



**RIGHT WAY**  
CREDIT UNION

PEOPLE • BUSINESS • LEASE • COMMUNITY

Right Way Credit Union  
41 High Street  
Paisley PA1 2AH

Email: [info@rwcuc.co.uk](mailto:info@rwcuc.co.uk)

Phone: 01418897442

[www.rwcuc.co.uk](http://www.rwcuc.co.uk)

## Application For Membership

Forename(s):

Surname:

Date of Birth:

Home Address:

Postcode:

Email Address:

Telephone number:

N.I Number

Have you ever declared bankruptcy or in the process of same?

Yes  No

Have you ever declared a trust deed or in the process of same?

Yes  No

Password:

Password Reminder:

NB: The £5.00 membership fee is an annual fee that will automatically be deducted from your account annually.

Member Signature

Date

Right Way Credit Union

is registered in Scotland and has its registered office at 41 High Street, Paisley, PA1 2AH.

Right Way Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 446350.

To find out how we may use your information, how we maintain the security of your information, and your rights to access information we hold on you, please see our 'Privacy Notice'. You can find this information on our website or ask a member of staff for a copy of the notice.

[www.rwcuc.co.uk](http://www.rwcuc.co.uk)

How did you hear about the credit union?

(tick appropriate answer)

1. Word of Mouth
2. Leaflet/Advert
3. Online Search/ Website
4. Through a school credit union
5. Other (please specify)

## Employer Details

Name of Employer:

Employer Address:

Department:

Postcode:

Length of time with employer:

## Income

£0 - £14,999       £15,000 - £24,999       £25,000 - £49,999

£50,000 - £74,999       £75,000 +

## In receipt of benefits

Yes       No

## Bank Details

If you require a share withdrawal from your savings account, please provide your bank details below, if you are unable to provide this information you will have to withdraw funds by visiting our Paisley office.

Name of bank:

Address of bank:

Sort Code:

Account Number:

Name as shown on bank card:

### How we use your personal information-

Right Way Credit Union may process, transfer and/or share personal information in the following ways:

#### For legal reasons

- Confirm your identity
- Perform activity for the prevention of financial crime
- Carry out internal and external auditing
- Record basic information about you on a register of members

For more information please see our 'Privacy Notice'. You can find this on our website or ask a member of staff for a copy of the notice.

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### Why we need your bank details

We need your bank details to carry out share withdrawal requests and pay out any loans that have been passed.

We will only pay into the account that is written on this form, if you change your bank details you will have to come in to the office to update your account for security.

**NB: ALL INTERNET/TELEPHONE WITHDRAWAL REQUESTS RECEIVED BEFORE 3PM WILL BE PAID BY CLOSE OF BUSINESS THAT DAY. REQUESTS MADE AFTER 3PM WILL BE PAID THE NEXT BUSINESS DAY.**

**\*THIS EXCLUDES SATURDAY\*  
ANY WITHDRAWAL REQUESTS MADE ON A SATURDAY WILL BE PAID OUT THE FOLLOWING MONDAY, UNLESS THE MONDAY FALLS ON A BANK HOLIDAY.**

## Free Savings and Loan Protection

As a member of Right Way Credit Union LTD I hereby nominate the following person or persons whom shall receive all monies owed to me from the Credit Union, at the time of my death.

Forename(s):

Surname:

Relationship:

Home Address:

Postcode:

Leave your loved ones a cash lump sum when you die, with free Life Savings Protection\*

Saving with your Credit Union really does add up as it includes the additional benefit of Life Savings Protection, which can be a real financial comfort to your loved ones should you die.

As a Credit Union member, you're not only saving for your own future, but also for that of your family. With the added benefit of Life Savings Protection, your nest egg can also provide a legacy to help your loved ones cope financially in the event of your death.

\* Subject to terms and conditions please ask a staff member for more information.

## Marketing

We would like to send you information about products and services that may be of interest to you, this could include special offers on loan rates for current members. We would like to contact you by post, telephone, email, SMS or via your online member area. If you agree to being contacted in this way, please tick the relevant boxes.

Email  Phone  SMS  Member Area  I do not wish to be contacted

\*Please note that to receive marketing via the member area you will first have to register for online access on our website – [www.rwcu.co.uk](http://www.rwcu.co.uk)

If you have consented to receive marketing you may opt out at a later date, you have a right at any time to stop us from contacting you for marketing purposes. If you wish to no longer be contacted for marketing purposes, please send us an email to [info@rwcu.co.uk](mailto:info@rwcu.co.uk) or you can call us on 0141 889 7442.

## Member Signature

Signed:

Date:

For Office Use:

Received By:

ID Proof:

Membership Start Date:

Membership Number:

Sign (Staff member):

Date:

We are committed to protecting our members' privacy. Right Way Credit Union requires any information marked as mandatory for membership to either meet legal obligations or to enable us to perform our contract with you. **Where you are not able to provide us with this information, we may not be able to open an account for you.** Where we request further information about you not required for these reasons, we will ask you for your consent.

How we use your personal information -

Right Way Credit Union may process, transfer and/or share personal information in the following ways:

For legal reasons

- confirm your identity
- perform activity for the prevention of financial crime
- carry out internal and external auditing
- record basic information about you on a register of members

For more information on how your information is used, how we maintain the security of your information, and your rights to access information we hold on you please see our 'Privacy Notice'. You can find this information on our website [www.rwcu.co.uk](http://www.rwcu.co.uk) or ask a member of staff for a copy of the notice.

Please note we need one piece of documentation from List A and one piece of documentation from List B to enable us to perform our contract with you.

#### List A

Driving License with/without photo  
Notice of Tax Coding (Current Year)  
Photo Bus Pass  
Blue Disabled Badge  
DWP Confirmation of Benefit  
Passport  
Disclosure  
Birth Certificate

#### List B

Utility Bill e.g. gas, electricity  
Bank, Building Society or Credit Card Statement  
Council Tax Demand  
Mail Order Statement  
Tenancy Agreement (only acceptable if recently moved into a new property i.e. no more than 3 months ago)

- All bills and statements should be under 3 months old.
- We regret we cannot accept the following: TV License, Bank Guarantee Card/ Credit, Debit, Solo or Electron card/ mobile phone bill/ business cards/ Wage Slip