



Section 1 - The Applicant

Title: Mr /Mrs / Miss /Ms

First Name _____ Surname _____

Address _____

Post Code _____

Telephone _____ Mobile _____

Date of Birth _____ Country of Birth _____

Email _____

If you do not wish to be kept up to date by email with the Credit Union's changing products and services, please tick here

How did you find out about your Credit Union? _____

Are you related to a committee or staff member of the Scottish Police Credit Union Ltd? **YES/NO**

Section 2 - Current Work details

I am employed by _____

I am Permanently Employed Temporarily Employed Retired

Occupation _____ Department _____

Work Address _____

Post Code _____

Work Tel _____ Employment Start Date ___ / ___ / ___ N.I Number _____

Section 3 - Next of Kin

I hereby nominate _____

Address _____

Post Code _____

As the person to whom there shall be transferred at my decease, such property as may be mine at the time of my decease, whether in shares or otherwise.

Relationship to Applicant _____

If you do not wish to apply for the Express Loan move on to Section 5 and enter the amount you wish to save (minimum £10 required). If paying through your enabling members' payroll please follow the instructions in 'How to complete your form' for section 5.

If you do wish to apply for the Express Loan please complete section 4 and remember to add your savings and loan payment together to get your total deduction, then follow the instructions in How to complete your form for section 5. Please note by applying for this loan we may search your records with a Credit Reference Agency.

Section 4. Express Loan

I want to apply for an Express Loan

Fixed Loan Amount **£250** Fixed Repayment **6 months** Purpose of Loan _____

I would like my loan paid: By cheque payable to myself
By cheque payable to a 3rd party named _____

To my designated bank account

Account Name

Sort code

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Account Number

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Declaration – Please read carefully and complete as appropriate

I declare I am not subject to any of the following:

- Arrears – Mortgage/Rent
- Arrears - Loan/Credit Card/ Other
- Court Decree or County Court Judgment
- Individual Voluntary Arrangement
- Debt Arrangement Scheme
- Un-discharged Bankrupt
- Protected Trust Deed

I declare that **I am / am not** in good health and **I am / am not** fit to carry out my normal occupation.

Illness/disability _____

Date last worked ___ / ___ / ___ Expected return date ___ / ___ / ___

I wish to make my initial payment by
**(See How to complete your form
section 4 for more information)**

- Postal Order for £10 payable to SPCU Ltd
- Debit card payment for £10- Contact No. _____

Section 5. Pay Details

Savings

- (a) I wish to save the sum of **£**_____ to my Credit Union membership account.
- (b) I wish to pay through my enabling member's salary deduction. Please deduct from his/her pay the **total sum of £**_____ each pay day and remit it to the Scottish Police Credit Union Ltd

Express Loan repayment

Enabling members' payroll

If applicable I agree to pay the fixed sum of **£45.00** per month to my Express Loan account.

Direct Debit

If payroll deduction is not possible (**see Section 5 of How to complete your form**) I will complete a direct debit for the benefit of the Credit Union.

- (c) If applicable I agree to pay the fixed sum of **£45.00** per month to my Express Loan account. I hereby authorise the Scottish Police Credit Union Ltd. to collect a direct debit in their favour for the **total sum of £**_____ each month.

Please complete the direct debit mandate and circle the date you wish your Direct Debit to be collected on: **1st 8th 16th 24th of each month.**

Applicant's Signature _____ Date ___ / ___ / ___

Section 6 - Enabling member's details

Name _____ Member No. _____ Reg. / Pay No. _____
Address _____
Post Code _____

Relationship to Applicant _____ Signature _____

Office Use Only:

Member Number _____ Date to Finance _____ Proof of ID/Residence Provided
YES/NO

How to complete your form

Section 1. The Applicant

Please complete your personal details including your full name. Please ensure you provide your email address if you wish to be kept up to date with any changes to our products and services.

Section 2. Current Work Details

Please complete your current work details. If you are retired just tick the 'I am retired' box.

Section 3 Next of Kin

Please enter the name and address of the person you wish to be your beneficiary of any funds held in your credit union account at the time of your death.

Section 4. Express Loan Application

If you wish to apply for the Express Loan please complete this section and enclose a postal order for £10 payable to SPCU to open your account. Alternatively if you prefer we can contact you and take your payment by debit card by ticking the appropriate box and providing a contact number.

Section 5. Regular payments

Savings – All members must save a minimum of £10 per month/4 weeks and should enter the amount you wish to save at part (a). This applies to both payroll and direct debit payments.

If you want to pay through your enabling member you must add your payment to theirs and enter the total at part (b). If you are taking advantage of the Express loan add your savings and loan payment together with your enabling members' payment and enter this amount in part (b). If you choose not to pay through your enabling member you must complete the direct debit mandate provided and insert the total sum you wish to pay if you are taking the express loan in part (c).

If your enabling member works for **Civil Nuclear Constabulary, Ministry of Defence Police, or they are retired** it is not possible to make your payment by **salary deduction**. Please complete the direct debit mandate provided and indicate which of the four collection dates you would prefer.

Please also read the Important Information section below with regards additional paperwork we require from you and please ensure you have signed the application form and the direct debit mandate.

Section 6. Enabling Members' details

The member who enables you to join as a family member must complete and sign section 6.

IMPORTANT INFORMATION

Family membership must be accompanied by original documents proving the family member's home address and identity.

Copies will only be accepted if they have been authenticated by a Credit Union representative or board member who has seen sight of the original documentation. Please contact us on 0141 771 1314 and we will provide you with the names of representatives or board members in your area.

The following documents are acceptable to prove identity: - Passport, Photographic Driving Licence or ID card.

The following documents are acceptable to prove residence: - current bank statement, council tax or utility bill. (Internet copies or mobile phone bills cannot be accepted)

All original documentation will be posted back by Recorded Delivery. There is no charge for this service.

Please complete the whole form excluding the official use box in black ink and send to:

Scottish Police Credit Union Limited
165 Baillieston Road
Glasgow
G32 0TN

Name(s) of Account Holder

Bank / Building Society Account Number

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Branch Sort Code

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Name and full postal address of your Bank /Building Society

To : The Manager	Bank/Building Society
Address	
Post Code	

Reference number

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Instruction to your Bank or Building Society to pay by Direct Debit

6	7	5	1	7	8
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FOR SPCU OFFICIAL USE ONLY

This is not part of the instruction to your Bank or Building Society

Payrun No. _____ Date to Bank ___ / ___ / ___

From Payroll _____ to direct debit

Loan Number _____ 1st due ___ / ___ / ___

DD Amount £ _____

Advance Notice sent ___ / ___ / ___

Instruction to your Bank or Building Society

Please pay Scottish Police Credit Union Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Scottish Police Credit Union Limited and, if so, details will be passed electronically to my Bank /Building Society

Signature(s)
Date

Banks and Building Societies may not accept Direct Debit instructions from some types of account.

The guarantee below should be detached and retained by the payer

The Direct Debit Guarantee



- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Scottish Police Credit Union Limited will notify you ten working days in advance of your account being debited or as otherwise agreed
- If an error is made by Scottish Police Credit Union Limited or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please send a copy of your letter to us.