



NEW MEMBERSHIP APPLICATION FORM - OVER 16s

SECTION 1 - APPLICANT DETAILS

(Tick one box)

Garda Member

Garda Staff

Garda Reserve

Family Member

Applicant's Name:

Garda Reg/Reserve/Staff No:

Home Address:

Mother's Maiden Name:

Email:

Employer:

Eircode:

Place of Birth:

Occupation:

Date of Birth:

PPS No:

Home Phone:

Mobile No:

SECTION 2 - INTRODUCER

The introducer must be a member of St Raphael's Garda Credit Union who is an active/retired Garda, Student Garda or Garda Staff.

Name of Introducer:

Garda Reg/Staff No:

Home Address:

Relationship to Applicant:

Signature of Introducer:

SECTION 3 - ACCOUNT PAYMENTS

Please complete **EITHER** Payroll Deductions **OR** Direct Debit Mandate
Please make a contribution of at least €5 per week to activate the account.

Payroll Deductions (Department of Justice only)

Organisation Name: St. Raphael's Garda Credit Union Limited. I hereby agree to have my contributions to the above-named organisation deducted each week/month from my salary. Please see the explanatory notes for more information.

Garda Reg/Reserve/Staff No:

Pay Code (Garda Staff only):

Amount Per Pay Period:

Print Name:

Date:

Signature:

**Payroll deduction will start 2/3 weeks after application form is submitted. **

OR

Direct Debit Mandate

By signing this mandate form, you authorise St. Raphael's Garda Credit Union to send instructions to your bank to debit your account in accordance with the instruction from St. Raphael's Garda Credit Union. **Creditor Details:** St. Raphael's Garda Credit Union, 1-2 Fox & Geese Naas Road, Dublin 22. Please see the explanatory notes for more information.

Amount: €

IBAN:

Start Date:

Frequency: Weekly Fortnightly Monthly One-off Payment

Print Name 1:

Print Name 2 (if joint account):

Signature 1:

Signature 2:

Date:

Date:

SECTION 4 - DOCUMENTS REQUIRED

The following documents are required to open your account. Accounts CANNOT be opened until this documentation has been received.

Proof of Identification

Current Passport
OR Current Driving Licence

Proof of Address (dated within 6 months)

Utility Bill/Insurance Cert
OR Bank/Credit Card Statement

Proof of PPSN (public service card NOT accepted)

Payslip
OR Social Welfare Document

How to submit your documents:

OPTION 1 - UPLOAD

Scan the QR code to download the ID-Pal app to your phone to upload your documents. These do **not** need to be certified.



Scan with your phone camera to download the app.

OPTION 2 - POST

Post **CERTIFIED** copies to our offices.

A certified copy is stamped by a Garda, Certified Public Accountant, Notary, Solicitor, Commissioner of Oaths, Justice of the Peace, or medical professional using their business brand/stamp.

SECTION 5 - PREFERENCES & DECLARATIONS

Do you wish to register for online banking - over 18s only? YES: NO:

Do you wish to register for over-the-phone authorisation? YES: NO:

Do you wish to register for the St. Raphael's monthly Prize Draw (€6.50 per month)? YES: NO:

I have received and read the Deposit Guarantee Scheme Information Sheet, Data Privacy Notice, European Union (Payment Services) Regulation 2018 sheet and Explanatory Notes. YES: NO:

Are you tax resident in the Republic of Ireland? YES: NO:

If you are NOT tax resident in the Republic of Ireland, please provide your Tax Identification Number (TIN) & country of tax residence.

Country of Tax Residence:

Tax Identification No. (TIN):

I confirm that the account is for my own personal use and benefit. YES: NO:

If you ticked 'No', please provide the name & address of the beneficial owner of the account here:

Purpose of the account e.g. savings, budget?

Source of funding/wealth e.g. salary, inheritance?

Estimated lodgements into the account per annum? €

From time to time, the Credit Union may wish to inform you of goods, services, products competitions, promotional offers and Credit Union news which may be of interest to you. Would you like to be contacted? YES: NO:

I confirm that the information given by me on this form is true and correct to the best of my knowledge and belief. I understand that any false or misleading information given by me in connection with my application for membership with the Credit Union may result in the termination of my membership, apart from any other legal sanctions that may apply. I understand that if any of my circumstances change in the future, I will inform you accordingly. YES: NO:

Applicant's Signature:

Date:

SECTION 6 - FORM OF NOMINATION

Under Section 21 of the Credit Union Act, 1997 (as amended by the Credit Union (amendment) Act 2023) a member of a credit union over the age of 16 years may nominate one or more person(s) to become entitled on death of that member to the whole or part of any property held by that member in the credit union on his/her death (whether in savings, insurances or otherwise) subject to a maximum sum as specified by law (which is currently €27,000). Please see explanatory notes for more.

Name: (Nominee)

Address:

Relationship to Applicant:

If you wish to add more nominees to your account, please download the Form of Nomination on our website alternatively, contact the office.

I understand that by completing this Nomination, such sum(s) which hereby pass to my nominee(s) shall not form part of my estate for the purposes of making a will. The sum(s) nominated shall pass to my nominee(s) irrespective of the contents of my will. I further acknowledge that for this reason I have been advised by the Credit Union to provide a copy of this Nomination to my solicitor when making my will.

Member Signature:

Date:

Witness 1 Signature: (cannot be the nominee) *Required*

Date:

Witness 2 Signature: (cannot be the nominee) *Required*

Date:

EXPLANATORY NOTES

SECTION 1 - APPLICANT DETAILS

Please enter the details of the person who is applying for membership. Personal information is sought to comply with current legislative and regulatory requirements.

PPS NUMBER

We request your PPSN to comply with the Revenue requirements for DIRT reporting. Return of Payments (Banks, Building Societies, Credit Unions and Savings Banks) Regulations 2008 and the Credit Reporting Act 2013.

SECTION 2 - INTRODUCER

This section is to be completed and signed by the Common Bond holder when a family member of the same household is applying for membership. The Common Bond holder is a member of St. Raphael's Garda Credit Union who is either:

- A member of An Garda Síochána (including sworn and staff members)
- Retired members of An Garda Síochána in receipt of a pension
- Student Gardaí
- Permanent staff of St. Raphael's Garda Credit Union Ltd

The common bond holder must be residing at the same address as the applicant with the exception of parents and grandparents.

SECTION 3 - ACCOUNT PAYMENTS

To activate the account, a regular payment of at least €5 must be paid into the account. Please add your details to set up direct debit OR payroll deductions to be lodged into the account.

DIRECT DEBIT

By signing the direct debit mandate form in section 3, you authorise St. Raphael's Garda Credit Union to send instructions to your bank to debit your account in accordance with the instruction from St. Raphael's Garda Credit Union. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank

PAYROLL DEDUCTIONS

Organisation Name: St. Raphael's Garda Credit Union Limited.

By completing the payroll deduction form in section 3, you agree that such contributions will be paid to the above-named organisation on your behalf. Deductions shall continue to be made unless otherwise notified by the above-named organisation and that the rate of deductions may be changed from time to time by the above-named organisation. Beyond making remittance to the organisation concerned equivalent to the amount deducted, the State accepts no further responsibility in the matter. The ultimate responsibility for ensuring that the deductions have in fact been made rest with you, the member.

SECTION 4 - DOCUMENTS REQUIRED

The Criminal Justice Act, 2010 - 2013 places a statutory obligation on St. Raphael's Garda Credit Union Ltd. to take reasonable measures to establish the identity of any person prior to the establishment of a business relationship with that person, and on an ongoing basis thereafter. To comply with these requirements, you must provide proof of identification with Date of Birth, Proof of Address and proof of PPSN. Spouses and Civil Partners must provide a copy of their Marriage/Civil Partnership Certificate.

Partners and cohabitants are required to complete a Certificate of Co-habitation Form, which can be found on the St. Raphael's Credit Union website, based on Section 172(2) of the Civil Partnership and Certain Rights and Obligations of Cohabitants Act 2010.

SECTION 5 - PREFERENCES AND DECLARATION

OVER-THE- PHONE AUTHORISATION

TO: ST. RAPHAEL'S GARDA CREDIT UNION LIMITED (the 'Credit Union')

1. I refer to my St. Raphael's Garda Credit Union account (s) and mandate on page 1 (hereinafter referred to as "the Mandate") between the Credit Union and myself governing the operation of my account(s) with the Credit Union.
2. Notwithstanding the terms of the mandate or of any future mandate or other agreement or course of dealing between the Credit Union and myself, I hereby request and authorise the Credit Union (but do not oblige the Credit Union) to rely upon and act in accordance with any instruction or communication which may from time to time be or purport to be given by telephone, facsimile or electronic transmission by myself to the Credit Union in relation to the operation of my account(s) with the Credit Union.
3. The Credit Union shall be absolved of any and all responsibility for any loss or liability of any nature (direct or indirect) suffered by me as a result of any error in transmission of any telephone, facsimile or electronic instruction or communication or as a result of the Credit Union acting on any telephone, facsimile or electronic instruction or communication that the Credit Union believes in good faith to have been made by me and the Credit Union is authorised to act without further enquiry upon any telephone, facsimile or electronic instruction or communication believed in good faith by the Credit Union to be an instruction or communication so given or made and no claim of whatsoever nature shall arise against the Credit Union in relation to its actions on foot of any such instruction or communication.
4. The terms of this Authority and Indemnity shall remain in full force and effect unless and until the Credit Union receives (and has reasonable time to act upon) a note of termination from me in writing terminating the terms of this Authority and Indemnity from the date of such note of termination or a specified future date save that such note of termination will not release me from my liability under this Authority and Indemnity in respect of any act performed by the Credit Union in accordance with the terms of this Authority and Indemnity prior to the expiry of such specified date.
5. Any electronic transmissions will be sent only to the email address provided above.

PRIZE DRAW TERMS & CONDITIONS

1. Each draw is open to the members of St. Raphael's Garda Credit Union Limited ("the Credit Union"), provided that each member makes the full subscription to the relevant draw and is over 18 years of age when the draw takes place. Any staff member who is directly involved with the operation of the prize draw is not entitled to be a participant.
2. Participants in the Draw will subscribe, in advance, to the Draw at the following respective rates, with all participants being recorded on our system:
 - a. Where the subscription is made by deduction from weekly payroll... €1.50 per week
 - b. Where the subscription is made otherwise than by deduction from weekly payroll... €6.50 per month:
 - i. Members who have paid their contribution within the 30 days (31 days depending on month) before the draw is run are included in the draw.
 - ii. Members who notify us in writing to leave the draw are excluded 30 days from last payment therefore would be included in a draw should it take place within

- the 30 days following their final payment.
3. The Prize Draw is funded directly by member subscriptions and is operated on a break-even basis with all member subscriptions being disbursed as prizes. St. Raphael's Garda Credit Union do not make any contributions to the Prize Draw fund.
 4. The funds for the relevant Draws will be accounted for separately from the funds arising from the usual functioning of the Credit Union and the operation of the Prize Draw will be subject to periodic review as deemed necessary by Internal and/or External Audit.
 5. Prizes will be cash prizes and such other prizes as the Board of Directors of the Credit Union from time to time determines, having regard to the extent of the prize fund available from the subscriptions to the Draw and after deductions for expenses. Participants shall be notified from time to time of the prizes available and any variation in the extent of such prizes via the St. Raphael's Garda Credit Union website.
 6. All prize winners will be notified of their win via phone call and subsequently a letter will be sent to the member confirming details of their prize.
 7. Prizes for the Draw shall be supplied by such company or supplier as the Board of Directors of the Credit Union may in its absolute discretion from time to time determine.
 8. The Credit Union will not be liable, nor will it accept any liability, whatsoever arising, for any defects, mechanical or otherwise, in any of the prizes.
 9. The Board of Directors of the Credit Union will in its absolute discretion from time to time determine the following: (a) The prizes to be won in each Draw; (b) The frequency of Draws; and (c) The date and location of each Draw.
 10. Participants agree to have their name and county published on St Raphael's website and social media sites.
 11. Each participant is limited to winning one prize in each Draw.
 12. Every participant in each Draw who is deemed to be a winner of a prize in the Draw and who, at the time of such winning, is in arrears in any payments due by him/her to the Credit Union in any manner whatsoever (including in respect of any joint account and including any arrears due as a guarantor), shall not be entitled to claim or receive such prize unless and until all such payment arrears have been discharged in full.
 13. Participants in the relevant Draws shall be bound by these Rules and participation in the Draws includes acceptance of these Rules;
 14. The Board of Directors of the Credit Union will interpret these Rules and any other matters arising out of the operation of their relevant Draws.
 15. Any dispute or difference about the interpretation of these Rules or arising in connection with, out of, or under these Rules or from the operation of the relevant Draws, shall be dealt with in accordance with the procedures specified in the Appendix to these Rules.
 16. These Rules (including the subscription rates specified in Rule 2) may be amended from time to time by the Board of Directors and participants shall be notified of any amendments in a manner deemed acceptable by the Credit Union.

APPENDIX

PROCEDURES FOR DEALING WITH DISPUTES

Any dispute or difference about the interpretation of the Rules for the Prize Draws or arising in connection with, out of, or under those Rules or from the operation of the relevant Prize Draws shall be dealt with in accordance with the following procedures:

1. The dispute or difference shall be referred to an officer or officers of the Credit Union appointed by the Board of Directors of the Credit Union whose duty it shall be to discuss the matter with the relevant member or members who are in dispute with the Board of Directors of the Credit Union or other relevant authority involved in operating the Prize Draws and, where possible, to resolve the dispute or difference.
2. If, following discussion under the procedures at (1) above, the dispute or difference is not resolved to the satisfaction of the relevant member or members, any such dispute or difference which arises or occurs between any of the relevant parties in relation to anything or matter arising under, out of, or in connection with the interpretation of the Rules for the Prize Draws or from the operation of the Prize Draws shall be determined by an Arbitrator appointed by the Chartered Institute of Arbitrators – Irish – Branch in accordance with the provisions of the Arbitration Act 2010 (as amended, extended or replaced from time to time).

COMMUNICATIONS

You can update your preferences at any time by contacting us by letter. Please note, the Credit Union may still contact you where there is a legal or legitimate interest basis for that contact.

TAX RESIDENCY

*This information is being sought for the purposes of reporting obligations under the Common Reporting Standard (CRS), as provided for by Section 891F of the Taxes Consolidation Act 1997. The information required to be reported under the CRS, including name, address, TIN, account number, account balance and payments on the account will be provided to the Revenue Commissioners and may be exchanged securely with another Competent Tax Authority in your jurisdiction of tax residence but such information will at all times be treated with the strictest confidentiality in accordance with applicable data protection laws. For more information on this, please speak to your credit union, contact Revenue at aeoi@revenue.ie or see <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

DATA PRIVACY

Note: The details provided in this application form together with any other information that is furnished to us in connection with this application will be retained and processed by St. Raphael's Garda Credit Union Limited in accordance with the Privacy Notice which is included with this application form.

SECTION 6 - FORM OF NOMINATION

A nomination is an instruction whereby a member nominates a beneficiary to receive their property in the credit union upon their death. Property includes shares, deposits, loans and insurance proceeds. By completing a form of nomination, it enables your nominee(s) to have access to your funds without having to wait for legal matters, such as Grant of Probate, to be sorted first. The maximum amount payable is €27,000. Any balances exceeding €27,000 will form part of your estate.

Note: This nomination will be invalidated by any subsequent marriage of the member. You are entitled to change your Nominees at any time. To do so you must complete a new Nomination Form.

RETURN YOUR APPLICATION FORM TO:

Membership
St Raphael's Garda Credit Union
FREEPOST DN7079
1 – 2 Fox & Geese,
Naas Road, Dublin 22