

Juvenile Membership Application Form

(PLEASE COMPLETE ALL SECTIONS IN BLOCK CAPITALS)

Account number

Juvenile Application Notices

- ✓ Juveniles aged 7 years and over must be present at account opening stage.
- ✓ Birth Certificate must be provided for all juvenile accounts.
- ✓ Contact details provided should be those of a Parent/Guardian.



Data Protection & Data Privacy Statement

The details provided in this application form together with any other information that is furnished to us in connection with this application will be retained and processed by Member First Credit Union Ltd. in accordance with our Data Privacy Statement. Please take time to read this document which is available to you at www.mfcu.ie or in any of our branches.

Section 1: Personal Details

Title: _____ First Name: _____ Surname: _____

Date of Birth: ____ / ____ / _____ Contact Phone Number: _____

Contact Email (personal email address only - "info@..." not permitted) : _____

Present Address: _____

_____ Eircode: _____

Nationality: _____ Country of Residence: _____

PPS/Tax ID Number: _____

Visa ID: _____ Visa Expiry: _____

Section 2: Declaration

I hereby apply for membership of Member First Credit Union and agree to abide by the rules of the credit union. The information given by me on this form is true and correct to the best of my knowledge and belief. I understand that any false or misleading information given by me in connection with this application for membership of Member First Credit Union Ltd. may result in termination of my membership, apart from any other legal sanctions that may apply.

Juvenile Signature: _____ Print Name: _____ Date: ____ / ____ / _____

Parent/Guardian 1 Signature: _____ Print Name: _____ Date: ____ / ____ / _____

Parent/Guardian 2 Signature: _____ Print Name: _____ Date: ____ / ____ / _____

Witness Signature: _____ Print Name: _____ Date: ____ / ____ / _____

NOTE: Withdrawals on accounts for members over the age of 7 are only permitted once the juvenile member is present with either of the authorised signatories on the account (parent/guardian). Both the juvenile member and either of the authorised signatories to the account must sign for withdrawals.

Section 3: Data Privacy Statement

The details provided in this application form together with any other information that is furnished to us in connection with this application will be retained and processed by Member First Credit Union Ltd. in accordance with our Data Privacy Statement. Please take time to read this document which is available to you at www.mfcu.ie or in any of our branches.

Section 4: Anti-Money Laundering Compliance

BENEFICIAL OWNER

In the event that this application for membership is in respect of a person who is unable to give receipts, I/we acknowledge that all shares arising from this membership now and hereafter shall be the sole property of _____ and all withdrawals shall be applied to his/her sole benefit.

BUSINESS RELATIONSHIP

Reason for opening account. Shares

METHOD OF SAVING TO YOUR ACCOUNT

EFT In Branch Direct Debit Other please specify: _____

POLITICALLY EXPOSED PERSON

Are you, or is a member of your immediate family, a Politically Exposed Person (PEP) either in Ireland or abroad?* Yes No

*A politically exposed person is a person who holds or has held within the previous year a prominent public position (e.g. TD's, Senators, heads of state, high-ranking government or army officials, government minister, high court judge etc.)
If you are unsure whether you are a PEP or not, please ask a member of staff.

For full details about the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 you can visit

<http://www.irishstatutebook.ie/eli/2010/act/6/enacted/en/html>

Section 5: Tax Residency for the purpose of the Common Reporting Standard**

Are you a tax resident in the Republic of Ireland? Yes No

If you are not a tax resident in the Republic of Ireland please provide your Tax Identification Number ("TIN") and Country of Residence.

1. 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 Member First Credit Union Ltd.

Signature: _____

* Mandatory Field

This information is being sought for the purposes of reporting obligations under the Common Reporting Standards (CRS), as provided for by Section 891F of the Taxes Consolidation Act 1997. 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 Revenue Commissioners 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 applicable data protection laws. Only data that is legally required to be reported will be provided to the Revenue Commissioners. For more information on this, please speak to your credit union or contact Revenue at aaoi@revenue.ie or see <https://www.oecd.org/tax/automatic-exchange/>.



Section 6: Data Privacy Statement

The Depositor Information Sheet provides important information in relation to the Deposit Guarantee Scheme and your related rights. The sheet is provided to you in conjunction with your application for membership.

Initial here:

Please initial the box to confirm you have received the Depositor Information Sheet.

Section 7: European Communities (Payment Services) Regulations 2018

Please initial the box to confirm you have received your 'Framework Contract' and associated information for the purpose of the Regulations.

Initial here:

Section 8: Declaration

I hereby apply for membership of Member First Credit Union and agree to abide by the rules of the credit union. The information given by me on this form is true and correct to the best of my knowledge and belief. I understand that any false or misleading information given by me in connection with this application for membership of Member First Credit Union Ltd. may result in termination of my membership, apart from any other sanctions that may apply.

Juvenile Signature: _____ Print Name: _____ Date: ___ / ___ / _____

Parent/Guardian 1 Signature: _____ Print Name: _____ Date: ___ / ___ / _____

Membership of Member First Credit Union Ltd. is subject to approval by the Membership Committee.

FOR CREDIT UNION USE ONLY:

Witness: _____ Print Name: _____ Date: ___ / ___ / _____

Evidence of Identification (copies must be attached)	Parent Please ✓	Juvenile Please ✓	Evidence of Address (copies must be attached)	Parent Please ✓	Juvenile Please ✓
Current Valid Passport/Travel Document			Original Recent Household Bill		
EU National Identity Card			Statement from a Credit Institution		
Irish Residence Permit			Correspondence from an Insurance Company		
Birth Certificate + another document			Other, please specify:		
Current Valid Driving Licence (EU, Schengen or comparable)			Correspondence from a State Agency or Public Body		
Other, please specify:					

Evidence of PPSN	Parent Please ✓	Juvenile Please ✓
P60, P45, P21		
PAYE Notice of Tax Credits		
Tax Free Allowance Certificate		
Payslip		
Official Correspondence from Revenue		
E111 Card		
Medical Card, Drugs Payments Scheme Card		

Application approved and details verified in accordance with Standard Rules by (Membership Committee):

Signature: _____ Print Name: _____ Date: ___ / ___ / _____



EDUCATION LOANS

Parents! We offer a promotional rate on Education Loans which can be used to cover the cost of a number of dreaded expenses.



Back to School costs
(uniforms, books, equipment)



Technology requirements
(iPads, laptops)



College costs
(fees, accomodation, equipment)



End-End Online Loan Process

Take the benefit of our new online loan process. Get your funds sent directly to your bank account - no need to visit a branch.



Reducing Balance Interest

The interest is calculated on the reducing balance. This means that your interest repayments will decrease as your loan amount decreases.



Flexible Repayment Schedule

Choose between weekly, fortnightly or monthly repayments. No extra charges for early repayments.



FREE Loan Protection Insurance*

Get a built-in insurance with Member First Credit Union Education Loan. (Designed to protect your dependents in case of extreme circumstances)



Competitive Interest Rate

The Education Loan with MFCU comes with no hidden costs or charges. You won't need to pay any deposits or lump sum payments.



Quick Loan Approval

We aim to come back to you with a decision within 24 hours of receiving your loan application and supporting paperwork. We approve 98% of all loan applications

Repayment Sample

Loan Purpose	Loan Amount	Interest Rate	Repayment Period	Weekly Repayments	Total Repayment
Back to School Expenses	€2,500	7.99% (8.30% APR)	2 years	€26.03	€2,706.98
iPad / Laptop Purchase	€700	7.99% (8.30% APR)	1 year	€14.02	€728.87
College Costs	€5,000	7.99% (8.30% APR)	1 year	€100.12	€5,206.25

WARNING: If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

Member First
CREDIT UNION

the next generation credit union



(01) 851 3400



www.mfcu.ie



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