

PERSONAL DETAILS

Male Female Name: Home Address: Date of Birth: PPSN: Nationality: Previous Address (if less than 3 years at above) Daytime Contact No. Contact No: Email Address:

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:

PARENT/GUARDIAN DETAILS

I/We can confirm that the given information is correct. I/We agree that only the parent/guardian(s) named below shall be permitted to withdraw from the account at any time and that I/We will notify the credit union of any changes to this in the future.

Parent/Guardian 1

Can Withdraw
(please tick)

Parent/Guardian 2

Can Withdraw
(please tick)

Print Name

Print Name

Signature

Signature

We require **ONE** from each of the following categories to get your Credit Union account activated

1. Proof of Identification (Minor)

 Current Valid Passport (optional) Birth Certificate (mandatory)

2. Proof of Identification (**Both Parent/Guardian(s)**)

 Current Valid Passport Current Valid Driving Licence

3. Proof of Address (**Both Parent/Guardian(s)**) (dated within 6 months)

 Utility Bill Bank Statement Government Dept. document

4. Proof of PPS No. (Minor)

 DPS Card Department of Social Protection Documents

ACCOUNTS FOR MINORS

A minor is a child under 16 years of age. Regardless, when an account is set up for a minor, the child is a member once the application has been approved and there is €5 in the account.

SETUP OF A MINORS ACCOUNT

Accounts for children under 16 years of age may be setup by an adult relative (the sponsor) provided both parties are in the common bond of the credit union i.e. residing at the same address. Identification requirements are listed on the previous page.

The sponsor should be advised that:

- They may contribute to the child's account but may NOT withdraw.
- The account is the property of the child and only the child, or a parent/guardian has the right to withdraw from the account.

A parent may change the address of the child's account by written request and on the provision of:

- A Birth Certificate of the child showing the parent(s) of the child
- Photo identification and Address Identification
- The address of the child [if different as the parent identified above]

Copies of all documentation will be retained with the application. The parent/guardian(s) names will be recorded on the account of the child by way of information as to who may withdraw from the account.

WITHDRAWALS

A Minor has right of withdrawal from his/her account at any time once s(he) has reached the right of signature (7 years of age)

- Until the child has reached the right of signature, the parent may withdraw monies from the child's account at any time.
- A share withdrawal form must be completed and the 'Minor Section' must be signed.
- Full identification of the parent is required at time of withdrawal.
- When the child has reached the right of signature, the child must be present and sign a withdrawal form. The parent is also required to sign the withdrawal form 'Minor Section'.

TAX RESIDENCY FOR THE PURPOSES OF THE COMMON REPORTING STANDARD

If you are tax resident in another country, please provide your Tax Identification Number (TIN) and Country of Tax Residence

TIN:

Country of Tax Residence:

I confirm that the information provided is true and correct to the best of my knowledge, and that if my circumstances change, I will notify the credit union:



Parent/Guardian(s) Signature:

Date:

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

I wish to declare that I am not resident for tax purposes in any other country, and that if my circumstances change, I will notify the credit union:



Parent/Guardian(s) 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>

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. We should be grateful if you would tick the relevant boxes on this form. An explanation of terms is available above. Please tick the relevant box to answer the following questions:

1. Are any of the child's Parent/Guardian(s) 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. Is the child the **beneficial owner** of the funds in this 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.



Parent/Guardian Signature:

Date:



Witness Signature:

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.

You have a number of rights in relation to your information including the right to object to processing of your personal information.

You will need your parent or guardian to read this statement and sign it on your behalf. This data protection statement applies to personal information we process about the minor and/or their parents or guardians.

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, during your period of membership and information we collect about you.

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

The 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 and/or your parent or guardian 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. This is the personal information that you provide on the form about you.

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 assist with the arrangement of insurance, in our capacity as an insurance intermediary.

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 Garda 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

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.

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.

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, or to arrange insurance for you.

To Your Parent/ Guardian: We may provide information about you, including information about your transactions to a parent or guardian.

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 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 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 to our use of your personal information for our legitimate interests.
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. Object where we process your information for direct marketing purposes at any stage.
8. Where the processing is based on consent, you have the right to withdraw this consent.

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 set out above. 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

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



Parent/Guardian Signature:

Date:

OFFICE USE ONLY

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

Received By:

Date:

Approved By:

Date:

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

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

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

www.aviatecu.ie

Aviate Credit Union is regulated by the Central Bank of Ireland