

## Save for a Happy Christmas

Leeds Credit Union's Christmas Club Account is a savings account that gives peace of mind by making saving for Christmas easy. You can save as much or as little as you like – and you'll also earn an annual dividend on your savings.

Withdrawals can only be made from your account between 1st November and 24th December. On 25th December your Christmas Club Account will start again for the following year.

Also, just like the major banks, Leeds Credit Union is a member of the Financial Services Compensation Scheme which means that all savers can rest assured that their savings are safe with us.

### \*Financial Services Compensation Scheme information sheet

You can view the FSCS information sheet and exclusions list on our website, or alternatively you can request a copy in branch or by emailing [services@leedscitycreditunion.co.uk](mailto:services@leedscitycreditunion.co.uk).

### \*\*Employee Finance Scheme

It is free for employers to join our Employee Finance Scheme. If you are interested in becoming a scheme member and are not sure if your employer is part of the scheme, please contact us to find out. If your employer is not on board, why not ask them if they would like to join? Find out more at [www.leedscreditunion.co.uk/payroll-services](http://www.leedscreditunion.co.uk/payroll-services).

### Here to help

If you have any queries about completing the form or require any further information, please call Leeds Credit Union on 0113 242 3343 and a member of our team will be happy to help.

### Checking your identity

Money Laundering Regulations require us to check your identity in accordance with General Data Protection Regulation 2018 and the Data Protection Act 1998. We will do this electronically and automatically based on the information that you provide on the application.

However, where automatic verification has not been possible we will ask you to supply two forms of identification, for example a valid passport or a photo driving licence and a recent utility bill with your name and address on it.

If you hold a non-UK passport or were not born in the UK, you must provide evidence of your right to stay, i.e. your visa and residency permit.

Leeds Credit Union reserve the right to confirm your identity electronically in accordance with Money Laundering Regulations. Your original documents may be required as proof to confirm eligibility to live or work in the UK.

The full terms and conditions of this account will be sent to you on the receipt of your application. You will then have a 14-day cancellation period, should you decide to change your mind.

### 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 appropriate FCA permissions.

### 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.

For further information, visit: [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)

### Privacy Policy

We will not sell/pass on any of your details to third parties however, from time to time, we may contact you about other Credit Union accounts or services that we think may be of particular interest to you. If you do not want to receive any such information, please notify us in writing as described in Section 5 Your preferences, overleaf.

Our full, current Privacy Policy is available to view on our website:

[www.leedscreditunion.co.uk/regulatory-information](http://www.leedscreditunion.co.uk/regulatory-information)

If you would like a copy of our Privacy Policy, you can request this by emailing us at:

[services@leedscitycreditunion.co.uk](mailto:services@leedscitycreditunion.co.uk)

or by writing to us at:

Leeds Credit Union, 2nd Floor, Westminster Buildings, 31 New York Street, Leeds, LS2 7DT.

### Please return the completed form to:

Leeds Credit Union, Westminster Buildings, 31 New York Street, Leeds LS2 7DT.

Or you can hand it in at one of our branches, information points or to anyone else officially acting on our behalf, or alternatively you can apply online at:

[www.leedscreditunion.co.uk](http://www.leedscreditunion.co.uk)

Leeds Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority – firm reference number 213369. This information may be checked by visiting [www.fca.org.uk](http://www.fca.org.uk) or [www.bankofengland.co.uk/pru](http://www.bankofengland.co.uk/pru). White Rose Credit Union and Your Loan Shop are trading names of Leeds Credit Union Ltd.



Leeds Credit Union Limited  
2nd Floor, Westminster Buildings, 31 New York Street, Leeds LS2 7DT  
Tel: 0113 242 3343 [services@leedscitycreditunion.co.uk](mailto:services@leedscitycreditunion.co.uk)  
[www.leedscreditunion.co.uk](http://www.leedscreditunion.co.uk)

# Christmas Club Account

Save all year round for a Happy Christmas

OPEN AN ACCOUNT TODAY



[leedscreditunion.co.uk](http://leedscreditunion.co.uk)

For borrowing. For saving. For good.

# CHRISTMAS CLUB ACCOUNT APPLICATION FORM

## How to apply

1. Please complete and sign this form to apply for a Christmas Club Account.
2. Please return the completed form to **Leeds Credit Union, Westminster Buildings, 31 New York Street, Leeds LS2 7DT**. You can also hand it in at one of our branches or information points, a **School Saving Club** at a participating school or anyone else officially acting on our behalf, or apply online at [leedscreditunion.co.uk](http://leedscreditunion.co.uk).
3. Please sign the Declaration Section 6 to allow us to assess your application.

**IMPORTANT:** Please complete in CAPITALS and tick boxes as appropriate, please use BLACK INK ONLY. YOU MUST BE OVER 18 TO APPLY.

## 1. About you

Title: Mr  Mrs  Miss  Ms  Other

Surname:

Forename(s):

Date of birth:   /   /

National Insurance Number:

LCU Membership Number (if applicable):

Where were you born?

UK  EU country  Non-EU country

If unsure, please state the country:

Do you hold a passport for that country:

Yes  No

Is your residence status British Citizen?

Yes  No  UK Travel Documents

Leave to remain: Indefinite  Limited  n/a

If EEA, do you hold a UK Residence Permit issued by the Home Office? Yes  No

Current address:

Postcode:

Length of time at current address:

years  months

Previous address (if less than three years at current address):

Postcode:

Length of time at previous address:

years  months

If the two addresses are less than three years in total, we reserve the right to request further information.

Home telephone:

Work telephone:

Mobile number:

Email address:

## 2. Employment

Employment Status: Employed

Unemployed  Retired  Student

Employment Prohibited  Other

Current Employer:

Current employer's address:

Postcode:

## 3. Your chosen method of saving

Please choose from one of the methods below:

Payroll Deduction (please complete section 7)

Direct Debit (please complete section 8)

Cash at a branch/collection point

Standing Order

I agree to save Total  £

Per week  Per month

in my Christmas Club Account

I would like to enter the Friends of Leeds Credit Union Lottery

(One lottery ticket costs £1 and there is a maximum limit of £10 or 10 lottery tickets per month.)

Please deduct  £  per month from my savings until further notice.

## 4. For your security

If you are a new member, please enter a memorable word or phrase which will be set as your password for security purposes. You can change your Password at any time.

Please be aware that we may ask for proof of your identity in addition to your password before allowing any withdrawals.

## 5. Your preferences

We may contact you by letter, telephone, text message, fax, newsletter, email or any other means of communication about our products and services.

Though some communication is mandatory such as notification of our Annual General Meeting and important account information, you can choose to opt out of receiving marketing information.

Please indicate your preference by ticking one of the boxes below:

I am happy to be sent information or updates relating to other products and services offered by Leeds Credit Union.

I do not wish to be sent any information or updates relating to other products and services offered by Leeds Credit Union.

You can opt in or out of our marketing list at any time by emailing us at: [services@leedscreditunion.co.uk](mailto:services@leedscreditunion.co.uk) or by writing to us at our head office address: **Leeds Credit Union, Westminster Buildings, 31 New York Street, Leeds LS2 7DT**.

## 6. Declaration

I acknowledge receipt of the Financial Services Compensation Scheme information sheet and exclusions list. Please see overleaf.\*

I wish to open a Christmas Club Account and agree to abide by the terms and conditions of this account and Leeds Credit Union.

I declare that the information I have given on this form is, to the best of my knowledge and belief, accurate and full information. I understand that the provision of false information is fraud and that the Credit Union may take appropriate action if I am found to have deliberately provided false or misleading information.

Signed:

SIGNATURE

Date:   /   /

Name:

Where did you hear about Leeds Credit Union?

## 7. Payroll Deduction Order

The Payroll Deduction facility is available to employees of our select employer partnerships. For more details or to check if your employer is already on board, please contact us. Please see overleaf.\*\* Please increase my:

weekly  monthly  payroll deduction

in favour of Leeds Credit Union:

£  from the first available date.

Name:

## 8. Direct Debit Mandate

Instruction to your bank or building society to pay by Direct Debit.

If you have opted to save by Direct Debit, please ensure you complete this section of the form and send to: **Leeds Credit Union, Westminster Buildings, 31 New York Street, Leeds LS2 7DT**.

### PLEASE COMPLETE

This is not part of the instruction to your bank or building society. Please indicate below your preferred date (monthly) or day (weekly):

Monthly  Date (1 to 28 only)

Weekly  Day

Total deduction:

Weekly  Monthly  Amount  £

Deduction reference (to be completed by Leeds Credit Union):

Name and full postal address of your bank or building society:

To: The Manager Bank/Building Society

Address:

Postcode:

**Direct Debit Guarantee** This guarantee should be detached and retained by the Payer

\* This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.  
\* If there are any changes to the amount, date or frequency of your Direct Debit Leeds Credit Union will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Leeds Credit Union to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

\* If an error is made in the payment of your Direct Debit, by Leeds Credit Union or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.  
\* If you receive a refund you are not entitled to, you must pay it back when Leeds Credit Union asks you to.

\* You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

### FOR OFFICE USE ONLY

Membership number  Branch

Documents approved  Set up by

Place of employment:

Pay number:

Signed:

SIGNATURE

Date:   /   /

Name(s) of account holder(s):

Branch Sort Code:

-   -

Bank or Building Society Account Number:

Service User Number:

Reference (to be completed by Leeds Credit Union):

Please pay Leeds Credit Union Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this instruction may remain with Leeds Credit Union and, if so, details will be passed on electronically to my bank/building society.

Signed:

SIGNATURE

Date:   /   /

Banks and building societies may not accept Direct Debit instructions for some types of account.

