



Dublin (01) 8445187
Shannon (061) 715402
Cork (01) 8445187

Over 50 years, serving our members

Membership Application Form

Join today, for a better tomorrow

Member Services:

- *Loans*
- *Savings*
- *Current Accounts*
- *Electronic Transfers*
- *Online Banking*
- *CU Banking App*
- *Budget Scheme*
- *Travel/Home Insurance*
- *24/7 Phone access*
- *Foreign Exchange*
- *Payroll Deduction*
- *Direct Debits*
- *Standing Orders*

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 info@aviationcu.ie



Registered Office: Cloghran House | Corballis Way | Dublin Airport | Co. Dublin

Shannon Office: Office 4 | Link Corridor | Shannon Airport | Co. Clare

Cork Office : Compass House | Cork Airport | Co. Cork

www.aviationcu.ie

St. Joseph's Irish Airports & Aviation Credit Union is regulated by the Central Bank of Ireland

Credit Union Common Bond - How to Join?

To be eligible to join St. Joseph's Irish Airports & Aviation Credit Union you must be within our Common Bond (the element that all Credit Union members have '*in common*') i.e. satisfy one of the criteria listed below.

The Common Bond is as follows:

- Persons being employed or residing within Dublin, Cork and Shannon airport complexes (the 'Designated Areas');
- All employees (present or future) of companies outside the Designated Areas whose employees were within the Common Bond prior to 29th September 2011;
- Persons having retired from employment within the Designated Areas;
- Persons who are members of the same household as, and are a member of the family of, another person who is a member of the Credit Union and who has a direct Common Bond with those other members;
- All those who are currently members of the Credit Union but who are currently classified as non-qualifying members as under Section 17(4) of the Credit Union Act, 1997 (as amended).

All applicants must be resident within the state.

Getting Started

We require the following to get your Credit Union account activated

1. Completed Membership Form

Fill in all sections on the application form and sign where you see an **X** .
Car Draw is optional.

2. Attach the following:

Proof of Identification

- Current Valid Passport
- Current Valid Driving Licence

Proof of Address (dated within 6 months)

- Utility Bill
- Bank Statement
- Government Dept. document

Proof of PPS No.

- Public Services Card / DPS Card
- Payslip
- P60
- Revenue Documentation

Proof of Common Bond

- Airport Identification (*if applicable*)
- Payslip

Membership Application Form

Please complete all sections in BLOCK CAPITALS



A/C No. OFFICE USE ONLY

Car No. OFFICE USE ONLY

PERSONAL DETAILS

Mr Mrs Miss/Ms Male Female

Name:

Home Address:

Date of Birth:

PPSN:

Marital Status:

Previous Address (if less than 3 years at above)

Nationality:

Daytime Contact No.

Mobile No:

Email address:

EMPLOYMENT DETAILS

Staff No.: Employed Self Employed

Homemaker Retired Unemployed Student Other (Specify)

Employers Name:

Occupation:

Employers Address:

Date Joined: Permanent Full/Part time Temporary Contract

Payment Method: Payroll Deduction Direct Debit Standing Order

FAMILY MEMBERSHIP

Please note you **MUST** reside at the same address as the sponsoring member

Sponsors Name:

Relationship:

Sponsors Account no.:

Sponsors Signature:

ELECTRONIC FUNDS TRANSFER

I would like the facility of Electronic Funds Transfer made available to me, and I give permission for the bank statement supplied to be used as verification of my bank account details.

IBAN:

Bank Name:

BIC:

Account Name:

Bank Address:

 Applicants Signature:

Credit Union Car Draw

Ticket costs
 €1.02 weekly
 €2.03 fortnightly
 €4.41 monthly



Opt-In - I would like to participate in the Car Draw lottery scheme. I agree to be bound by the rules of the scheme below.

X Applicants Signature: _____

CAR DRAW TERMS & CONDITIONS

1. The Car Draw & Lottery Scheme ("the Scheme") is non-profit making and is solely for the benefit of the members of the Scheme. The Scheme is managed in a transparent and clear manner with the appropriate systems and controls in place. It complies with s. 108 of the Credit Union Act 1997 and other applicable legislation; 2. The Scheme is open to all members of St Joseph's Irish Airports & Aviation Credit Union ("the Credit Union") (excluding staff, volunteers, directors & board oversight members) aged 18 years or over, subject to the payment of the relevant subscription; 3. The Scheme will hold a draw each month, on a date as determined by the Credit Union. All draws will be held publicly in one of the Credit Union offices or any other location as determined by the Credit Union. Notice of dates and location of draws will be updated on the Credit Union website; 4. In order to be entered into the draw, members must give their written consent by way of Entry Form. Members must pay a monthly subscription, one month in arrears. It is the responsibility of the member to fund the Scheme by way of any of the Credit Union's multiple forms of payment systems. The amount of the subscription will be set by the Board of Directors ("the board") from time to time. Changes to subscription and Terms & Conditions will be notified "by post or by notice in our branches or by notice on the Credit Union website or by notice through the Credit Union's social media platforms or all or any of these methods"; 5. Members can enter each draw multiple times, provided that the Entry Form is completed & subscription is paid for each entry; 6. The grand prize for each monthly draw will be a car. The make and model of the car will be at the sole discretion of the board. There will be no cash alternative. Further prizes by way of cars and/or cash may be given away each month at the sole discretion of the Credit Union and if the funds of the Scheme permit; 7. All prizes that are supplied to the Credit Union will be subject to any additional terms and conditions of that supplier of the prize. The Credit Union is no way liable for any issue arising out of those terms and conditions or any breach arising therefrom; 8. The first entry drawn at random from all entries received by the closing date will win the grand prize. If there is a runner up prize, the next entry drawn will win the runner up prize; 9. A member of the Management Team will supervise each draw. The decision of the board is final. In the event of unforeseen circumstances, the Credit Union reserves the right to substitute the prize for an alternative of equal or greater value. No correspondence will be entered into; 10. The winners will be notified by post within 28 days of the draw. The winner must claim the prize within 28 days of receipt of notification of the prize. If the prize is unclaimed after this time, it lapses and the Credit Union reserves the right to offer the prize to a substitute winner selected in accordance with these rules; 11. With the winner's consent, their name will be made available to those who request it, in writing, to St Joseph's Irish Airports & Aviation Credit Union, Cloghran House, Corballis Way, Dublin Airport within ten (10) weeks after the draw and enclose a stamped addressed envelope; 12. Members of all draws are recorded & held in the Credit Union office in accordance with applicable Data Protection legislation and regulations; 13. By joining the scheme, all winners will be deemed to have consented to the publishing of their name and address region on the Credit Union's marketing platforms (website/ social media/ newsletters and any other publications made from time to time). The winners may be asked to consent to partake in publicity arising from the draw; 14. By joining the Scheme, all entrants will be deemed to have accepted and be bound by the rules of the Scheme and consent to the transfer of their personal data to the Credit Union for the purposes of the administration of this Scheme and any other purpose to which the entrant has consented; 15. Any tax liabilities arising from the winning of a prize will be the responsibility of the winner of the prize; 16. In the event that a member has accumulated arrears greater than 6 weeks on any Credit Union financial commitment, the member will not be entered into any further draws until the account has been rectified; 17. The Scheme will be conducted by the Credit Union on a breakeven basis. Any surplus as at 30th of September in a particular year will be dispersed by the following 31st of January by way of further draws as determined by the Credit Union. In the event of insufficient support (resulting in insufficient funds) by members of the Credit Union, the Scheme may be suspended or discontinued on reasonable notice to members. In that event, the remaining funds shall only be dispersed to the participants of the Scheme at that time and the method of such dispersal shall be decided by the board; 18. The financial accounts and systems of control governing the Scheme will be audited annually by the Internal Auditors and/or the Statutory Auditor appointed to the Credit Union. The Scheme will be accounted for in accordance with the applicable financial reporting standards; 19. The Board of Directors decision is final in relation to the interpretation and application of these rules and terms and conditions and there will be no appeal; 20. The draw can be terminated, suspended or discontinued at any stage for no reason or any reason that the board deems fit; 21. By entering the Scheme, each entrant agrees to release and hold St. Joseph's Irish Airports & Aviation Credit Union and/or any subsidiary and/or holding companies, their employees, officers, directors, servants, agents and representatives, harmless from any and all losses, damages, rights, claims and actions of any kind including, without limitation, personal injury, death, property damage, either directly or indirectly related to or arising from the Scheme or from acceptance, possession, misuse or use of any prize; 22. These terms and conditions shall be governed by Irish law and the courts of the Republic of Ireland shall have exclusive jurisdiction.

NOMINATION OF BENEFICIARY - I hereby nominate the following:

| NAME | ADDRESS (IF DIFFERENT TO ABOVE) | RELATIONSHIP |
|-------|---------------------------------|--------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |

To become entitled to such property in the Credit Union (whether savings, loans, insurances with the exception of Death Benefit Rider, if applicable, or otherwise), not exceeding the limit of the amount for the time being authorised by law which I may have at the time of my death. Note under section 21 (4) of the Credit Union Act 1997, a nomination shall not be revocable or variable by the will of the nominator or by any codicil to his / her will. Under section 21(6) of the Credit Union Act 1997, the marriage of a member of a Credit Union shall operate as a revocation of any nomination made by him/her before his/her marriage.

X Applicants Signature: _____ Date: _____

X Witness Signature: _____ *Cannot be Nominee* Date: _____

X Witness Print Name: _____

SUPPLEMENTARY MEMBERSHIP APPLICATION INFORMATION - EXPLANATION OF TERMS

Politically Exposed Person' (PEP)

'Politically exposed person' means an individual who is, or has at any time in the preceding 12 months been, entrusted with a prominent public function, including either of the following individuals (but not including any middle ranking or more junior official): **(a)** a specified official; **(b)** a member of the administrative, management or supervisory body of a state-owned enterprise; "specified official" means any of the following officials (including any such officials in an institution of the European Communities or an international body): **(a)** a head of state, head of government, government minister or deputy or assistant government minister; **(b)** a member of a parliament; **(c)** a member of a supreme court, constitutional court or other high level judicial body whose decisions, other than in exceptional circumstances, are not subject to further appeal; **(d)** a member of a court of auditors or of the board of a central bank; **(e)** an ambassador, chargé d'affaires or high-ranking officer in the armed forces. Section 37 (10) of the CJA 2010

'Close Associate'

'In this section 'close associate' of a politically exposed person includes any of the following persons: **(a)** any individual who has joint beneficial ownership of a legal entity or legal arrangement, or any other close business relations, with the politically exposed person; **(b)** any individual who has sole beneficial ownership of a legal entity or legal arrangement set up for the actual benefit of the politically exposed person; Section 37 (10) of the CJA 2010

'Immediate Family Member'

'Immediate family member' of a politically exposed person includes any of the following persons:

(a) any spouse of the politically exposed person; **(b)** any person who is considered to be equivalent to a spouse of the politically exposed person under the national or other law of the place where the person or politically exposed person resides; **(c)** any child of the politically exposed person; **(d)** any spouse of a child of the politically exposed person; **(e)** any person considered to be equivalent to a spouse of a child of the politically exposed person under the national or other law of the place where the person or child resides; **(f)** any parent of the politically exposed person; **(g)** any other family member of the politically exposed person who is of a prescribed class; Section 37 (10) of the CJA 2010 'The Minister may prescribe a class of family member of a politically exposed person, for the purposes of paragraph (g) of the definition of "immediate family member" of a politically exposed person in subsection (10), only if the Minister is satisfied that it would be appropriate for the provisions of this section to be applied in relation to members of the class, having regard to any heightened risk, arising from their close family relationship with the politically exposed person, that such members may be involved in money laundering or terrorist financing'. Section 37 (11) of the CJA 2010

SUPPLEMENTARY MEMBERSHIP DECLARATION

All Credit Unions are obliged to comply with the legislation that Government has enacted to combat money laundering and the financing of terrorism. This legislation is called the 'Criminal Justice (Money Laundering & Terrorist Financing) Act, 2010' and the 'Criminal Justice Act, 2013. In accordance with this legislation we are required to obtain answers from all our members to the following questions. Please tick the relevant boxes below. An explanation of terms is available above. Please tick the relevant box to answer the following questions:

1. Are you a **Politically Exposed Person** as defined in Section 37 (10) of the Criminal Justice (Money Laundering & Terrorist Financing) Act, 2010? Yes No

If Yes, please explain why here: _____

2. Are you the **beneficial owner** of the funds in your account? Yes No

If No, please explain why here: _____

3. What is the purpose of the account? *please tick* Personal Business

4. I will promptly notify the Credit Union of any changes in the information which I have provided and confirm that I will inform the Credit Union in writing of the details of such changes and any other relevant/material information of which I may become aware at any time after the date of this declaration.



Applicants Signature: _____

Date: _____



Witness Signature: _____

Date: _____

Marketing: The use of your details for marketing purposes will depend on the preferences that you express below:

Opt-In (Marketing by email, text message & fax). I consent to the Credit Union informing me of goods or services that may be of interest to me by email, text message or fax from the Credit Union

Opt-Out (other forms of marketing) Please tick the box opposite if you do not want the Credit Union to inform you by phone or letter of goods, services, competitions and/or promotional offers that may be of interest to you that are available from the Credit Union

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

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:



Applicants Signature:

Date:

If you are NOT tax resident in another country, please sign below:

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:



Applicants Signature:

Date:

This information is being sought for the purposes of reporting obligations under the Common Reporting Standard (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 the Data Protection Acts 1988 & 2003. 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, contact Revenue at aeoi@revenue.ie or see <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

Are you or have you been a member of any other Credit Union(s):

Yes

No

List of those Credit Unions:

CONSENT TO USE AND DISCLOSURE/DATA PROTECTION ACTS, 1988 & 2003 & SECTION 71 OF THE CREDIT UNION ACT , 1997

This notice explains what the Credit Union do with your personal data, as defined under the Data Protection Acts 1988 and 2003 (the DPAS).The personal information requested from you is required to enable the Credit Union to effectively provide the benefits of membership to you and our various products and services to you. We will use the information which you have provided 1) to fulfil the benefits of membership and administer our products, accounts and services to you including any loan products or insurance products. 2) For direct marketing purposes, where you have given your permission to do so, to advise you of products or services. 3)To carry out searches (including verifying your identity and/or a credit search) and disclose information to credit reference agencies and other credit unions from whom you have previously obtained a loan for the purpose of assessing applications for credit and credit related services and for on-going credit review. Credit reference agencies will record details of each type of search the Credit Union makes about you whether or not your application succeeds. 4) to place your first name, second name and date of birth on a secure, restricted and encrypted national register of credit union members. This information can be accessed by other credit unions throughout Ireland that you have dealt with previously or which you may have dealings with in the future. 5) To provide your personal details to debt collection agencies and/or third party processors and contractors, who act on behalf of the Credit Union, if it is necessary for the performance of a contract and/or to protect the legitimate interests of Credit Union.

Under the Data Protection Acts you have the right of access to personal information we hold about you on our records on payment of a nominal fee (currently €6.35). If you decide to become a member of the credit union, you consent to the use by the credit union of your personal data as indicated above.

I hereby consent to the processing of my personal data by St. Joseph's Irish Airports and Aviation Credit Union in the manner as set out above and apply for membership of, and agree to abide by the rules of, the above 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 my application form or my membership with the credit union may result in termination of my membership, apart from any other legal sanctions that may apply. I confirm I have received a copy of the Depositor Information Sheet.



Applicants Signature:

Date:

OFFICE USE ONLY

Evidence of Identification

Evidence of Address

Evidence Of PPSN

Form Completed Correctly

Received By:

Date:

Approved By:

Date: