



Application for Junior Saver 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**

JUNIOR SAVER DETAILS

First Name: _____

Last Name: _____

Home address: _____

Home telephone: _____

Date of birth: _____

Email address: _____

Mobile No.: _____

Gender:

- Male
 Female

Are you a member of any other Credit Union within Great Britain? Yes/No
If yes, please give details below:

I regularly attend the following 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 and savings products. If you **do not** wish to receive this information please tick this box

I 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 me on this form is true and correct to the best of my knowledge and belief. False information may render my membership void.

Your signature: _____

Date: _____

To be completed by the Trustee

A Junior Saver must have an adult to act as Trustee to oversee the running of the account

TRUSTEE DETAILS

First Name (Mr/Mrs/Ms/Miss/Dr/Rev/Other.) _____

Last Name: _____

Home address: _____

Home telephone: _____

Date of birth: _____

Email address: _____

Mobile No.: _____

Relationship to Junior Saver: _____

I am the trustee of the above account until the young saver reaches the age of 18 . At that age the account will convert to a full adult saver account to which he/she will have total control including withdrawals as appropriate (see below).

Consent for Withdrawals - Please delete one of the paragraphs below to indicate your approval for withdrawals.

*I give my consent for this Junior Saver to have total control of withdrawals at the age of 16

*I do not give my consent for this Junior Saver to have total control of withdrawals at 16.

I accept that membership of the Pentecostal Credit Union means that the Junior Saver may 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 savings products. If you **do not** wish your Junior Saver to receive this information please tick this box

I confirm that the information I have given is true and accurate. I agree to abide by the rules of The Pentecostal Credit Union.

Trustee signature: _____

Date: _____

Please note that the following documents are required for proof of identity and address:

Junior saver:

- Proof of identity is required, in the form of a passport or birth certificate or full or provisional driving licence

Trustee

- Proof of identity is required in the form of a passport, or full driving licence
- Proof of address is required in the form of a utility bill

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

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
- website
- other _____

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

- Letter sent in the post
- Email
- Telephone
- Text Message
- Other _____

Thank you for completing this application form. We will be in touch soon to confirm your membership. If you have any questions please call us on 0208 673 2542 or email info@pcuuk.com

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:	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
More information:	www.fscs.org.uk

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

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. 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

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