDE TO THE USE OF YOUR PERSONAL INFORMATION BY STIRLING CREDIT UNION AND CREDIT REFERENCE AND FRAUD PREVENTION AGENCIES

1. When you apply to us to open an account, Stirling Credit Union Ltd. will check the following records about you and others (see 2 below):

- i. Our own;
- ii. Those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information; and
- iii. Those at fraud prevention agencies (FPAs).

We will make checks such as: assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

2. If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

3. Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.

4. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.

5. If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.

6. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

7. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 2018.

HOW TO FIND OUT MORE

1. This is a condensed version and if you would like to read the full details of how your data may be used please download the Full Guide to the use of your personal data by Stirling Credit Union and Credit Reference and Fraud Prevention Agencies from the website.

2. You can contact the CRAs currently operating in the UK; the information they hold may not be the same, so it is worth contacting them all. A Statutory Credit Report is free.

- Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 481 8000 or log on to www.experian.co.uk.
- Call Credit (TransUnion), Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 060 1414.
- Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk.