



APPLICATION FOR MEMBERSHIP

Please complete sections 1 to 5 as required

SECTION 1

Name in Full Mr / Mrs / Ms / Miss (circle one) _____

Address _____

Telephone (hm) _____ (wk) _____ (mbl) _____

Date of Birth _____ IRD Number _____ RWT rate % 12.5 / 21 / 33 / 38 (circle one)

Email Address (required for Internet Banking) _____

Employer _____ Department _____

Work Address _____

Name of existing member if applying as a family member _____

SECTION 2

I will fund my CALL ACCOUNT via the following method (tick appropriate box)

WHOLE OF PAY I authorise UCU to instruct my employer to deposit my whole of pay into my UCU account, effective from (pay date) _____. This authority shall continue in force until otherwise notified.

PART PAY I authorise UCU to instruct my employer to deduct \$ _____ each week / fortnight / month (circle one) from my wages and credit to my UCU account.

AUTOMATIC PAYMENT From external bank account. (UCU will post the AP form to you, or download from ucu.co.nz)

SIGNATURE _____ DATE _____

SECTION 3

ADDITIONAL SERVICES - (Tick boxes, and complete where appropriate. Conditions listed on page two.)

LOAN PROVIDER I authorise a weekly / fortnightly / monthly (circle one) transfer of (minimum \$5 weekly) \$ _____ from my Call Acct.

CHRISTMAS CLUB I authorise a weekly / fortnightly / monthly (circle one) transfer of \$ _____ from my Call Account.

DEBIT CARD (ATM & EFTPOS Facility)

TARGET SAVER ACCOUNT I authorise a weekly / fortnightly / monthly (circle one) transfer of \$ _____ from my Call Account.

TELEPHONE BANKING

BILL PAY ACCOUNT I authorise a weekly / fortnightly / monthly (circle one) transfer of \$ _____ from my Call Account.

INTERNET BANKING

EMAIL - UCU NEWSLETTERS

SECTION 4

Identification Requirement: Proof of Identification must accompany this application and be a copy of:
(a) Your passport, or
(b) Your NZ Drivers Licence and, either a Birth Certificate or Bank issued document displaying you current address.

DECLARATION

- APPLICATION FOR MEMBERSHIP:** I apply for membership of UCU (United Credit Union) and subscribe for one redeemable fully paid up share ("share") in UCU.
- SUBSCRIPTION FOR SHARES:** I agree that all money paid by me or on my behalf, to the account of UCU will be deemed to be a subscription for shares in the UCU, on the basis that I will receive one share for every dollar paid by me or on my behalf, to the account of UCU.
- PRIVACY ACT:** I authorise UCU to collect and store personal and financial information concerning me for the purposes of: (a) determining my eligibility for membership of United Credit Union, initially, with this application, and on an ongoing basis; (b) evaluating any application by me to UCU for credit or services, including communications with third parties concerning my credit worthiness; c) communicating with me, whether by way of personal correspondence or general correspondence to the members of UCU; and (d) recovering any amounts due and owing by me to UCU. I acknowledge that it is not necessary for me to supply all information requested by UCU but any failure by me to supply the requested information may result in UCU refusing to admit me to membership, terminating my membership or refusing to provide me with credit or services. I acknowledge that I have the right, on reasonable notice and during normal business hours, to request access to the information held by UCU on me and that I may request that a corrective statement be included with the information held by UCU, if I believe any of that information to be incorrect.
- I agree to abide by the general conditions as set out on page two of this application form.

SIGNATURE _____ DATE _____

SECTION 5

APPLICATION FOR JOINT ACCOUNT

Name in Full Mr / Mrs / Ms / Miss (circle one) _____

Address _____

Telephone (hm) _____ (wk) _____ (mbl) _____

Email Address (required for Internet Banking) _____

Relationship to Member overleaf _____

Employer _____

Work Address _____

IRD Number _____ RWT rate % 12.5 / 21 / 33 / 38 (circle one) Date of Birth _____

CONDITIONS

- 1 Joint Account status can be withdrawn at any time by UCU.
- 2 The Rules of UCU must be observed by both account holders.
- 3 Joint Account holders are individually and collectively responsible for all liabilities held at all times on this account.
- 4 Transactions on this account can be operated by either account holder on the basis that both account holders are liable for such transactions.
- 5 Joint Account status can be withdrawn by request from the original account holder only.
- 6 Joint Account status can not be withdrawn while there are outstanding liabilities.

SIGNATURE OF PRIMARY ACCOUNT HOLDER (applicant overleaf) _____

SIGNATURE OF JOINT ACCOUNT APPLICANT _____
(Having understood & agreed to the Declaration on page one and General conditions below)

DATE _____

GENERAL CONDITIONS

- 1 **INTEREST:** Interest will be credited to your Call Account on 31 March each year and is calculated on your minimum monthly balance. Interest on your Target Saver Account is calculated on your minimum monthly balance and credited quarterly. Christmas Club interest is calculated on your minimum monthly balance and credited on 30 November.
- 2 **TELEPHONE BANKING:** Telephone banking is available 24 hours a day 7 days a week free of charge. Transfers will be made overnight and will appear in your registered bank account the following day provided the request is made before 3:00pm Mon-Fri. Transfers made after 3:00pm will be held over and transferred the following night, or if made after 3:00pm on Friday, the following Monday. In signing this form you agree that all Telephone Banking transfers from United Credit Union will be deposited into the account recorded overleaf. You understand that it is your responsibility to advise UCU in writing if you wish to alter or change your registered account. UCU accepts no responsibility for funds deposited into accounts that have been closed or incorrectly advised. Telephone Banking transfers may not be actioned overnight during some Public Holidays.
- 3 **INTERNET BANKING:** In signing this application form you will abide by the rules and conditions of UCU Internet Banking system as set out in the Internet Banking system website. You will not disclose your access number or pin number to any other party. Transfers will be made overnight and will appear in the Payee's bank account the following day provided the request is made before 3:00pm Mon-Fri. Transfers made after 3:00pm will be held over and transferred the following night, or if made after 3:00pm on Friday, the following Monday. Transfers may not be actioned overnight during some Public Holidays. UCU does not accept responsibility for any unauthorised access to your account via Internet Banking as a result of you not taking due care to protect your password and access number.
- 4 **TRANSFERS:** Loan repayments will take precedence over any or all other transfers between accounts or to external accounts.
- 5 **CHRISTMAS CLUB:** Your Christmas Club contributions will be credited to your Call Account on the first working day of December each year. Christmas Club contributions will continue until otherwise notified in writing.
- 6 **DEBIT CARD:** You acknowledge that on receipt of your Debit Card you will be provided with the Credit Unions, (i) Criteria specifying the 'eligibility for issue' of New Zealand Accesscard. (ii) Terms and Conditions governing the use of New Zealand Accesscard at the time of issue and as amended from time to time. (iii) Fees and Charges structure applicable for issue and use of New Zealand Accesscard. You acknowledge that your signature on this application form signifies your unconditional acceptance of the above details and undertaking provided herein. You understand that your application is subject to confirmation of this acceptance. If upon receipt of the above details you do not agree to the information therein you will return your Debitcard to the Credit Union immediately. Upon my New Zealand Accesscard account becoming overdrawn I acknowledge that all shares and deposits held with the Credit Union in my name may be utilised towards payment of any debt incurred through use of the New Zealand Accesscard.
- 7 **LOAN PROVIDER:** Regular contributions (weekly, fortnightly or monthly) to a Loan Provider account are compulsory. Funds in this account are available for use up to the time a personal loan is approved. Thereafter all funds, including the ongoing regular contributions into this account, are frozen for the full loan term.

UCU is not a registered bank. Member's shares are secured by a first ranking registered Trust Deed. UCU is exempt from the requirement to have a credit rating. As such, the creditworthiness of UCU is not rated by a rating agency approved by the Reserve Bank of New Zealand under section 157J of the Reserve Bank of New Zealand Act 1989.

For Office Use Only: Member Number: _____ Date & Initials: _____

Internet Banking: Access Number _____ Password _____ Date & Initials _____

Debitcard: Card Number _____ Offset Number _____ Date & Initials _____