



**T.P.M.
CREDIT UNION
LIMITED**

Accounts for members up to the age of 16 may be opened by a parent

Come into our office **OR** fill in the attached form

Provide Child's birth certificate **OR** Passport

And

Photo ID for one parent **AND** proof of address –
dated within the last 3 months

Become a Junior Saver with TPM!



TPM CREDIT UNION LTD

7-11 Gilford Street
Tandragee
02838849994

26 Church Street
Poyntzpass
02838318880

TPM Credit Union Ltd is authorised by the Prudential Regulation Authority & Regulated by the Financial Conduct Authority & the Prudential Regulation Authority

Dear Parent,

Schools Savings Scheme

TPM Credit Union serves the community in the Tandragee, Poyntzpass and Markethill area. Over 600 young people (under 16 years of age) in the area are currently members of this credit union.

We in T.P.M Credit Union have always believed that it is never too early to encourage children to get used to the idea of regular saving. That is why in 1997 we introduced the School Saving Scheme. We are delighted that with the co-operation of the School Principal, Staff and Parents the Scheme is now running successfully in multiple primary schools in the area.

Sophie Twinem, a Teller in the Credit Union, will call on a Tuesday morning at the school to make collections.

We are a not-for-profit financial co-operative serving this community since 1967 and at the end of the year our profits are distributed to our members, junior and senior, by way of a cash dividend, which is added to their savings. The credit union is run by a voluntary board of directors elected by the members at the Annual General Meeting. As well as Sophie, we have four other members of staff, including our Manager Elaine Dowdall.

If your child is a member thank you for the part you have played in making the scheme a real success story. If your child is not already a member, or starting school this year, perhaps you would like to consider enrolling them as junior members. It could not be simpler. Please complete the form attached – together with a copy of the child's birth certificate, and the Parent's photographic ID plus proof of address dated within the last 3 months.

If easier, you can also call into our office to join.

Yours faithfully,

For TPM Credit Union LTD



Form AAA

**APPLICATION TO OPEN ACCOUNT FOR A PERSON
TOO YOUNG TO BE A MEMBER
TPM Credit Union Limited**

Minor Applicant Information		
Name:		
Date of birth:		
Current address:		
City/Town:	County:	Postcode:
Parent / Guardian Information		
Name:		
Date of birth:		
Current address:		
Telephone:		
City/Town:	County:	Postcode:
For and on behalf of the first-name person I, _____ the parent/guardian of the said minor hereby apply to open an account in the name of the said _____ and I agree to abide by the rules of TPM Credit Union Limited regarding such account and declare that the information given by me on this form is true and correct to the best of my knowledge and belief.		
Signature of Parent/Guardian:		
Date:		
I (Minor) _____ aged _____ years hereby confirm the above application and I wish to open an account in TPM Credit Union Limited. I authorise you: <ul style="list-style-type: none">• to open the account in my name; and• to process the information I have provided you with for the purposes of maintaining my account with us.		
Signature:		
Date:		
N.B. - Rule 18 of Standard Rules for Credit Unions (Northern Ireland) reads: 18. Two months before a minor depositor attains the age of 16 the credit union shall serve upon him and his signing parent or guardian a notice requiring the minor on attaining that age either to withdraw the balance of the account or to join the credit union so that the balance can be transferred to shareholding in his name in the credit union; if the minor depositor takes no action he shall be deemed to have applied for membership of the credit union and after deduction of the normal fee on joining, the balance shall be transferred to shareholding in his name. The transferring minor will not be permitted to transact as a member until he has complied in full with Rule 6 (3) and Rule 7.		

Tax Residency for the purposes of the Common Reporting Standard

- **If you are tax resident in another country, please provide your Tax Identification Number (“TIN”) and Country of Tax Residence:**

1.TIN*	
Country of Tax Residence*	
2.TIN*	
Country of Tax Residence*	

I confirm that the information provided is true and correct to the best of my knowledge, and that if my circumstances change, I will notify the credit union:

Signature (of Applicant or Parent/Guardian on behalf of Minor)

Date:

- **If you are not tax resident in another country, please sign the following:**

I wish to declare that I am not resident for tax purposes in any other country, and that if my circumstances change, I will notify the credit union:

Signature (of Applicant or Parent/Guardian on behalf of Minor)

Date:

***Mandatory Field**

****This information is being sought for the purposes of reporting obligations under the Common Reporting Standard (CRS), as provided for by the International Tax Compliance Regulations 2015. The information required to be reported under the CRS, including name, address, TIN, account number, account balance and payments on the account will be provided to the HMRC and may be exchanged securely with another Competent Tax Authority in your jurisdiction of tax residence, but such information will at all times be treated with the strictest confidentiality as required by the data protection legislation. Only data that is legally required to be reported will be provided to the HMRC. For more information on this, please speak to your credit union or see <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>**

Financial Services Compensation Scheme Information Sheet and Exclusions List Declaration

Please tick the box below to confirm the following:

I acknowledge receipt of the Information Sheet and Exclusion List

Account Opening Privacy Notice

Please take time to read the account opening privacy notice of the credit union which outlines how and why we process your personal data. A copy is available for you to take away and you can access the privacy notice at any time on www.tpmcreditunion.co.uk

[Please tick here to confirm that you have received a copy of our account opening privacy notice

Receipt of obligatory notices by email



There are certain notices that credit unions are obliged to provide from time to time. Please provide your email address if you would like to receive these obligatory, **non-marketing** communications by email (for example notice of the Annual General Meeting). This will assist the Credit Union in reducing its carbon foot print and will also reduce costs.

Email address:	
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Please note that we maintain the right to contact members by such means as best available to us in relation to a non-performing loan or outstanding debt to the credit union, including by text or email.

For Credit Union Office Use Only

Application approved and details verified in accordance with the Standard Rules for Northern Ireland

Approved by	
Signature	
Position	(Membership Committee)
Date:	DD MM YYYY
Book Number:	

(THIS SECTION IS TO BE COMPLETED BY THE CREDIT UNION)**Evidence of Identification**

(Copies must be attached)

(Complete at least one of the following)

- | | |
|---|--------------------------|
| Current Valid Passport | <input type="checkbox"/> |
| Current Valid Driving Licence | <input type="checkbox"/> |
| National Identity Card | <input type="checkbox"/> |
| Birth Certificate (for a minor/or evidence of name change only) | <input type="checkbox"/> |
| Other* | <input type="checkbox"/> |
| *Please specify... | |

Evidence of Address Verification

(Copies must be attached)

(Complete at least one of the following)

- | | |
|---|--------------------------|
| Current Utility Bill (e.g. Gas/Electricity Bill) | <input type="checkbox"/> |
| Official document from a Government Body | <input type="checkbox"/> |
| Original Recent Bank/Building Society Statement | <input type="checkbox"/> |
| Council Document | <input type="checkbox"/> |
| Current Insurance Document (e.g. House/Motor Insurance) | <input type="checkbox"/> |
| Other* | <input type="checkbox"/> |
| *Please specify (i.e. in genuine cases where the above cannot be presented) | |