

EQUAL OPPORTUNITIES

This section is not obligatory, but helps us ensure that our Equal Opportunities Policy is working.

We are committed to Equal Opportunities and it would help us monitor our performance if you would kindly provide the following information.

Do you have a disability? Yes No

Ethnicity White: UK Irish European Other
(Tick one only, as **Black:** African Afro-Caribbean Other
Appropriate) **Asian:** Chinese Indian Pakistani
Bangladeshi Vietnamese Other
Mixed Race Other

DATA PROTECTION ACT (DPA)

Rainbow Saver Anglia Credit Union (RSACUL) will process your data in accordance with your rights under the Data protection Act 1988. **We will use this information for the following purposes:**

- To consider any application you make.
- To deal with your account and provision of services.
- To undertake statistical analysis, financial risk assessment, money laundering checks, compliance and regulatory recording, fraud protection and debt tracing.
- To forward newsletter statement, new terms and conditions of information on changes in the way the account is operated. If you do not wish to receive this information at the address given on this form, please tick

Under the Category F Consumer Credit Licence, we will only disclose information outside the Credit Union:

- To agents and subcontractors for operational reasons.
- To any person, including insurers, who provide a service or benefits to you or for us in connection with your accounts.
- To licensed credit reference agencies in accordance with the DPA and the terms of the Consumer Credit Act.
- To fraud protection and other agencies to help prevent crime where we suspect fraud.
- If compelled to do so by law.
- For the purpose of compliance and regulatory reporting to confirm your identity for money laundering purposes, which may include checking the electoral register.



Rainbow Saver Anglia
Credit Union Ltd.

What is a credit union?

- Credit unions are financial co-operatives owned and run by members to provide an alternative to banks, building societies and doorstep lenders.
- You can save by paying in cheques, cash or set up a standing order with your bank, or pay in your wages or benefits.
- Members can apply for small loans, with no lower limit and can be paid off early with no penalty.
- Money saved with a credit union is just as safe as money in the bank. The Financial Conduct Authority regulates credit unions and your money is protected by the Financial Services Compensation Scheme.

Who can join?

- You can join if you live in Suffolk, Cambridgeshire, Peterborough, Great Yarmouth District Council area, or South Norfolk area, or if you work for one of our partner employers, or are a tenant of one of our partner Housing Associations – ask if you are not sure, or look on our website.
- We also offer club accounts, organisation accounts and charity accounts: a different form is needed for these accounts.

Rainbow Saver Anglia Credit Union Ltd

229 London Road South,
Lowestoft, Suffolk,
NR33 0DS



Tel: 01502 584854

Or find your nearest branch on our website:

www.rainbowsaver.co.uk

Authorised and Regulated by the Financial Services Authority FRN 213617
Deposits are protected by the Financial Services Compensation Scheme

Application for Personal Membership

Mr / Mrs / Ms / Miss / Master

First Name:

Last Name:

Address:.....

.....Post Code:.....

Date of Birth:..... Place of Birth:.....

National Insurance No :

Tel: Mobile:

Email Address:

What kind of Savings Account would you like?

Normal Savers Account **Yes / No**

Lock it Away Xmas Club (No withdrawals till Nov/Dec) **Yes / No**

I apply for membership of Rainbow Saver Anglia Credit Union Ltd and agree to abide by the rules. I agree to pay £1 per month membership fee.

Signature:Date:.....

We are required to see (and retain photocopies of) two forms of identification, not more than 3 months old, showing your current address. We can be more flexible than banks so speak to us if this is a problem for you Your local point can take a copy for you to avoid sending valuable forms in the post.

FOR OFFICE USE ONLY

Evidence of Address / ID Provided with Joining form? **Yes/ No**

FREE LIFE INSURANCE

In the event of my death, I nominate the following person(s) to whom there shall be transferred such property in the Credit Union as may be mine at the time of my death, whether in shares or otherwise.

Name of Nominee:.....

Their Address:

..... Post Code:

Your Signature:..... Date:.....

Witnessed by:..... Date:.....

Name of Witness:

THE WITNESS MUST NOT BE THE PERSON WHO WOULD BENEFIT

Other Services Offered

JamJar accounts you tell us how to split your money and the money stays in each JamJar until you tell us to pay it out. One JamJar could be for rent, another for bills and as many as you want to plan for Christmas, holidays or special purchases.

Pre-paid Debit MasterCard

£2 per month charge for prepaid card with a unique sort code and account number so you can receive wages or benefits straight to the card. Cash back Reward scheme with many well known retailers Cash-back in shops at NO charge.

If you are paying your main income into the credit union, you will need this card to get easy access to your money, with a 24/7 callcentre and cash withdrawals available in shops and at ATM's

Please ask for more details or apply on our website.