

Young Saver Account

Under 18s

For children aged 0-11, an adult needs to run the account.

11 to 18 year olds can open and run the account with permission from an Adult Signatory (this could be a parent, grandparent, guardian or other responsible adult).

The account includes these benefits:

- Regular return on savings
- Instant access when required
- Access to other Credit Union services
- Peace of mind that your savings are safe as the Credit Union is a member of the Financial Services Compensation Scheme

Account Features

Account name: Young Saver

Minimum balance: £1

Number of withdrawals: Unlimited

Dividend: Paid annually

How can I open an account?

By filling in this form and then taking it with the appropriate identification (see below) to a Credit Union point (this may be one of the branches, a School Savings Club or an information point). Alternatively you can send it by post to our Head Office. (Further ID will be required).

What ID do I need?

If the Young Saver is joining through their School Savings Club then the school can verify their identification. If not, then the adult signatory must provide full identification (two official documents proving their name and address) and the Young Saver's birth certificate. Please contact the office for more information about acceptable ID. Money laundering regulations require us to check your identity.

School ID:

Parent ID:

Birth Certificate:

FOR OFFICE USE ONLY

Member No: <input type="text"/>	Branch: <input type="text"/>
Documents approved by: <input type="text"/>	Set up by: <input type="text"/> Check for existing account: <input type="checkbox"/>

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.

Credit Reference and Fraud Prevention Agencies: We may make searches about you at credit reference agencies who will supply us with credit information as well as information from the Electoral Register. The agencies will record details of any search whether or not this application proceeds. We may use credit scoring methods to assist this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies about you and anyone with whom you are linked financially may be used by us if credit decisions are made about you or anyone with whom you are linked financially or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. In addition, we may ask you to provide physical forms of identification and/or we may telephone you to confirm your identity.

To prevent or detect fraud or to assist in verifying your identity we may make searches of group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information, details will be passed to fraud protection agencies. We may use this information if financial or motor, household, credit, life or any other insurance decisions are made about you or others at your address(es). This information may also be used for tracing and claims assessments and verifying identity.

Information held about you by the credit reference agencies may already be linked to records relating to anyone with whom you have a financial relationship, such as a joint account.

We will not sell/pass on any of your details to any third parties however from time to time we may wish to contact the account holder about other Leeds City Credit Union accounts or services that we think may be of particular interest to you. If you do not want to receive any further information please tick this box

Leeds City Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority – firm reference number 213369. This information may be checked by visiting www.fca.org.uk or www.bankofengland.co.uk/pr. White Rose Credit Union and Your Loan Shop are trading names of Leeds City Credit Union Ltd.



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OPEN AN
ACCOUNT
TODAY

YOUNG SAVER ACCOUNT

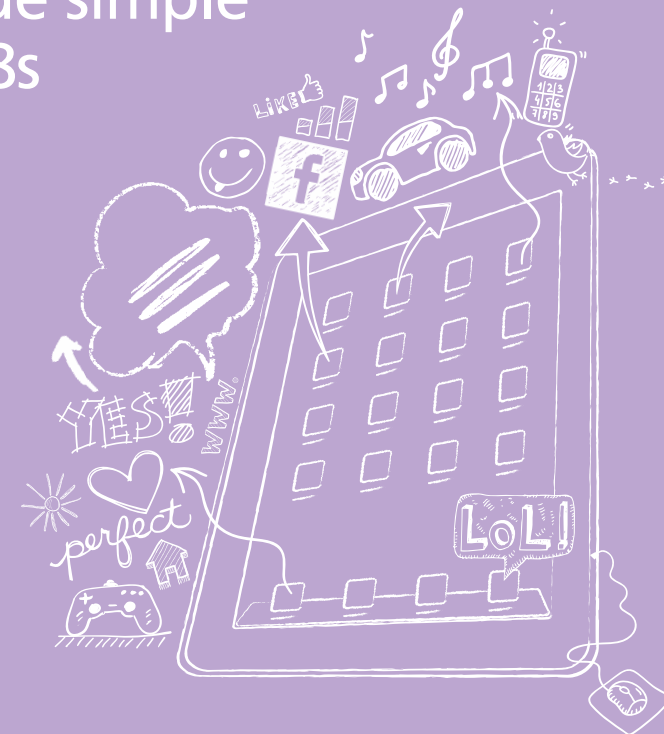
Application Form

Savings made simple for under 18s



White Rose
Credit Union

For borrowing. For saving. For good.



IMPORTANT: Please write in CAPITALS and use black ink only. Must be completed by a parent or guardian.

1. Personal Details

Title: Mr Mrs Miss Ms Other

Surname:

Forename(s):

Date of birth: / /

National Insurance Number:

Credit Union membership number (if applicable):

Where were you born?
UK EU country Non-EU country
If unsure state the country:

Do you hold a passport for that country?
Yes No Is a visa required? Yes No

Your residence status is British Citizen:
Yes No UK Travel Documents

Leave to remain: Indefinite Limited n/a

If EEA do you hold a UK Residence Permit issued by the Home Office? Yes No

Current address:

Postcode:

Length of time at current address: years months

Name of Housing Provider:

Previous address if resident at current address for less than 3 years:

Postcode:

Length of time at previous address:
 years months

If the two addresses are less than 5 years in total, we reserve the right to request further information.

Home telephone:

Work telephone:

Mobile number:

Email address:

2. Employment

Employment Status:

Employed Unemployed Retired Student

Employment Prohibited Other

Current Employer:

Current employer's address:

Postcode:

3. Young Saver's Details

Full name:

Forename(s):

Address:

Postcode:

Date of birth: / / Male Female

School or nursery:

4. Adult Signatory Details

The adult signatory has control of the account until either the Young Saver reaches the age specified below or they become 18, when the account will revert to an adult membership account (new form required at 18).

Relationship to Young Saver:

Age for signatory control to go to Young Saver:

(Minimum age: 11 / Maximum age: 18).
Please leave blank for control to stay with trustee.

I, (the adult signatory), am applying to open a Young Saver account at Leeds City Credit Union for the Young Saver named above. I agree to abide by the Credit Union rules.

Signed: SIGNATURE

Date: / /

5. School Verification

If the account is being verified through the school it requires verification of the name and address of the applicant on school headed paper.

6. Ways to save (Select and tick as appropriate)

- Cash at a school Savings Club
- Cash in branch/collection point
- Direct Debit (complete form below)
- By transfer from a Credit Union member account

Member no:

Amount per month: £

- Standing Order
- Payroll deduction (complete form below)
- By post (cheques only)

Direct Debit Mandate Please complete if you wish to save by Direct Debit.

Leeds City Credit Union

Instruction to your bank or building society to pay by Direct Debit

Please fill in the form and send it to: Leeds City Credit Union, Westminster Buildings, 31 New York Street, Leeds LS2 7DT



FOR LEEDS CITY CREDIT UNION OFFICE USE ONLY

This is not part of the instruction to your bank or building society

You can choose to pay on any date in the month.

Please indicate below your preferred date.

Date: Monthly

Date: Weekly

Total deduction (weekly/monthly):

Deduction Reference:

(If the above reference has not been completed please contact the Credit Union office.)

Name and full postal address of your bank or building society:

To: The Manager Bank/building society

Address:

Postcode:

Name(s) of account holder(s):

Branch Sort Code:
 - -

Bank or Building Society Account Number:

Service user number:

Reference:

Instruction to your Bank or Building Society

Please pay Leeds City Credit Union 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 Leeds City Credit Union and, if so, details will be passed on electronically to my bank/building society.

Signed
 SIGNATURE

Date: / /

Banks and building societies may not accept Direct Debit instructions for some types of account.

Direct Debit Guarantee

This guarantee should be detached and retained by the Payer



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Leeds City Credit Union will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Leeds City Credit Union to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Leeds City Credit Union or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Leeds City Credit Union asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.