

Membership Application Form

Account No.

Required documents for membership

Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts 2010 to 2021, we are obliged to establish and verify the identity of our members. To enable us to fulfil this obligation, we require an **original or certified*** copy of the following please:

- 1 **Photo Identity** (Employer ID is not acceptable) Passport or Driver's licence*
- 2 **Proof of place of residence**, Utility bill or Bank account statement (no more than 6 months old)*
- 3 **Proof of PPSN** (Medical card, GP Visit Card, European health card, P21, PAYE Tax Cert. *We cannot accept Public Service Cards*)
- 4 **Proof of Common Bond, Airport ID or Payslip** if this is how you qualify

* certified means the copy is signed and stamped by a staff member or volunteer of Aviate Credit Union Ltd, a member of an Garda Síochána, a solicitor, an accountant or a GP.

Section A Personal Information (BLOCK CAPITALS PLEASE)

Title ☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms.

Name

Date of Birth

Country of Birth

Nationality

PPS Number

Address

Eircode

Years at address

Mobile Number

Home Phone No.

Email Address

Are you a member of another credit union? ☐ Yes ☐ No If yes, where?

Marital Status ☐ Single ☐ Married ☐ Civil Part. ☐ Divorced ☐ Separated ☐ Widowed

Employment Status ☐ Permanent ☐ Probation ☐ Temporary ☐ Self-Employed ☐ Homemaker ☐ Student
☐ Retired ☐ Unemployed ☐ Fixed Term Contract ☐ Part time - No. of hours: per week

Occupation

Continued overleaf →

Section A **Personal information** continued

Employer										
Staff No. (for AIRPORT employees only)										
Employer Address										
Employment Start Date			-			-				
Payment method	<input type="radio"/> Payroll <input type="radio"/> Direct Debit <input type="radio"/> Other									
How do you qualify to become a member?										
<input type="radio"/> Work in Area										
<input type="radio"/> Live in Area - check our website for details our common bond										
<input type="radio"/> Family member*										
*Family member										
This section is only required if you are joining through a family member. Proof of Address & ID will be required for your Family member.										
Sponsor Name										
Relationship with Applicant										
Sponsor Contact Number										
Sponsor account number										
Sponsor Signature										

Bank Details

I would like the facility of Electronic Funds Transfer (EFT) made available to me, using the bank details provided below:

Bank Name											Branch										
Address																					
Account Name																					
BIC																					
IBAN																					

Section B **Supplementary Information**

Please complete all 4 questions below:

The reason I am opening an account is for savings/current/loan account for personal use only.

☐ Yes, the above statement is true

Source of wealth - where will the funds lodged to this account come from? (e.g. salary/pension/social welfare)

☐ Salary ☐ Pension ☐ Social Welfare Other:

Are you the beneficial owner of this account? - a beneficial owner is a person who owns or controls more than 25% of the funds in the account (e.g. self)

☐ Yes ☐ No*

*If no:

Are you a Politically Exposed Person (PEP) as defined in Section 37 (10) of the Criminal Justice (Money Laundering and Terrorist Financing) Act, 2010?**

☐ Yes ☐ No

If 'Yes', please explain why here:

** A PEP is an individual, or an immediate family member, or a close associate of an individual who has held a prominent public function at any time in the preceding 12 months.

Signature

Section C **Tax Compliance** (BLOCK CAPITALS PLEASE)

In accordance with the Common Reporting Standard (CRS), as provided for by Section 891F of the Taxes Consolidation Act 1997, Aviate Credit Union Ltd is required to report information to the Revenue Commissioners, which may be exchanged securely with another Competent Tax Authority in your jurisdiction of tax residence. The information required to be reported under the CRS includes name, address, TIN, account number, account balance and payments on the account. Only data that is legally required to be reported will be provided to the Revenue Commissioners. Please note, Aviate Credit Union Ltd does not provide tax advice and will not be liable for any errors contained in the self-certification form.

For more information see www.Aviate.ie/common-reporting-standard or Exchange of information (revenue.ie).

If you are tax resident outside of Ireland, please provide your Tax Information Number (TIN)

In what country(ies) are you a tax resident?

Tax Information Number

Tax Information Number

Section D **Declarations**

I hereby apply for membership and I agree to abide by the rules and the decisions of the Board of Directions of Aviate Credit Union Ltd. I declare that the information given by me on this form is true and correct to the best of my knowledge and that if any information on this form changes, including my tax residency, I will inform Aviate Credit Union Ltd without delay. I also confirm I have read and understood the European Communities (Payment Services) Regulations 2018 (The 'Regulations') Framework Contract and associated information available, which is provided with this form.

Signature

Date

- -

Section E Data Protection & Communications

Data Protection and Data Privacy Statement

The details provided in this application form together with any other information that is furnished to us in connection with this application will be retained and processed by Aviate Credit Union Ltd. in accordance with our Data Privacy notice. Please take time to read this document which is available to you below in section G or link in website <https://www.aviatecu.ie> or in any of our branches

You have choices as to how and when we communicate with you which are outlined below:

Notice of Aviate Credit Union AGM

When we have a valid email address on file for you, Aviate Credit Union will send the AGM notice to you via email. If you would like this document by post, please tick here:

☐

For Preferred Method of Contact

Aviate Credit Union will need to contact you from time to time for the purpose of delivery of services. Where we have a valid email address on file for you, we will communicate you via email. If you would prefer another method e.g. Post, please specify here:

Marketing communications

We will only communicate when it is relevant and we will not communicate any third-party offers to you. You can opt in below and you will also be able to opt-out at any time from receiving these emails.

☐

I wish to opt-in for receiving Marketing communications from Aviate Credit Union by:

☐

Post

☐

Email

☐

Text

Section F Account Nomination

I hereby nominate the following:

Title ☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms.

Name

Address

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

Applicant Signature

Date

Witness Signature*

Date

* Witness cannot be nominee

NOTE: As the person(s) who shall receive my Credit Union property following my death. Property includes shares, other accounts containing credit balances, and insurance proceeds (net of any outstanding loans). The maximum amount that can be paid to the nominee(s) is currently €23,000. We will require Grant of Probate to release the balance of funds to the estate.



Join our PRIZE DRAW



* subject to change

As a member of Aviate Credit Union Ltd., I would like to participate in the lottery scheme. I agree to be bound by the rules of the scheme (see reverse).

Ticket No.
(Office use Only)

Name	<input type="text"/>
Credit Union account no.	<input type="text"/>
Payment Method (please choose one)	<input type="radio"/> Payroll <input type="radio"/> Direct Debit <input type="radio"/> Other

Signature	<input type="text"/>
Date	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Prize Draw & Lottery Scheme Terms & Conditions

1. The Prize 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 cash and/or further prizes at the sole discretion of the Board of the Credit Union. The value of the prizes to be given away each month will be at the sole discretion of the board of the Credit Union and will be dependent on the funds of the Scheme.
7. The Board of Directors, Staff and Volunteers of the Credit Union will not be liable for any defects or otherwise found in a prize supplied under a draw.
8. 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.
9. 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.
10. A member of the Management Team will supervise each draw. The decision of the board is final. In the

Prize Draw Terms & Conditions continued

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.

11. 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.
12. In the event of a deceased member winning any prize in the draw in order to win that prize, the member must have been alive at the time the draw takes place. If the aforementioned conditions are met, then the prize will be awarded to this deceased member, and the proceeds will be passed to their estate (provided the member satisfied all terms and conditions of the draw). If the member is deceased when the draw takes place then the draw will be deemed void, and another draw will take place. If this situation arises, the subscription fee will be refunded to the deceased member's account.
13. 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.
14. Members of all draws are recorded & held in the Credit Union office in accordance with applicable Data Protection legislation and regulations.
15. 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.
16. 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.
17. Any tax liabilities arising from the winning of a prize will be the responsibility of the winner of the prize.
18. 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.
19. 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.
20. 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.
21. 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.
22. The draw can be terminated, suspended or discontinued at any stage for no reason or any reason that the board deems fit.
23. 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.
24. These terms and conditions shall be governed by Irish law and the courts of the Republic of Ireland shall have exclusive jurisdiction.

Section G Data Protection

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

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 prize draw, we will use your personal information to enter you into the prize 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 prize 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 síochána, 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 be 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 prize 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

Section H Deposit Guarantee Scheme

Basic information about the protection of your eligible deposits

Eligible deposits in Aviate Credit Union Ltd are protected by	The Deposit Guarantee Scheme ("DGS") ¹
Limit of protection	€100,000 per depositor per credit institution ²
If you have more eligible deposits at the same credit institution	All your eligible deposits at the same credit institution are 'aggregated' and the total is subject to the limit of €100,000 ²
If you have a joint account with other person(s)	The limit of €100,000 applies to each depositor separately ³
Reimbursement period in case of credit institution's failure	10 working days ⁴
Currency of reimbursement	Euro or, for branches of Irish banks operating in another member state of the EEA, the currency of that member state.
To contact Aviate Credit Union Ltd for enquiries relating to your account	Aviate Credit Union Ltd, Cloghran House, Corballis Way, Dublin Airport, Co Dublin. Tel: 01 8445187
To contact the DGS for further information on compensation:	Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1 Tel: 0818 681 681 Email: info@depositguarantee.ie
More information	www.depositguarantee.ie

1 Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory deposit guarantee scheme. If insolvency should occur, your eligible deposits would be repaid up to €100,000.

2 General limit of protection

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the DGS. This repayment covers at maximum €100,000 per person per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

3 Limit of protection for joint accounts

In case of joint accounts, the limit of €100,000 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 €100,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above €100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are

eligible deposits relating to certain events which include:

- (a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- (b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits;
- (c) the depositor's marriage, judicial separation, dissolution of civil partnership, and divorce;
- (d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person's death or a legacy or distribution from the estate of a deceased person.

More information can be obtained at www.depositguarantee.ie

4 Reimbursement

The responsible deposit guarantee scheme is Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1.
Tel: 0818 681 681. Email: info@depositguarantee.ie.
Website: www.depositguarantee.ie.

It will repay your eligible deposits (up to €100,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December

2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 days from 1 January 2024 onwards, save where specific exceptions apply.

Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will only be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme.

Other important information

In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.

Section I **The European Union (Payment Services) Regulations 2018 (the “Regulations”)**

Central Bank of Ireland	New Wapping Street, North Wall Quay, Dublin 1 Telephone: +353 1 224 6000 Website: www.centralbank.ie
Aviate Credit Union	Aviate Credit Union Ltd, Cloghran House, Corballis Way, Dublin Airport, Co Dublin. Tel: 01 8445187 Business hours: Mon - Fri 10am - 4pm Register No.: 200CU Sub Offices: Shannon Airport, Co Clare T: +353 61 529322 Business hours: Wed - Fri 9am - 4pm

Your Account

The following is a description of the main characteristics of the account and payment services available on the account:

Lodging and withdrawing funds; Transferring funds internally to other accounts; Acceptance of funds transferred into a members account by Standing Order, direct debit, electronic fund transfer, debit card payments; Transferring funds out of a members account on foot of a Standing Order, direct debit, electronic fund transfer; Transferring funds out of a members Budget account on foot of a Bill Payment order or utility DD; Transacting business online or via our app.

1. Giving an order for payment from your account

When you give us an order to make a payment from your account, we will need you to provide us with the details of the beneficiary of the payment (i.e. their iban and bic, together with any relevant identification details for the payment service provider ('PSP') with which they hold their account). Depending on how you place your order with us (i.e. online, in our offices, by telephone etc) we may also need you verify that order by signature, by use

of a password, or by use of a PIN, depending on the type of account that you hold. All of this information, taken together, is known as the 'unique identifier' that you must give us. In giving us that unique identifier, you will be consenting to our execution of that order for you. You cannot withdraw that consent after you have given it to us. However, if the order is for a direct debit to be taken from your account, you can revoke that order and your consent by notice to the beneficiary of that direct debit up to close of business on the business day before the funds are to be debited from your account. If the order is for a standing order to be taken from your account, you can revoke that order and your consent by telephoning us or calling into our offices up to close of business on the Business Day before the funds are to be debited from your account. In exceptional cases, we may allow you to withdraw your consent after the times specified above, but our specific agreement will be required and we will not be obliged to do this.

2. Cut-off times

When we are given an order in relation to a payment on your account, we must be given that order before 11.30

am. on one of our Business Days. If we are given that order after that time, we will be deemed to have received that order on our next following Business Day. If we agree with you that an order is to be executed on a particular Business Day, then we will be deemed to have received that order on that particular Business Day.

3. Execution times

We confirm that we have up to the end of the first Business Day following the date of deemed receipt under 2 above to so credit that amount. If the order is initiated by paper, we will have an extra Business Day to do this.

4. Spending limits and payment instruments

If we give you a payment instrument on your account (i.e. a card with a PIN number, or use of online banking with a password etc), you may separately agree spending limits with us for use of a particular payment instrument. If we give you such a payment instrument for your account, you must, as soon as you receive it, take all reasonable steps to keep personalised security credentials safe. If the payment instrument is lost, stolen, misappropriated or used in an unauthorised manner, you should notify us by telephone call immediately at 018445157 or calling into our offices.

We reserve the right to block your use of a payment instrument for any of the following reasons:

- (a) the security of the payment instrument;
- (b) if we suspect that it is, or has been, used in an unauthorised or fraudulent manner;
- (c) if the payment instrument is connected with the provision by us of credit to you) a significantly increased risk that you may be unable to fulfil your obligations to pay; and
- (d) our legal or regulatory obligations, including our national or European Union obligations.

If we block your use of a payment instrument, we will tell you about it (and the reasons for it) by telephone, email or letter unless giving you that information would compromise our security or would be prohibited by law. You may request that we unblock the payment instrument and we will do so, or replace the payment instrument, once the reason for blocking no longer exists.

5. Charges

We only levy a limited number of charges in connection with the accounts that we offer. Details of these charges are available in our offices and on our website. These charges are incorporated by reference into this Regulation 76 Information.

6. Interest rates

If an interest rate applies to your account, you are told this when you open your account and that interest rate is incorporated by reference into this framework contract. Interest Rates are variable and we reserve the right to change these rates upwards or downwards as the Board determines without notice as per Section 78 (5) of S.I. No. 6 2018 but shall not at any time exceed one per cent per month on the amount of the loan outstanding at that time as per Section 38(1)(a) of the Credit Union Act 1997 (as amended). You can obtain confirmation of that interest rate by contacting us as set out above.

7. Exchange rates

If any payment on your account (including a withdrawal by you from your account) involves a currency conversion being made by us, we will use a reference exchange rate given to us by our bank or by Fexco (the 'reference exchange rate'). The reference exchange rate will change daily and this is the basis on which we will calculate the actual exchange rate. On the date on which we effect the currency conversion, we will take the reference exchange rate that applies on that date. Exchange rates may change without notice as per Section 78 (5) of S.I. No. 6 2018. You can find out changes to the reference exchange rate by contacting us as set out above.

If a cheque or draft is lodged to your account, which involves a currency conversion being made by us, the cheque or draft will be presented to our bank on a collection basis. This is where we request irrevocable/final payment of funds and the account will only be credited when we are in receipt of same. Any transactions involving a currency conversion are subject to variable exchange rates and so the exchange rate used is the prevailing exchange rate on the date of receipt of funds, not the date the cheque or draft is received by us or sent for collection. Therefore, once the transaction has been initiated with us, the process becomes irrevocable. We are not liable for any loss you may suffer or any expense you may incur through the fluctuation of exchange rates. The bank may charge a fee for this service also, for which you will be responsible. We will remit the amount to you allowed by our bank in the conversion of funds to Euro.

8. Giving you information

If we need to communicate with you, give you information or notice of any matters relating to this Framework Contract, we will do so in writing, by phone or email unless we state otherwise herein. Such information or notice will be given to you promptly upon the requirement to do so arising. You may request that we provide or make available to you, certain information (prescribed by law) relating to individual payment transactions executed on your account at least once a month and free of charge, in a manner that allows you to store and reproduce the information unchanged.

9. Copy Framework Contract

For as long as you hold this account with us, you have the right to receive, at any time and on request by you, a copy of this Framework Contract on paper or, if possible, by secure email.

10. Unauthorised transactions

If you become aware of a transaction on your account that is unauthorised or incorrectly executed, or if your payment instrument is lost, stolen or misappropriated, you must tell us without undue delay and, in any event, within thirteen months of such a transaction being debited from your account. You will be entitled to rectification from us if that transaction was unauthorised or incorrectly executed. If the transaction was unauthorised, we will refund the amount of it to you and, if necessary, restore your account to the state that it would have been in if the unauthorised transaction had not taken place provided that:

- (a) you will bear the loss of an unauthorised transaction on your account, up to a total of €50, if the unauthorised

transaction resulted from the use of a lost, stolen or misappropriated payment instrument unless (i) the loss, theft or misappropriation was not detectable to you prior to the payment and you have not acted fraudulently, or (ii) the loss was caused by actions or lack of action by us or any of our employees, agents or third parties acting on our behalf.

- (b) you will bear all losses relating to an unauthorised transaction on your account if you incurred those losses by acting fraudulently or by failing, intentionally or with gross negligence, or if you failed to take all reasonable steps to keep the payment instrument and personalised security credentials safe, to use the payment instrument in accordance with any terms that we tell you are applicable to it, and to notify us without undue delay of it being lost, stolen, misappropriated or used in an unauthorised manner;
- (c) so long as you have not acted fraudulently you will not bear any financial consequences resulting from the use of a lost, stolen or misappropriated payment instrument once you have notified us in accordance with this Framework Contract that it has been lost, stolen or misappropriated;
- (d) if we have not required strong customer authentication, in accordance with applicable legal or regulatory standards, you will not bear any financial losses unless you have acted fraudulently.

11. Refunds of direct debits

If a direct debit is taken from your account but:

- (a) your direct debit authorisation did not specify the exact amount of the payment; and
- (b) the amount of the payment exceeded the amount you could reasonably have expected taking into account your previous spending patterns, this Framework Contract and other relevant circumstances; and
- (c) you give us such factual information as we may require; and
- (d) you did not give us consent in advance to the direct debit being taken from your account; and
- (e) neither we nor the beneficiary of the direct debit made information available to you about the transaction at least four weeks before the debit date, then you may request a refund from us of that direct debit for an eight week period following the debit date. We will then have ten Business Days to refund you, or give you reasons for our refusal to refund you and that your right to refer the matter to the FSO, see clause 17 below for further details.

12. Unique identifier

If you give us an order to make a payment from your account and we execute it in accordance with the correct unique identifier, we will be taken to have executed it correctly as regards the beneficiary of that order. If you give us an incorrect unique identifier, we will not be liable for the non-execution, or defective execution, of the order. We will, however, make reasonable efforts to recover the funds involved.

13. Our liability if you make a payment out of your account

If you give us an order to make a payment from your account, we are liable to you for its correct execution unless we can prove to you (and if necessary to the beneficiary's PSP) that the beneficiary's PSP received

the payment. If we are so liable to you for a defective or incorrectly executed order, we will refund the amount of it to you and, if applicable, restore your account to the state that it would have been in if the defective or incorrect transaction had not taken place. Irrespective of whether we are liable to you or not in these circumstances, we will try to trace the transaction and notify you of the outcome. If we refuse to execute a payment transaction we will provide the reasons to you and the procedure for correcting any factual mistakes that may have led to the refusal unless prohibited by law or regulatory requirements.

14. Our liability if you receive a payment in to your account

If the payer's PSP can prove that we received the payment for you, then we will be liable to you. If we are liable to you, we will immediately place the amount of the transaction at your disposal and credit the amount to your account. If you have arranged for a direct debit to be paid into your account, we will be liable to transmit that order to the payer's PSP. We will ensure that the amount of the transaction is at your disposal immediately after it is credited to our account. If we are not liable as set out above, the payer's PSP will be liable to the payer for the transaction. Regardless of whether we are liable or not, we will immediately try to trace the transaction and notify you of the outcome.

15. Duration, changes and termination

Your contract with us, as detailed in this Framework Contract, is of indefinite duration. If we want to change any part of the information provided herein which is required by Regulation 76, we will give you at least two months' written notice of the proposed change where required by law to do so. If you do not notify us within that two-month period that you do not accept the proposed change, you will be deemed to have accepted it. If you do not want to accept the proposed change, you must notify us in writing and you will be allowed to terminate your contract with us in relation to the account to which this Framework Contract relates immediately and without charge before the end of that two-month period. If we change an interest rate or an exchange rate in a way that is more favourable to you, we have the right to apply that change immediately and write to you soon afterwards confirming that change. We can change an exchange rate immediately and without notice if that change is based upon the reference exchange rate agreed in this Framework Contract. You may terminate your contract with us in relation to the account to which this Framework Contract relates on one month's notice in writing. We may terminate our contract with you in relation to the account to which this Framework Contract relates on giving you two months' notice in writing.

16. Governing law and language

This Framework Contract shall be governed by and construed in accordance with the laws of Ireland, and all communication between us and you during our contractual relationship shall be conducted in English.

17. Redress

If you have a complaint in relation to the matters governed by this Framework Contract you can write to us and we will deal with your complaint in accordance with our

obligations under the Regulations. If you are not satisfied with the outcome of this internal process, you may refer your complaint to the Financial Services Ombudsman.

Contact details are as follows:

Financial Services Ombudsman Bureau,

3rd Floor, Lincoln House,

Lincoln Place,

Dublin 2

Lo-call: 1890662090, Tel:(01)6620699, Fax:(01)6620890,

E-mail: enquiries@financialombudsman.ie.

18. Consent

By maintaining and/or carrying out transactions on this account, you explicitly consent to us accessing, processing and retaining personal data necessary for the provision of these payment services.

19. Current Accounts

This document relates to the credit unions provision of payment services, excluding current accounts, the terms of which are separate and available on the credit union website.

Section Checklist

Please check and tick off the list below to ensure you have everything completed:

- ☐ Photo ID and Proof of Address (we cannot accept mobile phone bills, TV licence or hospital letters/bills.)
- ☐ Signed all sections where applicable
- ☐ Reviewed attached the Deposit Guarantee Scheme form and Data Privacy Statement
- ☐ Copy of work ID or payslip confirming you are in the Common Bond - if that is how you qualify
- ☐ Proof of PPSN has been provided (we cannot accept Public Service Cards as proof of your PPS)
- ☐ Payment method received

Office Use Only

Member No.		Checked By	
Opened By		Date	
Date			
ID & Proof of Address originally sighted.	<input type="radio"/> Yes <input type="radio"/> No	Scanned to membership department	<input type="radio"/> Yes <input type="radio"/> No



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