Aviate Credit Union

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

aviatecu

@aviatecu

info@aviatecu.ie

Credit Union Common Bond - How to Join?

To be eligible to join Aviate 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 not those currently classified as non-qualifying members as under Section 17(4) of the Credit Union Act, 1997 (as amended).

Getting Started

We require <u>one</u> from each of the following categories 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 ✗ .
Car Draw is optional.

2. Attach the following:
Proof of Identification
- ☐ **Current Valid Passport**
- ☐ **Current Valid Driving Licence**

3. Proof of Address (dated within 6 months)
- ☐ **Utility Bill**
- ☐ **Bank Statement**
- ☐ **Government Dept. document**

4. Proof of PPS No.
- ☐ **DPS Card**
- ☐ **Payslip**
- ☐ **Revenue Documentation**

5. Proof of Common Bond
- ☐ **Airport Identification** *(if applicable)*
- ☐ **Payslip**

A/C No. OFFICE USE ONLY

Car No. OFFICE USE ONLY

Membership Application Form

Please complete all sections in BLOCK CAPITALS

Aviate Credit Union

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. Photo Identification and Address confirmation must be supplied in respect of 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.

✗ 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 Aviate 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 Aviate 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 Aviate 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.

✗ Applicants Signature: Date:

✗ Witness Signature: Cannot be Nominee Date:

✗ Witness Print Name:

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.

I hereby apply for membership of, and agree to abide by the rules of Aviate Credit Union Limited, and declare that I am not a member of any other Credit Union other than listed as follows:

_____

✗ Applicants Signature: Date:

✗ Witness Signature: Date:

Tax Residency for the purposes of the Common Reporting Standard

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:

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:

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

Our **Deposit Guarantee Scheme & Regulation 76 Information** sheets will be provided upon account setup.

Office Use Only

Evidence of Identification ☐ Evidence of Address ☐ Evidence Of PPSN ☐ Form Completed Correctly ☐

Received By: Date:

Approved By: Date:

Data Protection Statement

This statement describes how we process your personal information when you apply to become a member of Aviate Credit Union. Please take the time to read it carefully. This data protection statement should be read in conjunction with our data protection statement which applies to all our products and services which is available at http://www.aviatecu.ie/.

You have a number of rights in relation to your information including the right to object to processing of your personal information where that processing is carried for our legitimate interests and for direct marketing.

Information about us

The terms "we" and "our" to refer to Aviate Credit Union. We are the data controller of the personal data which you provide to us on this form.

We have appointed a Data Protection Officer (DPO) who is responsible for overseeing questions in relation to this data protection statement and our approach to privacy. The DPO can be contacted at: Data Protection Officer, Aviate Credit Union, Cloghran House, Corballis Way, Dublin Airport, Co Dublin, K67 F3X2

Information we process about you

The information we process about you includes information to identify you, including your contact information; your financial details/ financial circumstances; information about your transactions and use of our products and services; information about you provided by others e.g. your parent or guardian; information which you have consented to us using; and CCTV images at our branches.

The purpose and legal basis for processing your information.

We collect your personal information for a number of purposes and rely on a number of different legal bases to use your personal information.

a) To enter into and perform a contract with you:

Before you can become a member of the credit union we need to collect personal information from you in order to assess your application for membership and enter into a contract of membership with you and provide you with the benefits of membership.

We need to process your personal information in order to manage your accounts, your shares you hold in us, and products you hold with us and to assess your various applications for products and services, such as loans and budget schemes including, where applicable making decisions on your credit worthiness. We may obtain this personal information from you and in some circumstances from third parties.

We may also use your personal information to arrange insurance for you as an insurance intermediary. If you choose to enter into the car draw, we will use your personal information to enter you into the car draw and where you are a winner your name will be published on our website as a winner and on our social media and other digital media channels. In addition under the rules of the car draw your name will be provided to other entrants on request, within a certain period.

b) To comply with our legal obligations

We are required to process your personal information to comply with certain legal obligations to which we are subject, including:

To meet our obligations under the Credit Union Act 1997 (as amended) and other financial services legislation and codes of practice. This may involve sharing your personal information with the Central Bank, where we are required to do so and contacting you about various matters as required under the Credit Union Act 1997 (as amended) such as annual general meetings and election of officers.

Providing information to an gardai siochana, the Revenue Commissioners, the Central Bank and other enforcement agencies under various pieces of legislation to which we are subject.

To verify your personal information provided to us and to meet our legal and compliance obligations, including detecting and preventing money laundering, tax avoidance, finance of terrorism

To supply information to the Central Credit Register as required by law.

c) For our legitimate business interests

Where we process your information for our legitimate interests, we ensure that there is a fair balance between our legitimate interest and your fundamental rights and freedoms.

We may use your personal information to manage our everyday business needs, including accounting, internal reporting needs, and market research, to progress and respond to legal claims, to ensure appropriate IT security and to prevent fraud, in our legitimate interest. Our legitimate interest is the effective management of our business.

We may use your personal information to assess your creditworthiness prior to providing any funds to you by way of a loan overdraft facility or otherwise, in our legitimate interest. Our legitimate interest is to ensure financial stability of the credit union.

We may use your personal information for direct marketing purposes to advise you of products and service we feel may interest you in our legitimate interest. Our legitimate interest is to connect with our members and to inform our members of various products and services which we provide. You can opt out of the receipt of direct marketing at any time.

d)With your consent

We sometimes process sensitive personal information, such as information concerning your health when you apply for certain products or services. Where we do so we will obtain your explicit consent, This consent can by withdrawn at any time by using the contact details of the DPO set out above.

Where you consent, we will provide access to others, who you authorise, to have access to your account. This consent can be withdrawn at any time.

Failure to provide information

Where we need to collect personal data by law, or under the terms of a contract with you and you fail to provide that data when requested we may not be able to perform the contract we have or are trying to enter in to with you (for example we require certain information from you in order to fulfil our requirements under both Irish and European Anti-Money Laundering Legislation before we can allow you to become a member of the Credit Union. As such we may not be able to complete your application for membership with us but we will notify you of this at the time if this is the case.)

Your information and Third Party Service Providers

Third Party Service Providers: We may share your personal information with third party service providers that perform services and functions at our direction and on our behalf such as our accountants, IT service providers, printers, debt collection agencies, valuers, lawyers and other business advisors, marketing companies who carry out marketing campaigns on our behalf and providers of security and administrative services.

Potential sale or merger of the Credit Union: we may also transfer your personal information to companies we plan to merge with or be acquired by.
An Garda Síochána, government bodies, the Central Bank or other government officials: we may share your personal information with an Gardaí, or other government bodies or agencies including but not limited to the Central Bank and the Revenue Commissioners, where required to do so by law.
Credit referencing agencies; we may disclose your information to credit referencing agencies for the purposes of carrying out a credit history check. We also provide these agencies with details regarding products and services you have with us and your repayment records.
The Central Credit Register; we may transfer your personal information to the Central Credit Register. This is a centralised system that collects and stores information about your loans and budget account. We will provide information about your products and services and details of your repayment history.
Vehicle Provider: Where you win the car draw we will provide your name and contact details to the provider of the vehicle who will contact you directly.
Third Parties: We may provide your information to third parties to facilitate transactions at your request, such as to make payments to third parties, to obtain foreign currency from our foreign currency provider (who may contact you to advise that your foreign currency is ready for collection) to arrange insurance for you in our capacity as an insurance intermediary. We may also provide information to any third party at your request.
ECCU: Where your loan is insured through ECCU we will provide your personal information to ECCU.

Storage Periods

We will retain your personal information for the purpose of satisfying any legal, accounting or reporting requirements. We may hold your personal information for a period of seven years from the date of completion of any contract with you, by reference to the statute of limitations for a legal claim under contract. We may hold your personal information for longer if required to do so by law.

Transfers outside the European Economic Area

We may transfer your personal data outside the European Economic Area. These countries do not always afford an equivalent level of privacy protection and in such circumstances we take specific steps, in accordance with data protection law and to protect your personal information. In particular, for transfers of personal data, outside the EEA where there is no adequacy decision by the European Commission we may rely on contractual protection approved by the European Commission.

How we use Automated Processing

We may analyse your personal information by automated means to make assessments on your creditworthiness and repayment capacity when you apply for a product or service. We will use this analysis to assist us in making a decision on whether to provide you with credit such as a loan or overdraft facility. We do not make decisions solely based on automated processes.
We may also use automated processing to assist in compliance with our legal obligations in connection with prevention of, money laundering, fraud and terrorist financing.

Your Rights.

You have several rights under data protection law in relation to how we use your personal information. You have the right, free of charge, to;

1. Request a copy of the personal information we hold about you.
2. Rectify any inaccurate personal data we hold about you.
3. Erase personal information we hold about you.
4. Restriction of processing of your personal information.
5. Object our use of your personal information for our legitimate interests, including profiling.
6. Receive your personal information in a structured commonly used and machine readable format, and to have that data transmitted to another data controller.
7. Where the processing is based on consent, the right to withdraw consent.
8. Object to us processing your information for direct marketing at any stage.

These rights are in some circumstances limited by data protection legislation. If you wish to exercise any of these rights please contact us using the contact details contained in this form. We will endeavour to respond to your request within a month. If we are unable to deal with your request within a month we may extend this period by a further period of two months and we will explain why.

You also have the right to lodge a complaint to the Office of the Data Protection Commission. Please see www.dataprotection.ie

Opting out of direct marketing

If you do not wish to hear from us about goods or services, that may be of interest to you please **tick here** ☐ or alternatively, select your preferred method of communication: **Post** ☐ **Text** ☐ **Phone** ☐ **Email** ☐

E-Notices

I consent to receive Newsletters, Promotional Information, Competitions & Prize Draw notices, Special/Extraordinary/Annual General Meeting Notices, Transfer of Engagements Section 130 Notices, other regulatory notices which may occur from time to time by email to the above address. ☐

You have the right to opt out of the receipt of direct marketing at any time by contacting us at the details set out above or by following any unsubscribe link in any email we send you.

I confirm that I have read and understood this data protection statement

✗ Applicants Signature: Date: