

Glasgow Credit Union is open to everyone who lives or works within the G postcode area.

Our products are exclusive to our members and include:

- Savings accounts
- Personal loans
- Mortgages

Glasgow Credit is authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and Prudential Regulation Authority. Our FRN is 213558.

The following document is enclosed with this application form:

- Junior Account Terms and Conditions

If this document is missing please download a copy from glasgowcu.com or contact the office for a replacement.

For every Junior Account opened*, Glasgow Credit Union will donate £1 to Glasgow Children's Hospital Charity, helping sick children across Greater Glasgow and Clyde get better. (*subject to maximum of £1,000 per year).



Glasgow Credit Union
95 Morrison Street
Glasgow
G5 8BE

Tel: 0141 274 9933
Email: team@glasgowcu.com
Web: glasgowcu.com



Junior Account
Helping your little ones
save for a bright future

Our Junior Accounts are available to under 16's whose parent, grandparent or legal guardian is a current, active member of Glasgow Credit Union.

Junior savers earn the same dividend on their savings as adult members, which is paid to accounts annually. They'll also receive a statement each year around their birthday to help them see how their savings are growing.

The adult member opening the account becomes the trustee for the Junior Account and commits to paying a minimum of £5 per month into the account by increasing their own personal credit union contributions.

To open a Glasgow Credit Union Junior Account, complete this form in BLOCK CAPITALS and return it to us at the address listed overleaf.

Trustee details (the adult opening the account)

First Name	<input type="text"/>
Middle Name	<input type="text"/>
Surname	<input type="text"/>
National Insurance No	<input type="text"/>
Member Number	<input type="text"/>
Home telephone	<input type="text"/>
Relationship to child	<input type="text"/>

Junior saver details

First Name	<input type="text"/>
Middle Name	<input type="text"/>
Surname	<input type="text"/>
Date of Birth	<input type="text"/>
Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>
Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Telephone	<input type="text"/>

Changes to credit union contribution

I wish to save £ into this Junior Savings Account on each collection date. I authorise my Direct Debit or Payroll contribution amount to be increased by the amount above.

Signature	<input type="text"/>
Date	<input type="text"/>

DECLARATION AND DATA PROTECTION

I declare that:

- I am the parent, grandparent or legal guardian of the child named on this form
- I agree to act as trustee of this account until the junior saver reaches 16 years of age
- I understand at this age they will become responsible for their own account
- I understand that Glasgow Credit Union is required by law to hold proof of the junior saver's address

I have provided one of the following documents **in addition** to proof of the junior saver's address.

- Copy of Birth Certificate
- Copy of Passport
- Copy of Child Benefit Award Letter
- Copy of National Health Card

Signature	<input type="text"/>
Date	<input type="text"/>

Key information

Following approval of the junior application, the account will be opened upon the first contribution into the account. This will continue unless you advise us that you wish to close the account.

In terms of the Data Protection Act 1998 (as amended), Glasgow Credit Union is data controller of the information you have provided on this form. Your details will be held at the address shown on the reverse of this form, to set up and administer your Junior Saving Account. We will not pass on your details to any third party without your prior written approval. Members' savings are protected by the Financial Services Compensation Scheme.