

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 their members to provide an alternative to banks, building societies and high interest lenders.
- You can save by setting up a standing order with your bank on an attached form. Or at a collection point
- You can apply to borrow after you have saved for 3 consecutive months. Loans have no lower limit or credit scoring and are charged at a fair rate of interest.
- Money saved with a credit union is just as safe as money in the bank. Like banks, the Financial Services Authority regulates credit unions and your money is covered by the Financial Services Compensation scheme just the same as banks.

Can I join?

- You need to be a member of the East of England Co-operative Society, Anglia Regional Co-operative Society Limited, The Co-operative Group or another retail co-operative
- If you are not a member of the Co-op, we can help you join. If you live outside our area we will help you find an alternative credit union.

Contact us for more information at:

Rainbow Saver Anglia Credit Union Ltd
Administration Centre, 229 London Road South,
Lowestoft,
Suffolk,
NR33 0DS
Tel: 01502 584854



Authorised and regulated by the Financial Services Authority No. 213617
Check us out at www.fsa.gov.uk

Application for Membership

Title:.....First Name:.....

Last Name:

Address:

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

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

National Insurance No -----

Tel:..... Co-op Group Share No:.....

What Kind of Savings Account do you want?

Share Account Yes / No

Lock it Away Xmas Club Yes / No Loan Account Yes/No

**I hereby apply for membership of the Rainbow Saver Anglia Credit Union Ltd and agree to abide by their rules. I declare, to the best of my knowledge, that the information given by me on this form is complete and correct

. 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 can take a copy for you.

FOR OFFICE USE ONLY

Identification 1:

Identification 2:

Checked by:..... Signature:

Form of Nomination

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

Other Products Offered

Would you like a Prepaid Maestro Card? Yes/No

No credit checks. No Interest charged. Set your own limit. Why carry cash.

Load your Prepaid card with wages/pension/benefits for a fee of £3 per month through the Credit Union.

Your can use in shops and get cash back or make purchases on-line or over the phone.

Would you like a Paypoint Card? Yes/No

This card can be taken to a Paypoint outlet such as a Post Office or Corner Store to pay money in to your Credit Union Account.