

**DUBCO CREDIT UNION LIMITED
JOINT ACCOUNT APPLICATION**

First Applicant (Savings Insurance benefit applies only on the death of the first applicant in a joint account)

Surname	PPS Number
First Name	Date of Birth
	Credit Union Number (if any)

Current Permanent Address

Contact Information

Home Tel	Work Tel	Mobile Tel
Email address @		

Employer Information

Employer	
Department	
Occupation	
Pay Number	Permanent / Temporary

Second Applicant

Surname	PPS Number
First Name	Date of Birth
	Credit Union Number (if any)

Current Permanent Address

Contact Information

Home Tel	Work Tel	Mobile Tel
Email address @		

Employer Information

Employer	
Department	
Occupation	
Pay Number	Permanent / Temporary

Both Applicants

Participate in Car Draw	Yes / No
Participate in Death Benefit Insurance ¹	Yes / No
Statements to be posted to	Home

¹ Death Benefit Insurance can only be availed of by the applicants provided they do not have it on single accounts held with the Credit Union

[In the event of more than two persons making an application for a joint tenancy all must sign the application and provide the above details]

We, the undersigned, hereby apply for membership of and agree to abide by the rules of the above credit union.

All shares and deposits in the credit union will be held jointly by us. On the death of a joint tenant, all his/her interest in the joint tenancy including all accruals, additions thereto and insurances shall become the property of the surviving tenant(s).

We hereby undertake to complete, where appropriate, the DUBCO Consents to Use and Disclosure for the purposes of (i) the Data Protection Acts, 1988 and 2003 and s.71, Credit Union Act, 1997, and (ii) the Irish Credit Bureau and any other Credit Institution

The information given by us on this form is true and correct to the best of our knowledge and belief. We understand that any false or misleading information given by us in connection with our application for our membership with the credit union may result in termination of our membership, apart from any other legal sanctions that may apply.

Account Mandate

(a) The tenant(s) authorised to obtain a loan(s) is (please tick appropriate mandate):

(i)only (print name of tenant) or;

(ii) both tenants jointly

We (and each of us) confirm that the authorised tenant(s) is authorised by us (and each of us) to create a charge or other security over all shares, deposits, insurances, interest and dividends (including interest and dividends due), at any time in this account, in respect of borrowings by the authorised tenant(s) by reference to this account.

For the avoidance of doubt this is not an application for credit as defined by the Consumer Credit Act, 1995. However, the information contained in this application together with the Consents to Use and Disclosure for the purposes of (i) the Data Protection Acts, 1988 and 2003 and s.71, Credit Union Act, 1997, and (ii) the Irish Credit Bureau and any other Credit Institution, may be used in conjunction with any future application for Credit Facilities from Dubco Credit Union Limited the Members may submit.

(b) The tenant(s) authorised to operate the account (other than with respect to loans) is (please tick appropriate mandate):

(i)only (print name of tenant) or;

(ii) any one of us; or

(iii) only by the signatures of all tenants

