

Lewisham Plus Credit Union Limited

The Credit Union is a not-for-profit volunteer-led organisation which exists to benefit you and your fellow members living or working in this locality.

Credit Unions are co-operatives that provide financial services to their Members. They offer a safe and convenient place to save, as well as loans at very reasonable rates of interest. They are owned and controlled by their Members and are driven by an ethos of individual service ... "people helping people".

The Credit Union was established in March 1992 by the churches in Sydenham and Forest Hill for the benefit of the community as a whole. It has grown steadily every year and operates a high street branch in Sydenham and a network of community and school-based local collection points.

How does a Credit Union work?

Members save and repay loans at collection points, by standing order or using convenient PayPoint cards. The Credit Union provides free life insurance on savings and loans, subject to policy limits. Profits are distributed to Members or retained as reserves.

Credit Unions are authorised and regulated by the Financial Services Authority. Savings are protected under the Financial Services Compensation Scheme. If the credit union is unable to resolve a complaint you can take it to the Financial Ombudsman Service.

Who can join Lewisham Plus Credit Union?

Anyone living or working in Lewisham or the Bromley postcodes of SE19, SE20, SE26, BR1 or BR3.

How to open your Credit Union account

Please complete the **Applicant's Information and Section 5** and other relevant sections of this form. Return it to **262 Kirkdale, Sydenham SE26 4RS** with two of the following (which we will return promptly):

Proof of identification - e.g. full UK passport or driving license, statement from bank/building society or DSS benefit book

Proof of residence - e.g. council tax bill, rent card/book, other official document or utility bill less than six months old

Proof of employment - e.g. payslip or contract of employment

Applicant's Information

Membership No:
(For Credit Union use)

To be completed in BLOCK CAPITALS.

Surname:
(Mr/Mrs/Ms/Miss/Dr)

Forenames:

Home Address:

Post Code:

Home Telephone:

Mobile:

National Insurance No.:

Date of Birth:

Employer's Name:
(or School/Voluntary work)
Employer's Address:

Occupation:

I hereby apply for membership of, and agree to abide by the rules of, Lewisham Plus Credit Union Limited and declare that the information given by me on this form is true and correct to the best of my knowledge and belief.

Your Signature:

Date:

There is a one-off membership fee of **£3.00**. You must keep at least **£1.00** in your savings at all times.

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 purpose of credit referencing and debt recovery, for which purpose we hold a Category F consumer credit licence.

Tick if you do not want to receive direct marketing from the Credit Union.

Section 2

Application for Payroll Deduction

To the Payroll Manager of:

Company Name:

Surname:
(Mr/Mrs/Ms/Miss/Dr)

Forenames:

Payroll/Staff No.:

National Insurance No.:

I have joined Lewisham Plus Credit Union Limited and authorise the deduction from my wages / salary of the amount below each week / month as designated.

Please deduct the sum of: (amount in figures and words)

£

per week / month from my wages / salary.

Should I leave my employment, the Wages/Salary Section are authorised to deduct from my final salary or pension any monies still owing to the Credit Union, unless an agreement has been reached with the offices of the Credit Union for its repayment by other means.

Your Signature:

Date:

Approved and Signed:

Date:

Section 3

Methods of saving

Please issue me with:

A pass book for over-the-counter payments.

A PayPoint card, which can be used at over 12,500 locations nationwide, almost 24 hours a day.

Note that the Credit Union passes on to Members the 35p fee charged for each PayPoint card use and makes a charge of £2.00 for replacement PayPoint cards after the first issued.

Section 4

Application for Standard Order Mandate

Bank/Building Society Name:
Address:

Please pay: The Co-operative Bank, Lewisham Branch, for the credit of **Lewisham Plus Credit Union Limited** Account **50305234** • Sort **08-90-29**

The sum of: (amount in figures)
£

The sum of: (amount in words)

Commencing:

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and then every:

--	--	--	--	--	--

Until:
or further notice

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Quoting the Reference (to be inserted by the credit union)
E.g. 0913 JP

This replaces any previous standing order in favour of the beneficiary named above under this reference.

Account holder's Name:

Bank/BS Account Number:

Bank/BS Sort Code:

Account holder's Signature:
Date:

Section 5

Designation of Beneficiary

In the event of my death I nominate the undersigned as the person to whom there shall be transferred such property in the Credit Union as may be mine at the time of my death whether in shares or otherwise.

Nominee:
(Mr/Mrs/Ms/Miss/Dr)

Address of Nominee:

Relationship to Member:

Your Signature:
Date:

Name of Witness:
Witness Address:
Witness Signature:

(The witness shall not be the nominee)

**Phone us on
020 8778 4738
for more information**

Or write to:

The Administrator, Lewisham Plus Credit Union Limited, 262 Kirkdale, London SE26 4RS.

Email: admin@pluscu.co.uk
Web: www.lewishampluscu.co.uk

For Credit Union use only

Identification:

Residence:

Or Employment:

Passbook issued. PayPoint card issued. Documents returned.



Formerly ACTS Credit Union Limited

**Application
to Join
Lewisham Plus
Credit Union Limited**

If you need money fast but find it hard to save, our **Flexi-loan** could be the answer.

Office Hours

Monday to Friday 9.30am to 1.00 pm
Friday evening 7.30pm to 9.00 pm
Saturday morning 10.00am to 12.00 noon
Other times By appointment only.

262 Kirkdale, Sydenham, London SE26 4RS

Tel: 020 8778 4738

Email: admin@pluscu.co.uk www.lewishampluscu.co.uk

Lewisham Plus Credit Union Ltd is a not-for-profit mutual organisation which exists for the benefit of people living or working in south London.

Authorised and Regulated by the FSA No.213588.