



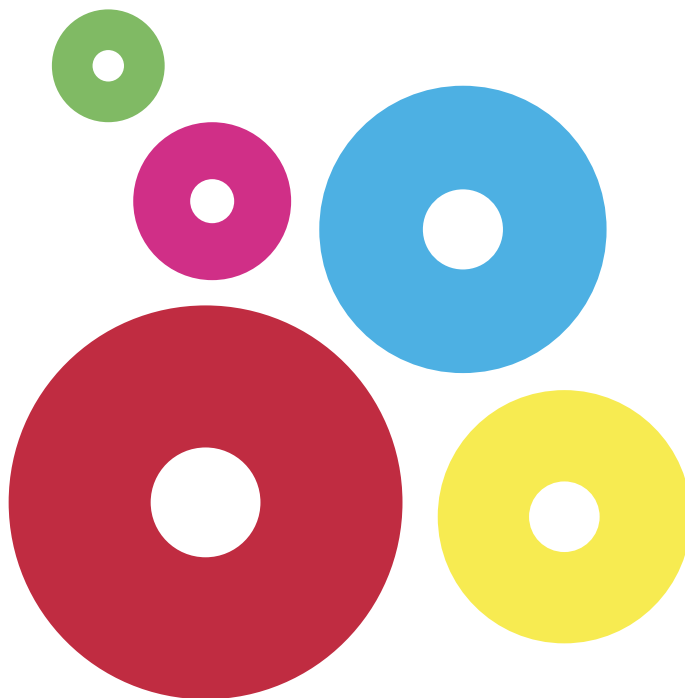
**London Mutual**  
Credit Union



New Testament Church Of God

# Membership application form

**Your local choice for savings,  
loans and current account**



**[creditunion.co.uk](http://creditunion.co.uk)**

**Good with your money**

# Introducing London Mutual Credit Union

**London Mutual Credit Union is a locally based not-for-profit financial co-operative.**

Established in 1982, London Mutual Credit Union offers a local, ethical and affordable choice of financial services for anyone who lives or works in the London Boroughs of Southwark, Lambeth, Westminster or Camden.

Our members benefit from access to affordable financial services such as:

- flexible and safe savings
- low cost loans
- ethical pay day loans
- straightforward current account

When you open an account with London Mutual Credit Union we will ask you to prove your identity and address by producing TWO original documents.

If you have experienced difficulty opening an account with a bank or building society, please talk to us – we would like to help you open an account with London Mutual Credit Union, and a Credit Union Current Account (CUCA).

## CU On-line

You can apply to become a member and manage your account at your convenience by using our secure on-line service. Just go to our website **creditunion.co.uk** and select CU Online.



## Affordable Financial Services

London Mutual Credit Union offers a simple savings account, with access to low cost loans, and a current account to help you manage your finances efficiently.

## Savings

It's easy to save money with London Mutual Credit Union – you can pay in cash or cheque at one of our local branches, pay by debit card on-line, over the telephone or in a branch, set up a direct debit mandate or have deductions made straight from your salary if you work for an employer who has signed up to offer this service (please ask for details).

Your savings are used to provide loans to members, so each time you save with us, you invest in your community.

Christmas and holiday savings accounts are also available.

You may also receive an annual dividend on your savings.

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a credit union is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website **<http://www.fscs.org.uk/>** or call **0800 678 1100**.

## Young Savers Account

Young people under 16 who live in Southwark, Lambeth, Westminster or Camden can open their own personal savings account in their name. If their school offers Young Savers Accounts, they will also be able to deposit money at their school (ask us for a list of participating schools).

A trustee can operate the account on a child's behalf until they are old enough to manage their own account.

## Loans

**If you need a little extra money for a holiday, new car, home improvements, to pay a bill or just to make ends meet, why not compare our loan rate with other lenders?**

Our interest rate is from 13.7% APR depending on how much you borrow. We calculate interest each day on the reducing balance, which saves you interest on your loan.

Before you agree to take out any loan you should always compare lenders' interest rates. There are no set up fees or charges for early repayment on our loans and we don't discriminate against members who are not working. Whether you are in employment or not you will be considered for a loan – don't be tempted by high cost and doorstep lenders, where a £500 loan over 12 months can cost you £410 in interest.

## Pay Day Loans

If you need cash in a hurry you could be charged anything up to 5800% APR to borrow a small amount for a short time. The new credit union pay day loan **CUOK!** charges interest of 42.6% APR\* Please see our website for more details.



- choose to repay over 1, 2 or 3 months
- loan amount £100 to £1,000
- faster payment facility
- instant decision

## Credit Union Current Account

The Credit Union offers a Credit Union Current Account (CUCA) to its members. This account has no overdraft facility and if we have to recall a direct debit payment because there is not enough money in your account, we won't charge you £30.00! There is a charge, currently £15.00\* if we have to recall a direct debit, that covers actual costs.



- Access your money via the Link ATM facility, with over 30,000 Link cash machines across the country.
- Have your credit union loan paid directly into this account
- Transfer your credit union savings for easy access
- Pay your bills via Direct Debit or Standing Orders and receive discounts
- Use it to pay for goods or services anywhere displaying VISA debit sign
- Use your card to take advantage of best online offers
- No hidden charges
- No overdraft or cheque books (to ensure that you keep control of your income and expenses)

There is a small monthly charge for the current account – please see our website or ask in branch for details.

\* correct at the time of printing July 2015

# Membership application form

If you would like to become a member of London Mutual Credit Union, please complete this form in **BLOCK CAPITALS** and return to a credit union branch or member of staff, or post to: New Member Application, London Mutual Credit Union, 4 Heaton Road, London SE15 3TH.

## Contact details

Surname:	Mr/Mrs/Ms/Miss/Dr/Other:
Forename:	
Home address:	
	Postcode:
Home telephone:	Date of birth:
Mobile:	Email:
N.I. No:	

## Credit Union Account details

I would like to save £  per week/month

I would like to pay into my Credit Union Account by:

Cash over the counter     Monthly direct debit (please complete direct debit mandate. We will send this to your bank)

Payroll deduction (if you are employed by a participating employer, please complete payroll mandate. We will send this to your employer)

I would like to enter the London Mutual Credit Union Members' Private Lottery.  
A ticket would cost £1 per week/month from my savings (maximum £10 per month).

Please deduct £  per week/month from my savings until further notice.

I apply for membership of London Mutual Credit Union and agree to abide by its' rules.

I declare that the information given by me is correct.

I understand that a non-refundable fee of £2 will be deducted from my first payment into the Credit Union and that I will not be a full member until this has been paid.

I agree to keep a minimum of £5.00 in my savings account to maintain my membership

Your signature:	Date:
<input type="checkbox"/> By submitting this application form, you will be indicating your consent to receiving product and service information by letter, phone or e-mail from us and our partners unless you have indicated an objection to receiving such information by ticking the box.	

**Data Protection Statement:** In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with the Credit Union. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing and debt recovery, for which purpose we hold a Category F Consumer Credit Licence.

<b>OFFICE USE ONLY</b>	Code:
Membership Number:	Approved:

## Proving your identity

Before we can open an account for you we need to verify your ID and address. We can do this on-line – it **doesn't** leave a 'footprint' or affect your credit file in any way. If you are happy for us to do this please sign and date the declaration below.

I authorise London Mutual Credit Union to verify my identity and address via Equifax/Experian enquiry.

Your signature: \_\_\_\_\_

Date: \_\_\_\_\_

Or you can come to one of our branches with two original documents – one is used to prove your identity, the other proves your address.

### You can use these to prove your identity:

- A passport (if this is not an EU passport then it must show valid Visa to stay in the UK)
- Full UK driving licence or blue disabled driver's pass
- EU Member State ID card
- Residence permit
- Original letter from Benefits Agency (or Pensions Service, Child Benefit Agency, etc)

### You can use these to prove your address:

- Recent bills (less than 3 months old) such as a council tax demand or gas, electricity or water rates bill
- Recent bank, building society or credit card statement (less than 3 months old)
- Council rent card, tenancy agreement
- Official letters from a UK solicitor or Benefits Agency (or Pensions Service, JobCentre Plus, Child Benefit Agency, etc)

If you do not have any of these documents, please let us know. There are many more documents that can be used. We would like to help you open a credit union account.

### I am eligible to become a member of London Mutual Credit Union because:

(Please check that you are eligible to join London Mutual Credit Union by ticking the appropriate box below)

I live in London Boroughs of Southwark, Lambeth, Westminster or Camden\*

I work in London Boroughs of Southwark, Lambeth, Westminster or Camden\*

I am a member of the New Testament Church of God

\* If you work, volunteer or study in Southwark, Lambeth, Westminster or Camden, we will also need to see evidence of your employment, volunteering or studying, in addition to your proof of identity and address.

## Employment

Your employment status: \_\_\_\_\_

Name of your employer: \_\_\_\_\_

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Telephone number: \_\_\_\_\_

### Member of the New Testament Church of God

(Please supply a supporting letter from the Pastor or secretary of the New Testament Church of God confirming your membership of the NTCG.)

Name of the Church: \_\_\_\_\_

Name of the Minister/Pastor: \_\_\_\_\_

Address of the Church: \_\_\_\_\_

Postcode: \_\_\_\_\_

Telephone number: \_\_\_\_\_

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



## Application for Direct Debit

Please fill in the whole form including official use box using a ballpoint pen and send it to:

**London Mutual Credit Union**  
**4 Heaton Road**  
**London**  
**SE15 3TH**

Name(s) of Account holder(s):

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Bank/Building Society Account number:

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Branch Sort Code:

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Name and full postal address of your Bank or Building Society

To: The Manager Bank/Building Society

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Address:

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Postcode:

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Reference number:

D	C	L	M	C	U														
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Banks and Building Societies may not accept Direct Debit instructions from some types of account.

Originator's identification number:

9	7	3	0	7	2
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## LONDON MUTUAL CREDIT UNION LIMITED

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

Amount .....

### Choose your payment date

Please tick the date on which you wish Direct Debit payment to be made. Where no preference is shown payment will be made on the 1st of the month.

On or around:  1st  15th  25th

## Instruction to your Bank or Building Society

Please pay London Mutual 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 London mutual Credit Union Limited and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s):

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Date:

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## 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, London Mutual Credit Union will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by London Mutual Credit Union 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 also send a copy of your letter to us.

## Nominated beneficiary

In the event of your death, who do you nominate as your beneficiary to receive your London Mutual Credit Union savings?

Surname: \_\_\_\_\_ Mr/Mrs/Ms/Miss/Dr/Other: \_\_\_\_\_

Forename: \_\_\_\_\_

Address of nominee: \_\_\_\_\_

Postcode: \_\_\_\_\_

Telephone No: \_\_\_\_\_

Relationship of the nominee to the member: \_\_\_\_\_

Your signature: \_\_\_\_\_ Date: \_\_\_\_\_

Witness name: \_\_\_\_\_ Witness signature: \_\_\_\_\_

## Member profile

(The witness shall not be the nominee)

Please help us to know our members by answering these simple questions. This information is confidential and will only be used to help us to serve our community.

### 1. How do you describe your ethnic origin?

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> White-British    | <input type="checkbox"/> Black/Black British-Caribbean   | <input type="checkbox"/> Black/Black British-African |
| <input type="checkbox"/> White-Irish      | <input type="checkbox"/> Asian/Asian British-Bangladeshi | <input type="checkbox"/> Asian/Asian British-Other   |
| <input type="checkbox"/> White-Other      | <input type="checkbox"/> Chinese                         | <input type="checkbox"/> Vietnamese                  |
| <input type="checkbox"/> Western European | <input type="checkbox"/> Other:                          | <input type="checkbox"/> Prefer not to say           |

### 2. Are you a?

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Council tenant | <input type="checkbox"/> Home owner              | <input type="checkbox"/> Housing association tenant |
| <input type="checkbox"/>                | <input type="checkbox"/> Private landlord tenant | <input type="checkbox"/> Other:                     |

### 3. How do you describe your employment status?

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Employed full time | <input type="checkbox"/> Employed part time | <input type="checkbox"/> Unemployed/on benefits |
| <input type="checkbox"/> Self-employed      | <input type="checkbox"/> Retired            |   |

## How did you hear about London Mutual Credit Union?

It is helpful for us to know how you heard about London Mutual Credit Union. Please take a moment to let us know where you received information about London Mutual Credit Union.

### I received information about London Mutual Credit Union from:

- My employer    Radio or TV    A letter or flyer put through my door    Internet search
- A local branch that I was passing and decided to call in
- An agency/organisation: (please state) \_\_\_\_\_    A leaflet/poster at: (please state where) \_\_\_\_\_
- A friend or family member who is a member: (please state) \_\_\_\_\_
- An article in newspaper, magazine or newsletter: (please state where) \_\_\_\_\_
- Credit Union staff at an organised event: (please state where) \_\_\_\_\_

**Thank you for taking the time to complete this section.** If you are happy with our services, please inform your friends and family living or working in Southwark, Lambeth, Westminster or Camden as well as your friends from church about the benefits of being a member of London Mutual Credit Union.

# How to contact us

## General enquiries

Telephone: 020 7787 0770

Fax: 020 7277 8755

Email: [info@creditunion.co.uk](mailto:info@creditunion.co.uk)

Web: [creditunion.co.uk](http://creditunion.co.uk)

## Branches and opening hours

4 Heaton Road  
Peckham  
London SE15 3TH

79 Denmark Hill  
Camberwell  
London SE5 8RS

10 Acre Lane  
Brixton  
London SW2 5SG

347 Royal College Street  
Camden Town  
London NW1 9QS

Monday-Friday: 9.30am – 4.30pm

18 Pilgrimage Street  
Borough  
London SE1 4LL

Monday-Wednesday: 9.30am – 4.30pm

## To get your latest balances

Register for our secure on-line service  
**CU On-line** at [creditunion.co.uk](http://creditunion.co.uk)  
or text **bal** to **60060**.

## New mobile app

We have introduced our new mobile App for those of you who want to access your credit union on the go. The App is for Apple iPhone, iPad and Android devices and you can download the App now. Before you do, make sure you are registered for on-line services – you can do this quickly and easily at [creditunion.co.uk](http://creditunion.co.uk)

Some of the features included on the App are:

- check your account balances
- view transactions
- move money
- send a message to LMCU
- request a statement
- apply for a revolving loan top up
- request your log in details to be changed

We take your security very seriously and have a number of security measures already in place so that you can feel confident using Mobile Banking.

Please keep your internet/Mobile Banking login details safe and secure and don't give it to anyone. Please contact us immediately if you believe someone else knows your login details.

Please read the Terms & Conditions for using London Mutual Credit Union's Mobile Banking facility.

Use your iPhone, iPad or Android devices to access and manage your credit union accounts

