

## Making it easy to manage your bills

Leeds Credit Union's Bill Paying Account makes it easy to manage all of your regular bills.

You will need to pay the total weekly or monthly amount from your income, i.e. your wages or benefits, into the Bill Paying Account, and we'll take care of the rest, paying your bills on time, every time, taking away all the worry and stress.

Once the account is set up, you can relax, knowing you won't have to worry about paying the bills yourself.

### A range of accounts and services

We have a range of accounts and services to choose from including personal loans from £250 to £20,000 and savings accounts:

#### Your choice of Savings Accounts

##### Membership Account

- Minimum balance £1
- No minimum savings per month
- Instant access
- Unlimited withdrawals

##### Regular Saver Account

- Minimum balance of £20
- Minimum savings of £20 per month /£5 per week
- Maximum of six withdrawals per year

##### Loyalty Account

- Minimum balance of £1000
- Maximum of one withdrawal per year

##### Christmas Club Account

- No minimum savings per month
- Build a nest egg for Christmas
- Save throughout the year
- Withdrawals in November and December only

#### 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 3 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.

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)

OPEN AN  
ACCOUNT  
TODAY

# Bill Paying Account

## Making it easy to manage your bills



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

For borrowing. For saving. For good.

#### FOR OFFICE USE ONLY

Membership number   
Documents approved

Branch   
Set up by

# BILL PAYING ACCOUNT APPLICATION FORM

## How to apply

1. Please complete and sign this form to apply for a Bill Paying Account.
2. Please return the completed form to: **Leeds Credit Union, Westminster Buildings, 31 New York Street, Leeds LS2 7DT.** Or alternatively hand in at one of our branches, information points or anyone else officially acting on our behalf.
3. Don't forget to sign Section 4 Declaration to allow us to be able 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. Information about your bills

Please fully complete the section below. If any information changes after you have submitted the application form or your Bill Paying Account is in place, you must notify us as soon as possible.

If the amount below is renewable (e.g. an insurance policy), please ensure that you send your renewal notice to us prior to the renewal start date.\*

Description	*Regular payable amount of budget	Frequency	Due date or next bill date	Payee name in full	Payee Sort Code	Payee Account No.	Payee Reference	Payee address (if applicable)
1. Mortgage/Rent	£	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>						
2. Council tax	£	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>						
3. Home insurance	£	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>						
4. Gas	£	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>						
5. Electricity	£	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>						
6. Water	£	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>						
7. Telephone	£	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>						
8. Mobile phone	£	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>						
9. TV licence	£	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>						
10. Satellite/Cable	£	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>						
11. Car insurance	£	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>						
12. Road tax	£	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>						
13. Car repairs	£	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>						
14.	£	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>						
15.	£	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>						
16.	£	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>						
17.	£	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>						

## 2. About you

LCU Membership Number:

Title: Mr  Mrs  Miss  Ms  Other

Surname:

Forename(s):

Date of birth:   /   /

Current address:

Postcode:

Home telephone:

Mobile number:

Email address:

## 3. 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 here 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@leedscitycreditunion.co.uk** or by writing to us at: **Leeds Credit Union, Westminster Buildings, 31 New York Street, Leeds LS2 7DT.**

## 4. Declaration

I have read and agreed to the rules and conditions of the Bill Paying Account as set out opposite. I hereby agree to make deposits in respect of my Bill Paying Account to Leeds Credit Union Limited until otherwise notified and understand that once I pay funds into my Bill Paying Account, I will have no recourse to these funds other than any surplus that may accrue.

I declare that all of the above statements are true and correct.

Signed:

SIGNATURE

Date:   /   /

### FOR OFFICE USE ONLY

Budget estimate for period:

to

Review date:

Sub total  £

Bill Paying Account admin fee  £2

Balance brought forward  £

Total  £

Payments:

Weekly  Monthly  £

## Rules for Bill Paying Accounts

1. Only members of Leeds Credit Union Limited (LCU) will be eligible to open Bill Paying Accounts. Initially members must complete application forms to participate and these forms must be submitted to the Credit Union office. Each financial year thereafter the member will be requested to review their Bill Paying Account.
2. There will be an administration fee of £2 per month for this service which will be incorporated into your Bill Paying Account when it is set up.
3. Members will be required to deposit a minimum of one payment into their Bill Paying Account before items for payment may be presented.
4. The financial year for the individual Bill Paying Account shall commence on the date of the first deposit.
5. Bill Paying Account items that can be catered for are, but not limited to: mortgage/rent, council tax, home insurance, gas, electricity, water, telephone, mobile phone, TV licence, satellite/cable television, car insurance, road tax, car repairs.
6. The calculation of weekly deposits will be based on a 52 week year.
7. There is no overdraft facility attached to this account however, there may be occasions when credit is needed; this will be applied at the discretion of the Credit Union and charged at the rate of 3% per month.
8. Lump sum cash deposits for crediting to any Bill Paying Account item will be accepted at any time.
9. Payments from a member's Bill Paying Account will only be made:
  - (a) in respect of those items indicated on the Bill Paying Account
  - (b) if details of accounts to be paid are received in the office at least one week before payment is due
  - (c) if the member has deposited the required number of payments into their account
  - (d) subject to credit limits (see rule number 8)
  - (e) for renewals after receipt by LCU of the renewals notice.
10. If deposits for Bill Paying Accounts are in arrears, only Bill Paying Accounts with credit balances will have items paid.
11. On the death of the member holding the Bill Paying Account, the Bill Paying Account will be closed and the deficit on the account, if any, will be collected from any other LCU account held by that member. If there still remains a deficit, this will be chargeable to the estate of the deceased member.
12. While every effort is made to pay the member's account not later than the date specified, LCU will not accept liability or be liable for the non-payment of any account or the consequences thereof.
13. The Board of Directors of Leeds Credit Union Limited reserve the right to:
  - (a) change or amend the rules and conditions of operation of the Bill Paying Account.
  - (b) charge or amend the administration fee for the Bill Paying Account.
  - (c) amend the rate of interest charged on overdrawn balances.
14. In the event of a member's regular deposit ending for any reason, then any amount outstanding will become repayable on written demand by LCU at any time, to be effective on the date of posting.
15. In the event of a member's regular deposit ending for any reason, then any amount in credit may be used to offset any monies owed to LCU by the member.
16. Should a member wish to cancel/amend an item or the entire Bill Paying Account, this should be done in writing.