



Application for Corporate Membership

Smart Money Cymru Credit Union Ltd. ~ 64-66 Cardiff Road ~ Caerphilly ~ CF83 1JQ
Tel 029 2088 3751 ~ info@smartmoneycymru.co.uk ~ www.smartmoneycreditunion.co.uk

Corporate Account Definition and Requirements

In common with other financial institutions we require validation and identification of all signatories to the account. Individuals representing organisations will be required to produce identification documents giving proof of name, date of birth and address in accordance with the credit union's normal identification requirements for individual members. In addition we will require details of all shareholders, directors or beneficial owners holding more than 25% of shares in the organisation who are NOT signatories.

To assist in identification and verification and to prevent fraud and money laundering we may use your information to search the Electoral Register and in searches with fraud prevention agencies. The agencies used would retain your information for 12 months regardless of whether this application is successful or not.

By completing this form you are deemed to agree to any additional verification procedures.

To verify you as a bone fide organisation we also require the following:

Incorporated Organisations

A private limited company limited by shares or by guarantee. *A copy of the Company's Certificate of Incorporation together with a copy of the Memorandum and Articles of Association*

A public limited company limited by shares or by guarantee.
A copy of the Company's Certificate of Incorporation together with a copy of the Memorandum and Articles of Association

A limited partnership
A copy of the Company's Certificate of Incorporation together with a copy of the Memorandum and Articles of Association

A limited liability partnership (LLPs)
A copy of the Company's Certificate of Incorporation together with a copy of the Memorandum and Articles of Association

A Community Interest Company (CIC)
A copy of the Company's Certificate of Incorporation together with a copy of the Memorandum and Articles of Association

A Right-to-manage (RTM) company
A copy of the Company's Certificate of Incorporation together with a copy of the Memorandum and Articles of Association

A credit union
A copy of the Registration Certificates and Rules

An incorporated Industrial & Provident Society
A copy of the Registration Certificates and Rules

A Friendly Society
A copy of the Registration Certificates and Rules

A registered charity limited by guarantee or shares
A copy of the registration documents.

Unincorporated Organisations

A sole trader
Two of: Current Business Letterhead or Company Letterhead, Inland Revenue Certificate, Recent utility bill or statement in the name of the Business for the Business Premises, Letter from an Accountant or Solicitor

An 'ordinary' partnership
Two of: Current Business Letterhead or Company Letterhead, Inland Revenue Certificate, Recent utility bill or statement in the name of the Business for the Business Premises, Letter from an Accountant or Solicitor

A credit union study group
*A copy of the constitution
A list of officers*

A trust
*A copy of the Trust Deed.
A list of trustees*

A project group
*A copy of the constitution
A list of officers*

A club, society or association
*A copy of the constitution
A list of officers*

An unincorporated charity
*A copy of the constitution
A list of officers*

Section A: Information about your organisation

Full name of organisation - as shown on your governing documents

Key contact for communications - full name

Correspondence Address: _____

_____ Postcode: _____

Tel: _____ Mobile: _____

E Mail: _____ Web site: _____

Registered Address: (only complete if this address is different from your correspondence address above) _____

_____ Postcode: _____

Legal Status: please confirm the status of your organisation by ticking one of these boxes

Company registered in England and Wales pursuant to the Companies Act Company registered in Scotland pursuant to the Companies Act

Industrial and Provident Society Unincorporated organisation

Charitable Incorporated Organisation Charity registered in Great Britain

Other (please specify) _____

Does your organisation have a governing or regulatory body? If yes state which _____

If your organisation is a company incorporated to the Companies Act please provide company registration number:

If your organisation is an Industrial and Provident Society please provide company registration number:

If your organisation is a registered Charity please provide Charity registration number:

If your organisation is regulated by the FSA please provide your Firm Reference number:

When was your organisation established? / /

What does your organisation do? Please give details of the main activity of your organisation:

Section B: Information about the person acting as the authority on behalf of your organisation *

Title:	Surname:	Forename(s):
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Position in organisation:	Time with organisation:
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Address: _____
_____ Postcode: _____

Daytime Tel: _____ Mobile: _____

E Mail: _____ How long at current address: _____

National Insurance No: _____ Date of birth: / /

Are you a member of this Credit Union as an individual? If yes, what is your membership number? _____

* If you are an incorporated body this person will be known as the *Corporate Representative*. If you are an unincorporated association or unincorporated partnership this person will be known as the *Designated Representative*.

**Usual
Signature**

Information about the second authorised signatory (not applicable to a sole trader)

Title:	Surname:	Forename(s):
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Position in organisation:	Time with organisation:
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Address: _____
_____ Postcode: _____

Daytime Tel: _____ Mobile: _____

E Mail: _____ How long at current address: _____

National Insurance No: _____ Date of birth: / /

Are you a member of this Credit Union as an individual? If yes, what is your membership number? _____

**Usual
Signature**

Information about the third authorised signatory (not applicable to a sole trader)

<input type="text"/>	<input type="text"/>	<input type="text"/>
Title:	Surname:	Forename(s):
		<input type="text"/>
Time with organisation: _____		
Address _____		

		Postcode: _____

Daytime Tel: _____	Mobile: _____	
E Mail: _____	How long at current address: _____	
National Insurance No: _____	Date of birth: / /	_____
Are you a member of this Credit Union as an individual? If yes, what is your membership number?		
		<input type="text"/>
Usual Signature		

How many of the above signatures are required to make a withdrawal? _____

How Smart Money Cymru Credit Union Limited will use and share your information:

Smart Money Cymru Credit Union will process your data in accordance with your rights under the Data Protection Act 1998. Your information may be processed in any form and on any database used by us for the following purposes:

- “ to consider any applications made by you;
- “ to deal with your account(s) or run any services we provide to you;
- “ to undertake statistical analysis, financial risk assessment, money laundering checks, compliance and regulatory reporting, fraud prevention and debt tracing;
- “ to help us identify products and services which may be of interest to you (unless you have asked us not to);

Section C: Resolution

To: Smart Money Cymru Credit Union Limited

We confirm that at a properly convened meeting it was resolved that:

1. We wish to open an account with Smart Money Cymru Credit Union and in doing so agree to abide by the social objects, rules, policies and procedures of the credit union.
2. The individual/s representing our organisation have completed all required personal details and provided identification documents according to the requirements of Smart Money Cymru Credit Union.
3. Smart Money Cymru Credit Union can rely on the appointed representatives until it receives written confirmation of changes to representatives.
4. We provide Smart Money Cymru Credit Union with the following documents as indicated below.

Supporting documentation required:

All limited companies including partnerships or registered charities limited by guarantee or shares including credit unions and co-operatives registered as Industrial & Provident Societies:-

A copy of the Company's Certificate of Incorporation together with a copy of the Memorandum and Articles of Association, or if an Industrial & Provident Society a copy of the Registration Certificates and Rules. If a registered charity a copy of the registration documents.....

Trusts
A copy of the Trust Deed.....

Unincorporated bodies, unincorporated charities, societies, clubs, community groups
A copy of the constitution.....

NB. All organisations must also supply identification documents for each of the individual signatories

Declaration (two signatures required)

We hereby certify that the above Resolution is a true copy of the resolution passed at the meeting held on-

On behalf of the Governing body:

Date: / /

Title: Surname: Forename(s):

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Position in organisation:

Time with organisation:

**Usual
Signature**

On behalf of the Governing body:

Title: Surname: Forename(s):

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Position in organisation:

Time with organisation:

**Usual
Signature**

Section D: Supplemental information

Supplemental Information – Anti Money Laundering guidance requires that we obtain details of all shareholders, directors or beneficial owners holding more than 25% of shares in the organisation who are NOT signatories. Please complete details below. If you need more space please copy this page.

Title:	Surname:	Forename(s):
Position in organisation:		Time with organisation:
Address: _____ _____ _____ Postcode: _____		
Daytime Tel: _____		Mobile: _____
E Mail: _____		How long at current address: _____
National Insurance No: _____		Date of birth: / /
If you a member of this Credit Union what is your membership number? _____		
		Usual Signature <input type="text"/>

Title:	Surname:	Forename(s):
Position in organisation:		Time with organisation:
Address: _____ _____ _____ Postcode: _____		
Daytime Tel: _____		Mobile: _____
E Mail: _____		How long at current address: _____
National Insurance No: _____		Date of birth: / /
If you a member of this Credit Union what is your membership number? _____		
		Usual Signature <input type="text"/>

Have you included the following supporting ID documentation?

This form, signed in accordance with your rules

Documentation to verify your organisation, as detailed on page 1

ID documentation for signatories NOT already a member of Smart Money Cymru Credit Union

For Credit Union use only
Notes to application:

For office use:

Application received by: _____

Application received / /

Application approved by: 1

Application approved by: 2

Membership number allocated: