



HIBERNIA  
COLLEGE



# APPLICATION FOR CREDIT UNION MEMBERSHIP



## Membership Benefits

- Mobile App, Online account, Electronic Money Transfer
- Competitive Loan & Savings Rates
- Payroll deduction & Standing Order accepted
- Budget & Cash Account
- Online DocuSign for fast efficient loan processing
- Access to ID Pal App to enable you to send supporting membership documents electronically
- Monthly Members Draw
- Eligibility to enter Annual Gaeltacht & Education Scholarships
- Family membership

**Join today & borrow today**  
**No Waiting Period**

**YOU CAN BE A MEMBER OF YOUR LOCAL CREDIT UNION  
AS WELL AS TUICU**

Registered office: 8 The Exchange, Calmount Park, Ballymount, Dublin 12

Phone (01) 4266060 Fax (01) 4266004

Email [membership@tuicu.ie](mailto:membership@tuicu.ie) [www.tuicu.ie](http://www.tuicu.ie)

Teachers' Union of Ireland Credit Union Limited is regulated by the Central Bank of Ireland



# APPLICATION FOR MEMBERSHIP

Please complete all sections in BLOCK CAPITALS



Membership No. (office use):

Mr.  Mrs.  Miss  Other   
Specify:

Male  Female

**Please note:** a lodgement of €11.00 is required to open the account.

## Section 1: Personal Details

Surname:  First Name(s):

Home Address:

Nationality:

Daytime contact number:

Mobile number:

Email:

Date of Birth:

PPSN\*:

\*We will only use this number to comply with reporting obligations to the Revenue Commissioners.

## Section 2: Employment Details

Employer:

Employment Status:

## Section 3: Other Details

I hereby apply for membership of and agree to abide by the rules of the Teachers' Union of Ireland Credit Union.

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 or my membership with the credit union may result in termination of my membership, apart from any other legal sanctions that may apply.

Source of Funds:

Purpose of the Account:

I confirm that the account is for my own personal use and benefit  Yes  No

If you ticked No above, please specify the beneficial owner of the account:

Applicant's Signature:

Date:



# APPLICATION FOR MEMBERSHIP

Please complete all sections in BLOCK CAPITALS



## Section 4: Family Member Confirmation

Name of TUI Credit Union member to whom you are related:

Relationship:  His/her Credit Union No:

## Section 5: Access to On-Line Services

There are certain notices that credit unions are obliged to provide from time to time. Please provide your email address if you would like to receive these obligatory, **non-marketing** communications by email (for example, notice of the Annual General Meeting, e-statements etc.). Please note that opting into this service by providing your email address in this section will result in a Personal Identification Number (PIN) being sent to you by post to the home address provided on this form.

Email address:

**Please note that we maintain the right to contact members by such means as best available to us in relation to non-performing loan or outstanding debt to the credit union, including by text or email.**

### ACCESS CASH ACCOUNT

TUICU also offers an Access Cash Account facility, which is separate from your Shares (Savings) Account and does not qualify for a dividend or insurance cover. This account provides the following benefits:

- Instant access to your money
- Pay bills, by means of direct debit or credit transfers
- You can access your account online to:
  - o view balances
  - o transfer funds from your bank account to your CU account
  - o transfer funds from your credit union Account to your bank account
- It's secure, convenient and reliable
- Best of all, there is no monthly charges or hidden fees\*

### ACCESS CASH ACCOUNT TERMS AND CONDITIONS

- In order to operate the Access Cash Account you will need to have Online access to your TUI credit union account.
- Your Access Cash Account is separate from your Shares (Savings) Account, and does not qualify for a dividend or insurance cover.
- The member shall ensure that sufficient cleared funds are maintained in the account to meet any withdrawals. Withdrawals presented against an account with insufficient funds will be refused.
- \* The credit union is not responsible for third party transaction fees or charges such as commission/exchange rate charges/ transaction fees etc. This includes international payments to and from an account outside of the Republic of Ireland.
- If a scheduled payment falls on a weekend or a bank holiday the payment to the account will occur on the next business day.
- In the case of discrepancies, errors or omissions, the member must inform the credit union on the next business day when the credit union is open for business.
- The credit union will have no liability to members in respect of the acts, omissions or negligence of third party providers (including without limitation, late or non-delivery).
- The credit union reserves the right to vary these terms and conditions if there is any relevant material change in the prevailing legal, tax or regulatory conditions or to enhance the security of the services provided by the credit union.
- The credit union reserves the right at all times to introduce new conditions or to vary or amend existing conditions by giving at least fourteen days' notice thereof to the member, by whatever means deemed appropriate by the credit union which could include a notice displayed in the credit union office or on the credit union website.

Applicant Signature:

Date:



# APPLICATION FOR MEMBERSHIP

Please complete all sections in BLOCK CAPITALS

## Section 6: Keeping you Informed - Your Marketing Preferences

As part of improving our service to you, from time to time, the Credit Union would like to inform you of goods, services, competitions and or/ promotional offers available from us. The Credit Union may wish to use different means when sending such marketing communications. Please now indicate by which methods you consent to being contacted by.

	Yes	No
Post:	<input type="checkbox"/>	<input type="checkbox"/>
Email:	<input type="checkbox"/>	<input type="checkbox"/>
Text/SMS:	<input type="checkbox"/>	<input type="checkbox"/>
Mobile call:	<input type="checkbox"/>	<input type="checkbox"/>

You have a right to notify us free of charge at any time if you wish to refuse such marketing by writing to  
**TUI Credit Union, No 8 The Exchange, Calmount Park, Ballymount, Dublin 12**  
or by emailing the credit union at info@tuicu.ie. Please contact us directly should you wish to change or withdraw your consent.

Applicant Signature:

Date:



## Section 7: Minor Account

### IN THE EVENT THAT THE APPLICATION FOR MEMBERSHIP IS IN RESPECT OF A MINOR WHO IS UNABLE TO GIVE RECEIPTS BY VIRTUE OF THEIR AGE AT THE TIME OF OPENING THE ACCOUNT

I/We hereby apply for membership in the name of the said ..... and I/we acknowledge that all shares/deposits arising from this membership now and hereafter shall be his/her sole property and all withdrawals shall be applied to his/her sole benefit.

In the event of the account being opened by more than one person it is required that: both parties / either party\* be permitted to make withdrawals.

In the event of the account being opened by a person other than a parent/guardian of the member, [insert name of parent or guardian] ..... as parent/guardian\* shall be nominated to give any necessary receipts should the member be unable to do so.

Please note that when the minor can make the necessary receipts, the signing parent/guardian will no longer have access to the account.

Applicant Signature:

Date:





# APPLICATION FOR MEMBERSHIP

Please complete all sections in BLOCK CAPITALS



## Section 9: Deposit Guarantee Scheme - Depositor Information Sheet

### Basic information about the protection of your eligible deposits:

Eligible deposits in Teachers' Union of Ireland Credit Union Ltd are protected by:	The Deposit Guarantee Scheme (DGS) <b>(1)</b>
Limit of protection:	€100,000 per depositor per credit institution <b>(2)</b>
If you have more eligible deposits at the same credit institution:	All your eligible deposits at the same credit institution are 'aggregated' and the total is subject to the limit of €100,000 <b>(2)</b>
If you have a joint account with other person(s):	The limit of €100,000 applies to each depositor separately <b>(3)</b>
Reimbursement period in case of credit institution's failure:	20 working days <b>(4)</b>
Currency of reimbursement:	Euro or, for branches of Irish Banks operating in another member state of the EEA, the currency of that member state.
To contact Teachers' Union of Ireland Credit Union Ltd for enquiries relating to your account:	TUI Credit Union Ltd, 8 The Exchange, Calmount Park, Ballymount, Dublin 12. Tel: <b>01 4266060</b> Local : <b>1850-741600</b> Email: <b>info@tuicu.ie</b>
To contact the DGS for further information on compensation:	Deposit Guarantee Scheme, Central Bank of Ireland, PO BOX 11517, Spencer Dock, North Wall Quay, Dublin 1. Tel: <b>1890-777777</b> Email: <b>info@depositguarantee.ie</b>
More information:	<a href="http://www.depositguarantee.ie">www.depositguarantee.ie</a>

## Deposit Guarantee Scheme

Please tick the box to confirm the following:

I acknowledge receipt of the Depositor Information Sheet

## Section 9: Deposit Guarantee Scheme - Depositor Information Sheet *continued*

### Additional information

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

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your eligible deposits would be repaid up to €100,000

#### (2) General limit of protection

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the Deposit Guarantee Scheme. This repayment covers at maximum €100,000 per person per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

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

In the case of joint accounts, the limit of €100,000 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 €100,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above €100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable.

These are eligible deposits relating to certain events which include:

- (a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- (b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy and retirement benefits;
- (c) the depositor’s marriage, judicial separation, dissolution of civil partnership and divorce;
- (d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person’s death or a legacy or distribution from the estate of a deceased person.

More information can be obtained at [www.depositguarantee.ie](http://www.depositguarantee.ie)

#### (4) Reimbursement

The responsible Deposit Guarantee Scheme is:

Deposit Guarantee Scheme, Central Bank of Ireland, PO Box 11517, Spencer Dock, North Wall Quay, Dublin 1.

Tel: 1890-777777 Email: [info@depositguarantee.ie](mailto:info@depositguarantee.ie) Website: [www.depositguarantee.ie](http://www.depositguarantee.ie)

It will repay your eligible deposits (up to €100,000) within 20 working days until 31st December 2018; within 15 working days from 1st January 2019 until 31st December 2020; within 10 working days from 1st January 2021 to 31st December 2023; and within 7 working days from 1st January 2024 onwards, save where specific exceptions apply.

Where the repayable amount cannot be made within 7 working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within 5 working days of a request.

Access to the appropriate amount will be made on the basis of data provided by the credit institution.

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 [www.depositguarantee.ie](http://www.depositguarantee.ie)

#### Other important information

In general, all retail depositors and business are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.

# APPLICATION FOR MEMBERSHIP

Please complete all sections in BLOCK CAPITALS



## Section 10: Compliance Information

*Required under Criminal Justice Anti Money Laundering and Terrorist Financing Acts 2010/2013.*

**Business Relationship (Reason for opening account)** - I confirm that the reason for opening this account is to avail of current and future services of the credit union such as savings and loans.

Yes  No

If you ticked no above, please state the reason for opening, i.e. the purpose of the account:

**Politically Exposed Person** - Are you or a member of your immediate family a Politically Exposed Person as defined in Section 37 (10) of the Criminal Justice (Money Laundering and Terrorist Financing) Act, 2010?

Yes  No

If yes please give further information:

\*\* Are you a US Citizen? Yes  No

\*\* Are you a US Tax Resident? Yes  No

If you answered "Yes" to either of the previous questions, please provide your US TIN

(Tax Identification Number)

\*\* Note: Financial Institutions in Ireland are required to seek answers to the above questions under the Foreign Account Tax Compliance Act (FATCA)

I declare that the above information given by me on this form is true and correct and I will promptly notify the credit union of any changes in the information which I have provided.

Applicant's Signature:

Date:

A once off Membership fee of €0.95 will be charged to your account.

## Information on how we use your Personal Data

**PLEASE TAKE TIME TO READ THE PRIVACY NOTICE OF THE CREDIT UNION WHICH OUTLINES HOW AND WHY WE PROCESS YOUR PERSONAL DATA. A COPY IS PROVIDED FOR YOU TO KEEP AND YOU CAN ACCESS THE PRIVACY NOTICE AT ANY TIME ON [www.tuicu.ie](http://www.tuicu.ie)**

Please tick this box to confirm that you received the notice

### FOR OFFICE USE ONLY

Evidence of identification  Evidence of Address verification  Evidence of PPSN  Form completed correctly

Risk Profile

updated on system

Type:

Signed:

APPLICATION UPDATED ON SYSTEM

Signed:

Date:

## Section 11: Framework Agreement

European Union (Payment Services) Regulations 2018 (the “Regulations”)

This is your ‘framework contract’ with us in relation to the particular payment account referenced below and for the purposes of the Regulations.

Teachers’ Union of Ireland Credit Union Limited is regulated by the Central Bank of Ireland.

Contact details for the Central Bank of Ireland are:

Address: New Wapping Street  
North Wall Quay  
Dublin 1  
Telephone: +353 1 224 6000  
Fax: +353 1 671 5550  
Website: [www.centralbank.ie](http://www.centralbank.ie)

### CONTACT DETAILS FOR TEACHERS’ UNION OF IRELAND CREDIT UNION LIMITED

Address: 8 The Exchange, Calmount Park, Ballymount, Dublin 12  
Telephone: 01-4266060  
Fax: 01-4266004  
Email: [info@tuicu.ie](mailto:info@tuicu.ie)  
Website: <http://www.tuicu.ie>  
Register Number: 64CU

### Our Business Days:

Monday 09.00am – 5.00pm  
Tuesday 09.00am – 5.00pm  
Wednesday 09.00am – 5.00pm  
Thursday 09.00am – 5.00pm  
Friday 09.00am – 5.00pm

- 1. Giving an order for payment from your account:** When you give us an order to make a payment from your account, we will need you to provide us with the details of the beneficiary of the payment (i.e. their account number and sort code, together with any relevant identification details for the payment service provider (**‘PSP’**) with which they hold their account). Depending on how you place your order with us (i.e. online, in our offices, in writing, by telephone etc.) we may also need you to verify that order by signature, by use of a password, or by use of a PIN, depending on the type of account that you hold. All of this information, taken together, is known as the **‘unique identifier’** that you must give us. In giving us that unique identifier, you will be consenting to our execution of that order for you. You cannot withdraw that consent after you have given it to us. However, if the order is for a direct debit to be taken from your account, you can revoke that order and your consent by notice to the beneficiary of that direct debit up to close of business on the business day before the funds are to be debited from your account. If the order is for a standing order to be taken from your account, you can revoke that order and your consent by telephoning us or calling into our offices up to close of business on the Business Day before the funds are to be debited from your account. In exceptional cases, we may allow you to withdraw your consent after the times specified above, but our specific agreement will be required and we will not be obliged to do this.
- 2. Cut-off times:** When we are given an order in relation to a payment on your account, we must be given that order before 12:30 p.m. on one of our Business Days. If we are given that order after that time, we will be deemed to have received that order on our next following Business Day. If we agree with you that an order is to be executed on a particular Business Day, then we will be deemed to have received that order on that particular Business Day.
- 3. Execution times: We confirm that** we have up to the end of the first Business Day following the date of deemed receipt under 2 above to so credit that amount. If the order is initiated by paper, we will have an extra Business Day to do this.
- 4. Spending limits and payment instruments:** If we give you a payment instrument on your account (i.e. use of online banking with a password), you may separately agree spending limits with us for use of a particular payment instrument. If we give you such a payment instrument for your account, you must, as soon as you receive it, take all reasonable steps to keep personalised security credentials safe. If the payment instrument is lost, stolen, misappropriated or used in an unauthorised manner, you should notify the Credit Union immediately at 01 4266060, or written instruction by post 8 The Exchange, Calmount Park, Ballymount, Dublin 12 or by fax to 01 4266004 or by email [info@tuicu.ie](mailto:info@tuicu.ie). We reserve the right to block your use of a payment instrument for any of the following reasons:
  - (a) the security of the payment instrument;

## Section 11: Framework Agreement *continued*

- (b) if we suspect that it is, or has been, used in an unauthorised or fraudulent manner;
- (c) (if the payment instrument is connected with the provision by us of credit to you) a significantly increased risk that you may be unable to fulfil your obligations to pay; and
- (d) our legal or regulatory obligations, including our national or European Union obligations.

If we block your use of a payment instrument, we will tell you about it (and the reasons for it) by telephone, email or in a written instruction by post unless giving you that information would compromise our security or would be prohibited by law. You may request that we unblock the payment instrument and we will do so, or replace the payment instrument, once the reason for blocking no longer exists.

5. **Charges:** We only levy a limited number of charges in connection with the accounts that we offer. There is an annual fee of €0.95 which is the Irish League of Credit Unions affiliation fee. We also charge €5 for recovery of bank charges in the event that a direct debit is unpaid or a cheque is not honoured by a bank due to insufficient funds.
6. **Interest rates:** If an interest rate applies to your account, you are told this when you open your account and that interest rate is incorporated by reference into this Framework Contract. You can obtain confirmation of that interest rate by contacting us as set out on page 1 above.
7. **Exchange rates:** If any payment on your account (including a withdrawal by you from your account) involves a currency conversion being made by us, we will use a reference exchange rate that is determined by our service provider that completes the currency conversion. The reference exchange rate will change daily. You can find out the daily changes to the reference exchange rate by contacting us as set out on page 1 above.
8. **Giving you information:** If we need to communicate with you, give you information or notice of any matters relating to this Framework Contract, we will do so in our newsletter and on our website unless we state otherwise herein. Such information or notice will be given to you promptly upon the requirement to do so arising. You may request that we provide or make available to you certain information (prescribed by law) relating to individual payment transactions executed on your account at least once a month and free of charge, in a manner that allows you to store and reproduce the information unchanged.
9. **Copy Framework Contract:** For as long as you hold this account with us, you have the right to receive, at any time and on request by you, a copy of this Framework Contract on paper or, if possible, by secure email.
10. **Unauthorised transactions:** If you become aware of a transaction on your account that is unauthorised or incorrectly executed, or if your payment instrument is lost, stolen or misappropriated, you must tell us without undue delay and, in any event, within thirteen months of such a transaction being debited from your account. You will be entitled to rectification from us if that transaction was unauthorised or incorrectly executed. If the transaction was unauthorised, we will refund the amount of it to you and, if necessary, restore your account to the state that it would have been in if the unauthorised transaction had not taken place **PROVIDED THAT:**
  - (a) you will bear the loss of an unauthorised transaction on your account, up to a total of €50, if the unauthorised transaction resulted from the use of a lost or stolen or misappropriated payment instrument unless (i) the loss, theft or misappropriation was not detectable to you prior to the payment and you have not acted fraudulently, or (ii) the loss was caused by actions or lack of action by us or any of our employees, agents or third parties acting on our behalf.
  - (b) you will bear all losses relating to an unauthorised transaction on your account if you incurred those losses by acting fraudulently or by failing, intentionally or with gross negligence, or if you failed to take all reasonable steps to keep the payment instrument and personalised security credentials safe, to use the payment instrument in accordance with any terms that we tell you are applicable to it, and to notify us without undue delay of it being lost, stolen, misappropriated or used in an unauthorised manner;
  - (c) so long as you have not acted fraudulently you will not bear any financial consequences resulting from the use of a lost, stolen or misappropriated payment instrument once you have notified us in accordance with this Framework Contract that it has been lost, stolen or misappropriated;
  - (d) If we have not required strong customer authentication, in accordance with applicable legal or regulatory standards, you will not bear any financial losses unless you have acted fraudulently.
11. **Refunds of direct debits:** If a direct debit is taken from your account but:
  - (a) your direct debit authorisation did not specify the exact amount of the payment; and
  - (b) the amount of the payment exceeded the amount you could reasonably have expected taking into account your previous spending patterns, this Framework Contract and other relevant circumstances; and
  - (c) you give us such factual information as we may require; and
  - (d) you did not give us consent in advance to the direct debit being taken from your account; and
  - (e) neither we nor the beneficiary of the direct debit made information available to you about the transaction at least four weeks before the debit date,then you may request a refund from us of that direct debit for an eight week period following the debit date. We

## Section 11: Framework Agreement *continued*

will then have ten Business Days to refund you, or give you reasons for our refusal to refund you and inform you of your right to refer the matter to the Financial Services Ombudsman. See clause 17 below for further details.

12. **Unique identifier:** If you give us an order to make a payment from your account and we execute it in accordance with the correct unique identifier, we will be taken to have executed it correctly as regards the beneficiary of that order. If you give us an incorrect unique identifier, we will not be liable for the non-execution, or defective execution, of the order. We will, however, make reasonable efforts to recover the funds involved.
13. **Our liability if you make a payment out of your account:** If you give us an order to make a payment from your account, we are liable to you for its correct execution unless we can prove to you (and if necessary to the beneficiary's PSP) that the beneficiary's PSP received the payment. If we are so liable to you for a defective or incorrectly executed order, we will refund the amount of it to you and, if applicable, restore your account to the state that it would have been in if the defective or incorrect transaction had not taken place. Irrespective of whether we are liable to you or not in these circumstances, we will try to trace the transaction and notify you of the outcome. If we refuse to execute a payment transaction we will provide the reasons to you and the procedure for correcting any factual mistakes that may have led to the refusal unless prohibited by law or regulatory requirements.
14. **Our liability if you receive a payment in to your account:** If the payer's PSP can prove that we received the payment for you, then we will be liable to you. If we are liable to you we will immediately place the amount of the transaction at your disposal and credit the amount to your account. If you have arranged for a direct debit to be paid into your account, we will be liable to transmit that order to the payer's PSP. We will ensure that the amount of the transaction is at your disposal immediately after it is credited to our account. If we are not liable as set out above, the payer's PSP will be liable to the payer for the transaction. Regardless of whether we are liable or not, we will immediately try to trace the transaction and notify you of the outcome.
15. **Duration, changes and termination:** Your contract with us, as detailed in this Framework Contract, is of indefinite duration. If we want to change any part of the information provided herein which is required by Regulation 76, we will give you at least two months' written notice of the proposed change where required by law to do so. If you do not notify us within that two month period that you do not accept the proposed change, you will be deemed to have accepted it. If you do not want to accept the proposed change, you must notify us in writing and you will be allowed to terminate your contract with us in relation to the account to which this Framework Contract relates immediately and without charge before the end of that two month period. If we change an interest rate or an exchange rate in a way that is more favourable to you, we have the right to apply that change immediately and write to you soon afterwards confirming that change. We can change an exchange rate immediately and without notice if that change is based upon the reference exchange rate agreed in this Framework Contract. You may terminate your contract with us in relation to the account to which this Framework Contract relates on one month's notice in writing. We may terminate our contract with you in relation to the account to which this Framework Contract relates on giving you two months' notice in writing.
16. **Governing law and language:** This Framework Contract shall be governed by and construed in accordance with the laws of Ireland, and all communication between us and you during our contractual relationship shall be conducted in English.
17. **Redress:** If you have a complaint in relation to the matters governed by the Framework Contract, you can write to us and we will deal with your complaint in accordance with our obligations under the Regulations. If you are not satisfied with the outcome of this internal process, you may refer your complaint to the Financial Services Ombudsman. Contact details are as follows: Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 Lo-call 1890 662090, Tel. (01) 662 0699, Fax (01)6620890, E-mail: enquiries@financialombudsman.ie.
18. **Consent:** By maintaining and/or carrying out transactions on this account, you explicitly consent to us accessing, processing and retaining personal data necessary for the provision of these payment services. By ticking this box and returning one copy of this Framework Contract to us at the address stated above, you provide such consent.

Updated March 2018

 I acknowledge receipt of the Framework Agreement.

## Section 12: Simple Steps To Become A Member

**NOTE: INCOMPLETE APPLICATIONS OR MISSING PAPERWORK  
WILL DELAY IN THE PROCESSING OF YOUR APPLICATION**

### 1. COMPLETE YOUR MEMBER APPLICATION

Ensure you have signed the application (see marked **X**).

### 2. ATTACH THE FOLLOWING

**Evidence of identification - Photographic Identification**

1 PHOTOCOPY OF VALID\* PHOTO ID, such as

- Photocopy of a valid Passport
- Photocopy of a valid Driver's Licence

Name(s) and photograph on each piece of identification must match applicant

**Evidence of Address Verification - Proof of address**

1 PHOTOCOPY OF ADDRESS VERIFICATION – One of the following:

- Photocopy of recent\*\* Utility Bill
- Photocopy of recent\*\* Bank Statement
- Photocopy of recent\*\* Government Issued Documentation

Name(s) on address verification must match applicant

**Evidence of PPSN – One of the following:**

- Photocopy of recent\*\* payslip
- Photocopy of document from Revenue or Department of Social and Family Affairs
- Photocopy of Drug Payments Card

\*VALID – In Date \*\*Recent within the last 3 months

**PLEASE ENSURE ALL COPIES ARE CLEAR AND LEGIBLE**

## Membership made easy with our ID Pal App



**Use our simple, secure, convenient ID-Pal app to capture and securely submit your ID documents directly from your smartphone or tablet, anytime, anywhere, in less than 3 minutes.**

Our app is simple and intuitive, allowing you to capture and submit your ID documentation in less than 3 minutes.

ID documentation can be uploaded from anywhere and at any time, even from the comfort of your own home.

Download the app from [www.tuicu.ie](http://www.tuicu.ie) under the Membership section.

**Thank you for applying for TUI Credit Union Membership.  
Our Membership Officer will be in contact with you shortly.**