



## Application for Joint Membership to the Pentecostal Credit Union

Membership number (for office use): \_\_\_\_\_

**Please complete in BLOCK CAPITALS and return to:  
The Pentecostal Credit Union Ltd, 15 Oldridge Road, Balham, London SW12 8PL**

General details

### ***First Applicant***

Surname: \_\_\_\_\_ Mr/Mrs/Ms/Miss/Dr/Rev/Other: \_\_\_\_\_

Forename: \_\_\_\_\_

Home address: \_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Home telephone: \_\_\_\_\_ Date of birth: \_\_\_\_\_

Email address: \_\_\_\_\_ Mobile No.: \_\_\_\_\_

Occupation: \_\_\_\_\_ Work telephone: \_\_\_\_\_

### ***Joint Applicant***

Surname: \_\_\_\_\_ Mr/Mrs/Ms/Miss/Dr/Rev/Other: \_\_\_\_\_

Forename: \_\_\_\_\_

Home address: \_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Home telephone: \_\_\_\_\_ Date of birth: \_\_\_\_\_

Email address: \_\_\_\_\_ Mobile No.: \_\_\_\_\_

Occupation: \_\_\_\_\_ Work telephone: \_\_\_\_\_

**Financial compensation scheme Information Sheet (FSCS)**

Please confirm receipt of FSCS information sheet below:

- I have received the FSCS information sheet
- I have not received FSCS information sheet

Affiliated to (Church): \_\_\_\_\_

I accept that membership of the Pentecostal Credit Union means that I will periodically receive information about products and services related to the credit union. This will include (but may not be limited to) the PCU newsletter, information about development workshops, forums, and seminars, events and loan and savings products. If you **do not** wish to receive this information please tick this box

For the purposes of treating all of our customers fairly, you may be contacted by a third party research agency (Acuity) to gain your views of the standard of service that you receive from PCU. This company is approved by us and adheres to the MRS Code of Conduct. If you do not wish to be contacted by this agency please tick here

***We hereby apply for membership of, and agree to abide by the rules of the Pentecostal Credit Union Ltd, and declare that the information given by us on this form is true and correct to the best of our knowledge and belief. False information may render our membership as void.***

First applicant signature: \_\_\_\_\_

Date: \_\_\_\_\_

Joint applicant signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Please note that proof of identity is required, in the form of two passports and utility bills.**

**To help us promote the work of the Pentecostal Credit Union could you please complete the following brief survey.**

Please tick one or more of the following:

**1. I heard about the PCU through :**

- word of mouth
- promotional event
- brochure
- leaflet
- paper advert
- Radio advert
- website
- other \_\_\_\_\_

**2. How best can we communicate with you in future:**

- Letter sent in the post
- Email
- Telephone
- Text Message
- Other \_\_\_\_\_

# Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in The Pentecostal Credit Union are protected by:	the Financial Services Compensation Scheme ("FSCS")
Limit of protection:	£85,000 per depositor per bank / building society / credit union
If you have more eligible deposits at the same credit union:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately.
Reimbursement period in case of credit union's failure:	20 working days.
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact The Pentecostal Credit Union for enquiries relating to your account:	The Pentecostal Credit Union 15 Oldridge Road London SW12 8PL Tel: 0208 673 2542 Email: Info@pcuuk.com
To contact the FSCS for further information on compensation:	<b>Financial Services Compensation Scheme</b> 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information:	<a href="http://www.fscs.org.uk">www.fscs.org.uk</a>

## Additional information

### Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

### Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each

depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000

### Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within seven working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within five working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

#### Other important information

In general, all retail depositors and businesses are covered by

Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

# Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund (unless they are deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium, sized enterprises)
  - public authority, other than a small local authority.

The following are deposits, categories of deposits or other instruments which will no longer be protected from 3 July 2015:

- deposits of a credit union to which the credit union itself is entitled
- deposits which can only be proven by a financial instrument (listed in section C of Annex 1 of Directive 2014/65/EU; for example, transferable securities, money market instruments, units in collective investment undertakings, options, futures, swaps, forward rate agreements and other derivative agreements and contracts for differences) unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which exists in a Member State on 2 July 2014
- deposits of a collective investment scheme which qualifies as a small company (under the Companies Act 1985 or Companies Act 2006)
- deposits of an overseas financial services institution which qualifies as a small company (under the Companies Act 1985 or Companies Act 2006)
- deposits of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company (under the Companies Act 1985 or Companies Act 2006)
  - refer to the FSCS for further information on this category

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)



## POLITICALLY EXPOSED PERSON SELF DECLARATION FORM

Please read the definition below carefully and confirm whether you are / are not a politically exposed person. Also, please confirm whether or not you are / are not a family member or close associate of a politically exposed person.

UK anti-money laundering legislation defines a politically exposed person as a person who holds or has held at any time in the last 12 months a prominent public function including the following:

- Head of state, head of Government, Government minister, deputy or assistant government minister;
- Member of Parliament, including MSPs and AMs;
- Member of a supreme court or other high level judicial body whose decisions, other than in exceptional circumstances, are not subject to further appeal;
- Member of a court of auditors or board of a central bank;
- Ambassador or charge d'affaires;
- High ranking official in the armed forces or senior civil service;
- Member of the administrative, management or supervisory bodies of state owned enterprise;
- Director, deputy director, or board member of an international public organisation

Are you a politically exposed person as defined above? Yes No

If **yes** please list the position(s) that you hold or have held: \_\_\_\_\_

### Family members and close associates

A 'family member' includes:

- a spouse or partner;
- children and their spouses or partners;
- parents;
- brothers and sisters

A close associate includes:

- Individuals with joint beneficial ownership of a legal entity or legal arrangement or other close business relationship with a person
- An individual who has sole beneficial ownership of a legal entity or legal arrangement which is known to have been set up in the benefit of a person.

Are you a family member or close associate of a politically exposed person? Yes No

If **yes** please provide your family member's or close associates':

Full name: \_\_\_\_\_

Position(s): \_\_\_\_\_

Relationship with you: \_\_\_\_\_

If at any time I become a politically exposed person, family member or close associate of a politically exposed person I will inform the credit union.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_