



# Credit Union Application Form

## How to complete the form

**1** Please use a **BLACK** pen



**2** Mark boxes like this    
If you make a mistake, do this  and mark the correct box

**3** Please use **BLOCK CAPITAL LETTERS** and leave one space between each word

## Contents

This application form includes:

- Credit Union application
- Data Protection Notice
- Account Mandate – Authorised Signatories and Declaration
- Bank Use Only section (we will fill out these three pages)
- Customer information section (you will need to read and retain this section) – this contains Financial Services Compensation Scheme – Depositor Information sheet and Exclusions List

## Three easy steps to open a business account

### STEP 1

Complete this application form and mandate in full.

### STEP 2

Gather all additional supporting documents and information that may be required.

### STEP 3

Return documentation to the individual you have been liaising with, by Secure Email for review (instruction provided separately) then by post.

## Business Debit Card information

For further information on our Business Debit Card please go to our website: [www.firsttrustbank.co.uk/businessdebitcard](http://www.firsttrustbank.co.uk/businessdebitcard)

## Data Protection

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our Data Protection Notice in Business Centres and online at [www.firsttrustbank.co.uk/data-protection](http://www.firsttrustbank.co.uk/data-protection). It may change from time to time.

## Documents you will need to show us

After you submit your application we will ask to see one item from each of the following two lists (plus the same for any other beneficial owners). Please note you can use Current UK photo card driving licence to confirm both your identity and address.

If you are unable to provide documents from the following lists, please speak with the individual you have been liaising with to discuss other documents that you may be able to provide.

### Your identity:

- Current passport
- Current UK photocard driving licence
- Current EEA National Identity Card

### Your Address:

- Current UK photocard Driving Licence
- Utility Bill dated within the last three months
- Bank or building society statement dated within the last three months
- A local authority or tax bill valid for current year

### Business Documents:

- Cash flow/business plan
- Most recent audited/certified accounts together with bank statements for three months
- Certificate of Registration
- Book of Rules (if available)

For non-UK principals, we can only accept passport, driving licence and Identity Card. Please provide two of these documents.

# 1. About your business

What is the name of your business?  
(As on the Certificate of Incorporation – if applicable)

Registered name / Trading name  
(As per the certificate of registration of that business name, only complete if different to the business name above)

What is the legal status of the business? (Tick all that are applicable)

Limited Company  Club / Society

Other, please state

Company Number (if applicable)

Country of Registration

Registered office and address  
(if applicable)

VAT Number (if applicable)

FCA registration number  
(if registered with the Financial Conduct Authority)

When did your business start / What is the anticipated start date?

Day / Month / Year

## Running your business:

How many employees does the business have?

Current bankers

If Applicable, please complete the section below if you are happy for us to engage with your solicitor/accountant in relation to your account

Current solicitors

Current accountants

## Contact details for your business

Trading address/general correspondence address  
(if different from registered office)

Contact name

Telephone number (including area code)

Mobile number

Business Email address

Business website address



## 2. Tax Certification Form for Business Customers

Organisation Name

### Tax Reporting

Financial institutions in the UK are required under legislation which incorporates the US Foreign Account Tax Compliance Act (FATCA) and the OECD\* Common Reporting Standard (CRS) into UK law to seek answers to certain questions for purposes of identifying those accounts, the details of which are reportable to HMRC for onward transmission to tax authorities in relevant jurisdiction(s).

If customers do not provide all of the information requested, we may not be able to proceed with opening the new account until the relevant information is provided.

Please note that First Trust Bank is unable to offer taxation advice. For tax related questions and/or further information please contact your professional tax advisor or HMRC at <https://www.gov.uk/guidance/automatic-exchange-of-information-account-holders>

Customers must **promptly** advise AIB (NI) if their tax residence, FATCA and/or CRS entity type classification, and /or Controlling Person(s) details change.

\* Organisation for Economic Cooperation and Development

### US Foreign Account Tax Compliance Act (FATCA)

#### Please indicate entity type

Under legislation which incorporates FATCA into UK law you are required to identify the Entity Type applicable to your organisation. When providing answers to the questions below please refer to the "Entity Classification Guide" for descriptions of each entity type.

This Guide is available at [aibni.co.uk/fatca](http://aibni.co.uk/fatca)

#### 1. Is your organisation a US Person? (If yes please tick one of the options below. If no please go to question 2)

Specified US Person (Note 1)  Other US Person

#### 2. Is your organisation a Financial Institution? (If yes please tick one of the options below. If no please go to question 3)

Certified Deemed Compliant Financial Institution (FI)  Participating Financial Institution (Note 2)   
Registered Deemed Compliant Financial Institution (Note 2)  Non-Participating Financial Institution   
Partner Jurisdiction Financial Institution (Note 2)

#### 3. Is your organisation an Exempt Beneficial Owner? (If yes please tick below. If no please go to question 4)

(Examples: Government Entity, Central Bank, Pension Trust, and International organisation such as World Bank, and IMF)

Exempt Beneficial Owner

#### 4. If your organisation does not fall into one of the categories above, it is a Non-Financial Foreign (Non-US) Entity (NFFE). (Please tick selection below)

Typically an NFFE will be an Active NFFE if less than 50% of its gross income is from passive sources (including dividends, interest, annuities, and rent) AND less than 50% of its assets are held for the production of passive income. It is expected that the majority of organisations will fall into the Active NFFE category. A Passive NFFE is one that is not an Active NFFE.

Active NFFE  Passive NFFE (Note 3)

Note 1: Please provide US TRN (Tax Reference Number)

Note 2: Please provide GIIN (Global Intermediary Identification Number)

Note 3: If the Entity is a Passive NFFE, please complete the certification details of the Beneficial Owners/Controlling Persons (Page 6). For more information please see Definitions of Controlling Persons by Legal Entity section on page 15.

Please include GIIN/US TIN where applicable.

**OECD Common Reporting Standard (CRS)**

**Please indicate entity type**

Under legislation which incorporates the CRS into UK law you are required to provide your jurisdiction of tax residence, tax identification number and to identify the entity type applicable to your organisation. When providing answers to the questions below please refer to the "Entity Classification Guide" for descriptions of each entity type. This Guide is available at [aibni.co.uk/fatca](http://aibni.co.uk/fatca)

Jurisdiction Tax Residence

Tax Reference Number

**1. Is your business a Financial Institution? (If yes please tick one of the options below. If no please go to question 2)**

- a) Financial Institution - Depository Institution, Custodial Institution, Specified Insurance Company or Investment Entity other than that described in 1(b) below.
- b) Investment Entity (Note 1) that meets the following conditions:
  - 1. Not resident in a Participating Jurisdiction; and
  - 2. Gross income is primarily attributable to investing, reinvesting, or trading in Financial Assets; and
  - 3. Managed by another Financial Institution as described in 1(a) above.

**2. Is your organisation one of the entities listed below? (If yes please tick below. If no please go to question 3)**

- a. Governmental Entity
- b. International Organisation
- c. Central Bank
- d. Corporation, the stock of which is regularly traded on one or more established securities markets or corporation that is a Related Entity of such a corporation.

**3. Is your organisation one of the entities listed below? (Please tick one of the options below.)**

Typically a non-Financial Entity (NFE) will be an Active NFE if less than 50% of its gross income is from passive sources (including dividends, interest, annuities and rent) AND less than 50% of its assets are held for the production of passive income. It is expected that the majority of organisations will fall into the Active NFE category. A Passive NFE is one that is not an Active NFE.

- a) Active NFE
- b) Passive NFE (Note 1)

**Note 1: If the Entity is an Investment Entity (1 b) or a Passive NFE (3 b) above, please complete the certification details of the Beneficial Owners/Controlling Persons (Page X). For more information please see Definitions of Controlling Persons by Legal Entity section on page 13.**

### 3. Who runs the Credit Union

Details of Director/Chairman as well as the Secretary, Treasurer, Assistant Treasurer a Committee Member and authorised signatories.

Please insert details below of the individual who owns or runs the business of: (insert FULL business/company name)


Title (Mr, Mrs, Miss, Ms, other)

First name

Middle name

Surname

Your current home address

Date of birth                 Day        Month        Year  
 /  /

Country of birth

Position in the business

Director/Chairman        Secretary                           
Treasurer/Assistant        Committee Member/  
Treasurer                      Authorised Signatory       

Please insert details below of the individual who owns or runs the business of: (insert FULL business/company name)


Title (Mr, Mrs, Miss, Ms, other)

First name

Middle name

Surname

Your current home address

Date of birth                 Day        Month        Year  
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Treasurer/Assistant        Committee Member/  
Treasurer                      Authorised Signatory       

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Date of birth                 Day        Month        Year  
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Treasurer/Assistant        Committee Member/  
Treasurer                      Authorised Signatory       

Please insert details below of the individual who owns or runs the business of: (insert FULL business/company name)


Title (Mr, Mrs, Miss, Ms, other)

First name

Middle name

Surname

Your current home address

Date of birth                 Day        Month        Year  
 /  /

Country of birth

Position in the business

Director/Chairman        Secretary                           
Treasurer/Assistant        Committee Member/  
Treasurer                      Authorised Signatory       

Please use photocopies if additional sheets are required for the details of all Director/Chairman as well as the Secretary, Treasurer, Assistant Treasurer, a Committee Member and authorised signatories.

#### 4. What products and services do you require?

Let us know what kind of business account you require and which services you would like to accompany that account:

##### Daily Banking Services

Current Account

Client Account

##### Deposit Accounts

Fixed Term Deposit

##### Borrowings

Fixed Rate Loan

Overdraft

Term Loan

Asset Finance

##### International Banking Services

Currency Account

##### Visa

Company Visa Credit Card

Merchant Facilities

##### Electronic Banking Services

iBusiness Banking (iBB)\*

Online services\*

\*Visit [firsttrustbank.co.uk/business/ways-to-bank](http://firsttrustbank.co.uk/business/ways-to-bank) to choose the electronic banking service that best meets your needs

##### Statement requirement

When do you wish to receive your current account statements? Monthly  Weekly

If monthly, on which date of the month would you like your statement to be issued?

##### Additional requirements

Do you require a cheque book? Yes  No

Do you require a lodgement book? Yes  No

Do you require a Post Office Cash Deposit Card? Yes  No

If yes, number of cards required

##### Account title for cheque and lodgement books

(ensure one letter per box only)

(Please indicate how you would like your Credit Union's name to appear on your cheque and lodgement books. The full company name as detailed in the Certificate of Incorporation must appear)

## 5. Data Protection Notice - AIB Group (UK) plc

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Effective 1 April 2021

We respect your trust in us to use, store and share your information. In this notice, we explain how we collect personal information about you, how we use it and how you can interact with us about it.

We try to keep this notice as simple as possible but if you are unfamiliar with our terms, or want more detail on any of the information here, please see our website's Frequently Asked Questions section or our contact details at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection). You can also ask for more details at your local branch.

### 1. Who we are

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes AIB (NI), Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct, and AIB Group which refers to Allied Irish Banks, p.l.c., its subsidiaries, affiliates and their respective parent and subsidiary companies. For more information about our group of companies, please visit [www.aibgroup.com](http://www.aibgroup.com).

We share your information within AIB Group to help us provide our services, comply with regulatory and legal requirements, and improve our products.

### 2. Data Protection Officer

Our Data Protection Officer oversees how we collect, use, share and protect your information to ensure your rights are fulfilled. You can contact our Data Protection Officer at [UKDPO@aib.ie](mailto:UKDPO@aib.ie) or by writing to them at: Data Protection Officer, AIB Group (UK) p.l.c., 92 Ann Street, Belfast, BT1 3HH.

### 3. How we collect information about you

We collect personal information from you, for example when you open an account; make a deposit; apply for products and services; use your credit or debit card; complete transactions; or look for advice. We also collect information through our website, apps, social media, discussion forums, market research and CCTV footage. We will sometimes record phone conversations and we will always let you know when we do this.

We may collect information to identify you through voice, facial or fingerprint (biometric data) recognition technology. We always ask for your consent to do this.

Our websites use 'cookie' technology. A cookie is a little piece of text that our server places on your device when you visit any of our websites or apps. They help us make the sites work better for you.

When you apply to us for products and services, and during the time you use these, we carry out information searches and verify your identity. We do this by sending and receiving information about you to and from third parties including credit reference agencies and fraud prevention agencies. We and these agencies may keep records of our searches whether or not the product or service goes ahead.

### 4. How we keep your information safe

We protect your information with security measures under the laws that apply and we meet international standards. We keep our computers, files and buildings secure.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information

### 5. How long we keep your information

To meet our legal and regulatory obligations, we hold your information while you are a customer and for a period of time after that. We do not hold it for longer than necessary.

### 6. Meeting our legal and regulatory obligations

To use your information lawfully, we rely on one or more of the following legal bases:

- performance of a contract;
- legal obligation;
- protecting the vital interests of you or others;
- public interest;
- our legitimate interests; and
- your consent.

To meet our regulatory and legal obligations, we collect some of your personal information, verify it, keep it up to date through regular checks, and delete it once we no longer have to keep it. We may also gather information about you from third parties to help us meet our obligations. If you do not provide the information we need, or help us keep it up to date, we may not be able to provide you with our products and services.

### 7. Consent

Sometimes we need your consent to use your personal information. With direct marketing for example, we need your consent to make you aware of products and services which may be of interest to you. We may do this by phone, post, email, text or through other digital media.

You can decide how much direct marketing you want to accept when you apply for new products and services. If we ever contact you to get your feedback on ways to improve our products and services, you have the choice to opt out.

When we use sensitive personal information about you, such as medical or biometric data, we ask for your consent. Before you give your consent, we tell you what information we collect and what we use it for. You can remove your consent at any time by contacting us.

### 8. How we use your information

We use information about you to:

- provide relevant products and services;
- identify ways we can improve our products and services;
- maintain and monitor your products and services;
- protect both our interests;
- meet our legal and regulatory obligations; and
- decide and recommend how our products and services might be suitable for you.

To provide our products and services under the terms and conditions we agree between us, we need to collect and use personal information about you. If you do not provide this personal information, we may not be able to provide you with our products and services.

We analyse the information that we collect on you through your use of our products and services and on our social media, apps and websites. This helps us understand your financial behaviour, how we interact with you and our position in a market place. Examples of how we use this information includes helping protect you and others from financial crime, offering you products and services and personalising your experience.

We may report trends we see to third parties. These trend reports may include information about activity on devices, for example mobile phones, ATMs and self-service kiosks, or card spend in particular regions or industries. When we prepare these reports, we group customers' information and remove any names. We do not share information in these reports that can identify you as a customer, such as your name, or account details.

We sometimes use technology to help us make decisions automatically. For example, when you apply for a loan online.



Before we make a decision, we automatically score the information you give us, any information we already hold about you, and any information we may get from other sources.

## 9. Your information and third parties

Sometimes we share your information with third parties.

For example to:

- provide products, services and information;
- analyse information;
- research your experiences dealing with us;
- collect debts;
- sell your debts;
- sell whole or part of our business;
- prevent financial crime;
- help trace, investigate and recover funds on your behalf;
- trace information; and
- protect both our interests.

In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment.

Further details of the CRA's and fraud prevention agencies, and how they process your information can be found at our websites.

We expect these third parties to have the same levels of information protection that we have.

We also have to share information with third parties to meet any applicable law, regulation or lawful request. When we believe we have been given false or misleading information, or we suspect criminal activity we must record this and tell law enforcement agencies, which may be either in or outside the UK.

## 10. International transfers of data

We may transfer your personal information outside of the United Kingdom (UK) and the European Economic Area (EEA) to help us provide your products and services. We expect the same standard of data protection is applied outside of the UK and EEA to these transfers and the use of the information, to ensure your rights are protected.

## 11. Your personal information rights

You will find information about your rights, when they apply and our responsibility to you on our website's Frequently Asked Questions section.

You can exercise your rights by calling into a branch, using our social media channels, phoning or writing to us. Further information and our contact details are available on our websites at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection)

We can help you with:

*Accessing your personal information:* You can ask us for a copy of the personal information we hold. You can ask us about how we collect, share and use your personal information.

*Updating and correcting your personal details.*

*Removing consent:* You can change your mind wherever you give us your consent, such as for direct marketing, or using your sensitive information, such as medical or biometric data.

*Restricting and objecting:* You may have the right to restrict or object to us using your personal information or using automated decision making.

*Deleting your information (your right to be forgotten).* You may ask us to delete your personal information.

*Moving your information (your right to Portability).* Where possible we can share a digital copy of your information directly with you or another organisation.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information.

We generally do not charge you when you contact us to ask about your information.

## 12. Making a complaint

If you have a complaint about the use of your personal information, please let a member of staff in your branch (or service outlet) know, giving them the opportunity to put things right as quickly as possible. If you wish to make a complaint you may do so in person, by telephone, in writing and by email. Please be assured that all complaints received will be fully investigated. You can register a complaint through our contact centre, our branches, our Website, by phone, by email or in person at your branch. We ask that you supply as much information as possible to help our staff resolve your complaint quickly.

You can also contact the Information Commissioner's Office at [www.ico.org.uk](http://www.ico.org.uk)

## 13. Updates to this notice

We will make changes to this notice from time to time, particularly when we change how we use your information, and change our technology and products.

You can always find an up-to-date version of this notice on our website at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection). You will also find a copy on display at your local branch, or you can ask us for a copy.

### Marketing Options:

From time to time, AIB Group would like to tell you about offers, products and services available from us and carefully selected third parties. Please tell us below if you are happy for us to contact you, and by which methods. If you later decide to change these preferences, you may contact us at any time.

By phone      Yes     No

By post      Yes     No

By email      Yes     No

## 6. Account Mandate - Authorised Signatories and Declaration

### Section A: Drawing instructions - Authorised signatories

As an Authorised Signatory listed in the table below you should not sign this form until you have read and understood the Data Protection Notice.

The Bank is hereby authorised to accept instructions of

of the following:

(Tick one)

Any One  Any Two  All

<b>Name</b>	<input type="text"/>
<b>Position / Title</b>	<input type="text"/>
<b>Specimen Signature</b>	<input type="text"/>
<b>Date</b>	Day <input type="text"/> / Month <input type="text"/> / Year <input type="text"/>
<b>Name</b>	<input type="text"/>
<b>Position / Title</b>	<input type="text"/>
<b>Specimen Signature</b>	<input type="text"/>
<b>Date</b>	Day <input type="text"/> / Month <input type="text"/> / Year <input type="text"/>
<b>Name</b>	<input type="text"/>
<b>Position / Title</b>	<input type="text"/>
<b>Specimen Signature</b>	<input type="text"/>
<b>Date</b>	Day <input type="text"/> / Month <input type="text"/> / Year <input type="text"/>
<b>Name</b>	<input type="text"/>
<b>Position / Title</b>	<input type="text"/>
<b>Signature</b>	<input type="text"/>
<b>Date</b>	Day <input type="text"/> / Month <input type="text"/> / Year <input type="text"/>
<b>Name</b>	<input type="text"/>
<b>Position / Title</b>	<input type="text"/>
<b>Specimen Signature</b>	<input type="text"/>
<b>Date</b>	Day <input type="text"/> / Month <input type="text"/> / Year <input type="text"/>
<b>Name</b>	<input type="text"/>
<b>Position / Title</b>	<input type="text"/>
<b>Specimen Signature</b>	<input type="text"/>
<b>Date</b>	Day <input type="text"/> / Month <input type="text"/> / Year <input type="text"/>

(Account Declaration on next page)

**Section B: Account Declaration**

We certify that a meeting of the \*Directors/Committee (\*deleted as appropriate) of

\*presently in the course of

formation (**\*delete as appropriate**) ('the Credit Union') held on the  /  /  the following resolutions were passed:-

1. That AIB Group (UK) Plc t/a First Trust Bank ('the Bank'), be and is hereby appointed to act as Banker to the Credit Union\*, (during the period of its formation). (**\*delete as appropriate**)
2. That the Bank be and is hereby requested and authorised to open/continue (**\*delete as appropriate**) such account(s) in the name of the Credit Union as may be considered appropriate for the receipt and disbursement of the Credit Union's money whether on interest bearing deposit or otherwise and to give effect to any order, direction, request or instruction expressed to have been made or given by the Credit Union relating to drawings on or withdrawals or transfers from such account(s) from time to time originated by cheque, bill, note, acceptance, instrument, order (including a standing order and a banker's order) debit (including direct debit), request, instruction or receipt, as the case may be, appropriate to the particular type of account, effected, made or given in accordance with the drawing instructions in Section A hereof and notwithstanding that such account(s) be overdrawn by such payments or otherwise.
3. That this mandate having been notified to the Bank shall remain in force \*(pending registration) (**\*delete as appropriate**) unless and until altered or varied by new instructions given pursuant to a decision of the Committee/Directors (**\*delete as appropriate**) advised to the Bank in writing (in the form of a certified extract from the minutes of the relevant meeting) under the hand of the signatories hereto whereupon such new or supplemental instructions giving effect to such decision (to the extent that the same shall be at variance or inconsistent therewith) shall replace or alter, as the case may be, the instructions herein contained.
4. That the Bank \*(on registration being effected) (**\*delete as appropriate**) be furnished with the Certificate of Acknowledgement of the Registration of the Credit Union under the Industrial and Provident Societies Act (Northern Ireland) 1969 and 1985 (for sighting purposes only) and a print of the Rules of the Credit Union, together with the details of a Committee Member, Secretary, Treasurer and Assistant Treasurer of the Credit Union and that the Bank be informed by notice in writing, signed by the Secretary as soon as may be, of any change taking place from time to time by the Committee Members, Secretary, Treasurer and Assistant Treasurer of the Credit Union.
5. In the event of any cheque, bill, note, pay order or other instrument lodged by the \*Committee/Directors (**\*Delete as appropriate**) or on its instructions with the Bank or the Bank's appointed agents for collection and crediting to any such account (s) being dishonoured on presentation or of the Bank being obliged for any justifiable reason (of which the Bank's decision shall be conclusive) to repay the proceeds thereof after collection to any person whether claiming as true owner, drawer, drawee, endorsee or otherwise, the Bank are hereby irrevocably authorised to debit the amount to any such account(s), together with all fees and charges incurred in connection therewith.
6. That all statements supplied by you setting out transactions on the account(s) be examined by the \*Committee/Directors (**\*Delete as appropriate**) and it is hereby agreed that unless you receive objections in writing to any of the matters contained in such statements within 21 days of the date of such statements, the \*Committee/Directors (**\*Delete as appropriate**) shall be deemed conclusively to have accepted all the matters contained in such statements as true and accurate in all respects.
7. That this Mandate, having been notified to the Bank, shall remain in force unless and until altered or varied by new instructions given pursuant to a decision of the Board/Committee advised to the Bank in writing (in the form of a certified extract from the minutes of the relevant meeting or in a new Mandate form as may be appropriate) under the hand of a Director/Chairman and countersigned by the Secretary whereupon such new instructions giving effect to such decision (to the extent that the same shall be at variance or inconsistent therewith) shall replace or alter, as the case may be, the instructions herein contained.

**Indemnity**

In consideration of the Bank acting and/or continuing to act as agent on our behalf for the clearing of cheques and other instruments notwithstanding that the Cheques Act 1992 imposes certain restrictions on the transferability of certain types of cheques we hereby request and authorise the Bank to collect and/or continue to collect on our behalf and/or accept for the credit of our account(s) cheques which are not payable to

with or without endorsement and notwithstanding any particular directions or crossings on any such instruments and notwithstanding that these may be crossed "account payee" or "account payee only" or otherwise as "not negotiable" and made payable to members of .

We shall only present such cheques where we are satisfied of our right to receive payment of the said cheque(s).The Bank is hereby authorised in its absolute discretion to refuse to collect any cheque presented to you under this undertaking and indemnity without any liability on the Bank for so doing.

In consideration of the Bank acting and/or continuing to act as agent on our behalf for the encashment of cheques in our  Branch only and other instruments notwithstanding that the Cheques Act 1992 imposes certain restrictions on the transferability of certain types of cheques we hereby request and authorise the Bank to encash and/or continue to encash cheques which are drawn on our accounts with or without endorsement and notwithstanding any particular directions or crossings on any such instruments and notwithstanding that these may be crossed "account payee" or "account payee only" or otherwise as "not negotiable" and made payable to various payees notwithstanding that the payees may or may not hold accounts with the Bank. The Bank is hereby authorised in its absolute discretion to refuse to encash any cheque presented to it under this undertaking and indemnity without any liability on it for so doing.

We hereby indemnify the Bank and keep the Bank indemnified from and against all claims demands actions losses damages costs charges and expenses which it may incur or suffer by virtue of it agreeing to the above arrangements and we undertake to reimburse the Bank on demand with any amounts which it may claim from us arising from such indemnity failing which the Bank is hereby irrevocably authorised to debit any such sums to our account(s) with the Bank.

We have read and understand the Data Protection Notice.

We confirm the validity of the Authorised Signatories listed in Section A above.

We confirm that the information contained in this application is true and correct.

We confirm that we have had an opportunity to read and I/we accept, on behalf of the Credit Union, all the terms and conditions of the Account(s), and that we are duly authorised to accept such terms and conditions on behalf of the Credit Union.

Where We have opened a current account, deposit account or currency account We acknowledge receipt of the Financial Services Compensation Scheme (FSCS) Depositor Information Sheet and Exclusions List.

<b>Name</b>	<input type="text"/>																																							
<b>Position / Title</b>	<input type="text"/>																																							
<b>Signature</b>	<input type="text"/>												Date	Day	Month	Year																								
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## **Definitions of Controlling Persons by Legal Entity**

### **Company**

'Any individuals who ultimately own or control 25% or more of the shares or voting rights in the company or otherwise exercise control over the management of the company.

In circumstances where no individual owns or controls 25% or more of the shares or voting rights in the Company or otherwise exercises control over the management of the Company, then details of the two individuals who hold the greatest percentage of shares or voting rights in the Company or otherwise exercise control must be provided. For example, if 5 shareholders own or control equal shares (20%) of a Company then the details for any 2 individuals must be provided to the Bank.

### **Incorporated Society**

'Any individual who ultimately own or control 25% or more of the shares or voting rights in the incorporated society or otherwise exercise control over the management of the incorporated society.

In circumstances where no individual(s) ultimately own or control 25% or more of the shares or voting rights in the incorporated society or otherwise exercises control over the management of the incorporated society, details for the 2 individuals who hold the greatest percentage of shares or voting rights in the incorporated society or otherwise exercise control must be provided. For example, if 5 shareholders own or control equal shares (20%) of an Incorporated Society then the details for any 2 individuals must be provided to the Bank.

### **Partnership**

'Any individuals who ultimately own or control a 25% or more share of the capital, or profits or voting rights in the partnership, or who otherwise exercise control over the management of the partnership'.

### **Limited Partnership**

'Any individuals who ultimately own or control a 25% or more share of the capital, or profits or voting rights in the partnership, or who otherwise exercise control over the management of the partnership'.

### **Unincorporated Entity (e.g. Association, Society, Club / Charity)**

Any individual who benefits from or who exercises control over at least 25% or more of the property of the Unincorporated Entity.

### **Other Legal Entities Within the Ownership Structure of your Business**

Where there are other legal entities within the ownership structure of your Business, and they own or control 25% or more of the shares or voting rights, capital or profit, (as applicable), or otherwise exercises control in your Business, the details for the Controlling Persons (Beneficial Owners) of that legal entity must be provided to the Bank, and so on until the details of all Controlling Persons (Beneficial Owners) within the ownership structure of your Business are established.

### **Politically Exposed Persons (PEP's)**

A Politically Exposed Person (is defined in the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) regulations 2017 (Regulation 35(12))

### **The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (the "2017 Regulations")**

#### **The Bank's obligations**

AIB Group (UK) p.l.c. is required to obtain details of a Politically Exposed Person's ("PEP") and Relative Close Associate's ("RCA") (as the terms are defined in the 2017 Regulations) source of funds for the account and their source of wealth.

#### **Your obligations**

You are obliged to inform us of within fourteen days of any change to your management, governance structure or direct and indirect beneficial ownership and control.

**For bank use only**

**BANK Information only**

Designated Referral Code

Sort Code

Account number (if applicable)

**Account 1**

Account Title

Account Short Name

Product Code

Product Name

Purpose & Reason for Opening

Origin of Funds

Turnover

Source of Income & Wealth

**Account 2**

Account Title

Account Short Name

Product Code

Product Name

Purpose & Reason for Opening

Origin of Funds

Turnover

Source of Income & Wealth

**Account 3**

Account Title

Account Short Name

Product Code

Product Name

Purpose & Reason for Opening

Origin of Funds

Turnover

Source of Income & Wealth

**Account 4**

Account Title

Account Short Name

Product Code

Product Name

Purpose & Reason for Opening

Origin of Funds

Turnover

Source of Income & Wealth

Beneficiary account flag will default to No. If yes specify reason/details

**For bank use only**

**BANK Information only**

**Intranet > Business Areas > Risk > Risk UK > Sector codes > Sector Code Selection Tool should be used to assist with correct Bank Of England classifications**

Customer Type

BoE Class

Sector

Sector Group

Sector Sub Group

Sector Code

Confirm that FSCS Information Sheet & Exclusions List been given to customer    Yes     No

Confirm that Summary Box been handed to customer (if applicable)    Yes     No

**FCA Additional Metrics Reporting**

Does the business have 10 or more employees?    Yes     No

Does the annual turnover or balance sheet exceed €2M?    Yes     No

If the business is a registered charity, does the turnover exceed £1M?    Yes     No

Is the account in scope for metrics reporting?    Yes     No

Date full information to open the account was provided by the business     /  /

At the time of account opening please confirm if the customer requested the following:

Online Banking and a Card Reader    Yes     How Many     No     N/A

iBB    Yes     No     N/A

Debit Card    Yes     How Many     No     N/A

Overdraft    Yes     No

Has a cheque book/ Post Office Lodgement Card been ordered?    Yes     No

Signed off by (branch official)	Print Name	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

By signing this I confirm that all the above is correct and where necessary documents attached, confirm they are complete.



Information correct as at August 2021

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# Customer Information Section

You will need to read and retain these pages



Protected

# Financial Services Compensation Scheme – Depositor Information Sheet



## Basic information about the protection of your eligible deposits

Eligible deposits in AIB Group (UK) p.l.c. are protected by:	the Financial Services Compensation Scheme (“FSCS”) <sup>(1)</sup>
Limit of protection:	£85,000 per depositor per bank <sup>(2)</sup> Your bank, AIB Group (UK) p.l.c., operates under license as AIB (NI) in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are “aggregated” and the total is subject to the limit of £85,000. <sup>(2)</sup>
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. <sup>(3)</sup>
Reimbursement period in case of bank’s failure:	20 working days <sup>(4)</sup>
Currency of reimbursement:	Pound sterling (GBP, £)
To contact AIB Group (UK) p.l.c for enquiries relating to your account	AIB Group (UK) p.l.c (trading as AIB (NI)) 92 Ann Street, Belfast, BT1 3HH 0345 6005 925 <sup>†</sup> aibni.co.uk <sup>†</sup> Call charges may vary – refer to your service provider
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

## Additional information

### (1) Scheme responsible for the protection of your deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### (2) General limit of protection

If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank operates under different trading names. AIB Group (UK) p.l.c. also trades under AIB (NI) in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become

legally transferable. These are eligible deposits connected with certain events including:

- certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
- a death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

### (3) Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

### (4) Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018;

within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

### Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.



Protected

# Financial Services Compensation Scheme – Exclusions List



## A deposit is excluded from protection if:

- |   |   |
|---|---|
| <p>(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.</p> <p>(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.</p> <p>(3) It is a deposit made by a depositor which is one of the following:</p> <ul style="list-style-type: none"> <li>• credit institution</li> <li>• financial institution</li> <li>• investment firm</li> <li>• insurance undertaking</li> <li>• reinsurance undertaking</li> <li>• collective investment undertaking</li> <li>• pension or retirement fund<sup>(1)</sup></li> <li>• public authority, other than a small local authority.</li> </ul> <p>(4) It is a deposit of a credit union to which the credit union itself is entitled.</p> | <p>(5) It is a deposit which can only be proven by a financial instrument<sup>(2)</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the <i>UK, Gibraltar</i> or a Member State of the EU on 2 July 2014.</p> <p>(6) It is a deposit of a collective investment scheme which qualifies as a small company.<sup>(3)</sup></p> <p>(7) It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>(4)</sup></p> <p>(8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>(5)</sup> – refer to the FSCS for further information on this category.</p> <p>(9) It is not held by an establishment of a bank, building society or credit union in the <i>UK</i> or, in the case of a <i>bank or building society</i> incorporated in the <i>UK</i>, it is not held by an establishment in Gibraltar.</p> |
|---|---|

**For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)**

<sup>(1)</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are **not** excluded

<sup>(2)</sup> As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

<sup>(3)</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>(4)</sup> See footnote 3

<sup>(5)</sup> See footnote 3