

New Individual Membership

Apply for Kent Savers Credit Union membership

Thank you for choosing to become a member of Kent Savers Credit Union.

Please complete the form below – all fields must be completed unless noted as optional. If you need any help with the form, or are under 18 or are a company, please let us know and we will assist.

Once we have reviewed your application, we will be in contact to confirm your member number.

Don't forget, you can also apply online to become a member at <https://kentsavers.cuaccount.com/join/>

Or for a loan as well, at <https://kentsavers.cuaccount.com/loan/>

Are you within our Catchment Area?

To be a member of Kent Savers Credit Union you must live, work, volunteer or go to school/university in Kent, Medway or Bexley (our "common bond" or "catchment area"). In addition, individuals who work for, or are tenants of, the major housing associations in these areas can join from anywhere in the country.

Kent Savers Credit Union

- I live in Kent, Medway or Bexley
- I am employed in Kent, Medway or Bexley
- I volunteer in Kent, Medway or Bexley
- I go to school/university in Kent, Medway or Bexley
- I work for, or am a tenant of, a housing association (please specify which one)
.....
- I am a relative of a member of Kent Savers Credit Union
- I live in the same household as a member of Kent Savers Credit Union

Personal Details

Title: (Dr, Master, Miss, Mr, Mrs, Ms, Prof, Rev, Cllr, Capt)

Middle Name(s):

Date of Birth: (dd/mm/yyyy)

Gender: (Male, Female, Unknown, Other, Rather not Say)

Mobile Number:

Nationality:

Forename:

Surname:

National Insurance Number (if 16 or over):

Email Address:

Home Number:

Number of Dependents:

I am related to a member of staff or a director of Kent Savers Credit Union:

Yes:

No:

How did you hear about us? (please tick all that apply)

Online Search

Newspaper/Magazine

Radio

Family or Friends

Church

Unison

Other (please provide more information)

Housing Association

Facebook

Twitter

Citizens Advice

Debt Charity

Bank

Address Details: *

Please add your address history, starting with your most recent. We require either your last 5 addresses **OR** addresses covering the last 3 years.

Address 1: (most recent)

Address Line 1				
Address Line 2				
Locality				
Town/City				
County				
Postcode				
Date Moved In:				
Current Residential Status	Homeowner – no mortgage		Tenant - private	Living with family
	Homeowner – with Mortgage		Tenant - other	Other

Address 2: (next most recent, etc)

Address Line 1				
Address Line 2				
Locality				
Town/City				
County				
Postcode				
Date Moved In:		Date Moved Out:		

Address 3:

Address Line 1				
Address Line 2				
Locality				
Town/City				
County				
Postcode				
Date Moved In:		Date Moved Out:		

Address 4:

Address Line 1		
Address Line 2		
Locality		
Town/City		
County		
Postcode		
Date Moved In:		Date Moved Out:

Address 5:

Address Line 1		
Address Line 2		
Locality		
Town/City		
County		
Postcode		
Date Moved In:		Date Moved Out:

In order to become a member of Kent Savers, you will also need to provide at least one document as evidence of identity and one document as evidence of address, from the following selection. These documents can be photocopies with your handwritten declaration, "I certify that this is an identical and true copy of the original".

Please tick the following boxes to confirm which of the relevant documentation you are supplying:

Evidence of Identity:		Evidence of Address (dated in the last 3 months):	
Passport		Bank Statement	
Driving Licence (inc photograph)		Utility Bill	
Birth Certificate		Council Tax Bill	
		DWP letter	
		HMRC letter	

It is worth knowing - if you apply online, you may not need to provide the above documents as we would be able to carry out the identity check online. To apply online, please go to <https://kentsavers.cuaccount.com/join/>.

Employment Details

Employment Status:

Permanent - Full Time
Temporary - Full Time
Self-Employed
Student
Other

Permanent – Part Time
Temporary – Part Time
Retired
Unemployed

Current Employer Name, if you are employed or self-employed:

Current Payroll Number, if applying through a Payroll Scheme only:

Current Employer Address

Building Number/ Name			
Address Line 1			
Locality			
Town/City			
County			
Postcode			
Work Phone Number:		Work Email:	
Employment Start:		Employment End:	

*If you are due to start a new job, please enter the relevant Employment Status above (Permanent or Temporary) and state the confirmed start date of your new job.
If your employment is current, please leave the Employment End Date blank.*

Taxation Details

Country(ies) in which you pay Tax (other than in the UK) :

Tax Identification Number(s) if not in the UK:

Nominated Beneficiary for your Savings

We are required to hold details of your nominated beneficiary so that in the event of your death we can transfer the balance of your Shares Account to the person/ organisation you state.

If your beneficiary is an organisation (such as a charity or Kent Savers) please state their name here and address details further below:

Organisation Name:

*If your beneficiary is an **individual (or individuals)** please state their details here, including their member number if they are an existing member. If you would like more than one beneficiary, then please contact us after joining:*

Relationship to Applicant: (Parent/ Grandparent, Son/Daughter, Partner/ Spouse, Uncle/ Aunt, Carer, Brother/Sister, Other – please state)

Beneficiary's Member Number (if applicable):

Title:

Forename:

Middle Name(s):

Surname:

Beneficiary's Current Address:

Address Line 1	
Address Line 2	
Locality	
Town/City	
County	
Postcode	

Loan Application

Would you like to apply for a loan upon joining?

Yes:

No:

If yes, why not visit our website where you can apply for a loan as well as applying online to become a member <https://kentsavers.cuaccount.com/join/>.

Our easy to use online loan and membership application processes could save you time.

If you prefer to submit your membership application by post, please send this form to the address below and a member of our staff will then be in touch with you:

Kent Savers Credit Union
39-48 Marsham Street
Maidstone
Kent
ME14 1HH
Tel: **0333 321 9050**
E: info@kentsavers.co.uk

Application Joining Fee

To become a member of Kent Savers you have to pay £5 to cover the £2 Membership Fee and £3 minimum savings balance. Once you have submitted this application, we will be in touch with details of how to make the minimum £5 payment.

Regular Savings

We encourage all new members to start saving regularly straight away. You can save as much or as little as you like weekly, fortnightly, monthly or ad-hoc, but the maximum you are able to hold with us is £18,000. If you don't want to start saving straight away, please enter zero (£0) below for now.

How much do you wish to save? (Min: £0, Max £18,000):

Please select a method of regular payment into your savings account:

Direct Debit	<input type="checkbox"/>	We will send you a Direct Debit Mandate to complete and return to us, or you can download this form from the Payments section of our website.
Standing Order	<input type="checkbox"/>	We will send you a Standing Order Form or you can go the Payments section of our website, detailed below
Benefits	<input type="checkbox"/>	Please contact us if you would like to use your benefits or child allowances to save for a rainy day
Payroll Deduction	<input type="checkbox"/>	Payroll deduction is available through certain employers, listed on the Payments section of our website where you can also find a Payroll Deduction Mandate, or call us as below

Ad-hoc Savings

Please select a method of making ad-hoc payments into your savings account:

Online Payments	<input type="checkbox"/>	Once your application is accepted, we will confirm your membership number and details of how to save or pay online using a payment card or a transfer from your bank account
allpay	<input type="checkbox"/>	You can make payments via www.allpayments.net . You will need to quote your 19-digit payment card number
Cheque	<input type="checkbox"/>	Please make cheques payable to Kent Savers Credit Union and send them to our office address for paying in

For more details about how to make savings, please go to the 'Payments' section of our website, www.kentsavers.co.uk or contact our team on 0333 321 9050 or by email at info@kentsavers.co.uk.



Protected

Your savings are protected under the Financial Services Compensation Scheme. For further details, please see <https://www.fscs.org.uk/industry-resources/deposit-protection-credit-unions/>

Savings Withdrawals

Please enter account details for any future withdrawals. You are free to withdraw your savings at any time subject to the conditions regarding any loans you may have with us. Your withdrawals will be subject to certain notice periods. Once you become a member, you will be able to activate your online account to view your balance and documentation and request a withdrawal. If you do not have online access, you will need to complete a Share Withdrawal Form every time you wish to withdraw from your account.

Bank Account Transfer – Payee Details Confirmation

Name of Bank Account Holder (this must be in the name of the member, or a joint account of which one of the holders is the member):

Reference:

Account Holder:

Sort Code:

Account Number:

Data Protection Privacy Statement

Kent Savers Credit Union recognises individual concerns about how your personal or financial information is dealt with by us. We are committed to protecting the privacy of personal data. We require any information marked as mandatory for membership to either meet legal obligations or to enable us to perform our contract with you. Where you are not able to provide us with this information, we may not be able to open an account for you. Where we request further information about you not required for these reasons, we will ask you for your consent.

Most of the above information we hold concerning you comes directly from you, as we get most of it from your application or other forms we ask you to complete, or from when you contact us. We will often give you more details about how we will use your information on documents that we ask you to complete or sign, or when we write to you.

We may use your details to provide you with information about other services which may be of interest to you and we may contact you about these by post or telephone. We may contact you by electronic means (example: email or text messaging) only if you have provided us with your electronic contact details for this purpose.

If you are over the age of 18, we will conduct an online ID search and a KYC search for the purposes of verifying your identity or preventing fraud. We will contact you annually with details of our Annual General Meeting and for any other purposes that you consent to. Our Data Protection Privacy Notice sets out how we deal with and use your information and how and when it may be shared with others. Please read this in full at <https://www.kentsavers.co.uk/images/library/documents/09102020-120625.pdf>

Marketing Preferences

Your consent is required to send you information about our products and services by electronic means. Please tick the relevant box or boxes if you consent to receiving marketing information in this way. You may withdraw your consent at any time.

I wish to be kept up to date about Kent Savers products and services:

By Email:

Yes:

No:

By SMS:

Yes:

No:

By Post:

Yes:

No:

I would like to hear about other savings accounts with Kent Savers (such as the Junior Saver, Christmas Saver or Community Investment Account):

Yes:

No:

Confirmation

Before applying you must read the Financial Services Compensation Scheme ("FSCS") guidance at <https://www.kentsavers.co.uk/images/library/documents/09102020-162037.pdf> and Membership Terms & Conditions at <https://www.kentsavers.co.uk/images/library/documents/09102020-123812.pdf> and by logging on to FSCS at <https://www.fscs.org.uk/what-we-cover/credit-unions/>.

Please note that you will need to complete this application and supply any supporting documents required by us within 30 days of receipt of this form, or your application will lapse and you will need to submit a fresh one to us.

I confirm I have read and agree to the Terms and Conditions regarding membership of Kent Savers Credit Union:

I hereby apply for membership of and agree to abide by the rules of Kent Savers Credit Union. I declare that the information given on this form is true and accurate to the best of my knowledge. I understand that there is an initial £2.00 membership fee, and that my account must hold a minimum of £3.00 at all times.

Name:

Signature:

Date:

Upon receipt of this signed form, we will review your application within 3 working days. Once registered, we will send you a membership pack by post with details of how to access and manage your account with us.