

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: Black: African Afro-Caribbean Other
Asian: Chinese Indian Pakistani
Bangladeshi Vietnamese Other
Mixed Race Other

DATA PROTECTION ACT (DPA)

Rainbow Saver Anglia Credit Union Ltd 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 cash with a PayPoint card at a local shop or at a local collection point, or set up a standing order with your bank, or pay in cheques, pay in benefits or wages, some employers allow payroll deduction.
- > Loans have no lower limit and can be paid off early with no penalty. Ask about the loan policy as it changes from time to time.
- > Money saved with a credit union is just as safe as money in the bank. The Financial Services Authority regulates credit unions and your money is protected by the Financial Services Compensation Scheme

Who can join?

- > You can join if you live or work in Suffolk, Cambridgeshire, Peterborough, Great Yarmouth District Council area, or South Norfolk area, or if you work for one of our partner employers, or if you are a tenant of a partner Housing Association – 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

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

Tel: 01502 584854

Or find your nearest branch on our website:

www.rainbowsaver.co.uk

Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority.
FRN 213617



Application for Personal Membership

Mr / Mrs / Miss / Ms

First Names:

Last Name:

Address:

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

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

National Insurance No :

Tel:..... Mobile:

Email Address:

I apply for membership of Rainbow Saver Anglia Credit Union Ltd and agree to abide by the rules.

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. Your local collection point or a partner organisation can photocopy for you to avoid sending valuable forms in the post.

We accept a wider range of documents than banks, so talk to us if you have been refused a bank account.

Adult members automatically get a PayPoint Card

This card can be used to pay in cash at shops with PP sign.
Keep the receipt until you see the payment has arrived at the credit union.

Are you interested in our JamJar Budgeting Account? Yes/No

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, special purchases.

If you would like us to pay your rent over to your landlord, please write who is your landlord or housing association:

Free Life Insurance is included for most members, ask for the leaflet for full terms and conditions. You need to tell us who you would want your money to go to in the event of your death. You can change the nomination in the future if you change your mind.

NOMINATION FORM:

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:.....

THE WITNESS MUST NOT BE THE NOMINEE

Pre-paid VISA Debit Card

A small one-off purchase cost. No monthly or annual fees. Small load fee. No charge for using in shops, online and by phone. No charge for getting cashback in shops. There is a small charge for using an ATM so use cashback to avoid this charge. This card is useful for use in shops or to make purchases on-line or over the phone. It's a safe way to shop online and for travel abroad. Ask for the leaflet for full details.

Would you like more information about the Debit card ? Yes/No