

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 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.

Express Loan repayment

Payroll

(b) If applicable I agree to pay the fixed sum of **£45.00** per month to my Express Loan account. I hereby authorise the Finance Department of _____ Police (Legacy Force), to deduct from my pay the **total sum of £_____** each pay day and remit it to the Scottish Police Credit Union Ltd.

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 ___ / ___ / ___

Office use only:

Member No. _____ Date to Finance ___ / ___ / ___ Proof of ID/Residence Provided Yes/No

How to complete your membership application

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 currently employed. 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). If you are not taking advantage of the Express Loan all you now need to do is sign and date your application.

If you are taking advantage of the Express loan and paying by salary deduction, add your savings and loan payments together and enter this amount at part (b). If you are paying by direct debit use part (c)

If you work for **Civil Nuclear Constabulary, Ministry of Defence Police, or you 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.

Please ensure you have signed the application form and the direct debit mandate.

IMPORTANT INFORMATION

If you are not able to pay by salary deduction your membership application must be accompanied by original documents proving your identity and residence.

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 or Photographic Driving Licence.

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 returned to you by Recorded Delivery. There is no charge for this service.

