



# Sheephaven Credit Union Ltd

Main Street, Carrigart, Letterkenny, Co Donegal  
Phone : 074 9155866/9138765 Fax : 074 9155866/9138765  
Web : www.sheephavencu.ie Email : info@sheephavencu.ie

Member Number   
Date

## MEMBERSHIP APPLICATION FORM

### Contact Details

Name   
Address   
Telephone   
Email   
PPSN

### Membership Details

Date Joined   
Startup Account  Deduct DIRT



### Account Information

Purpose / Intended Nature of Account   
Source of Wealth   
Source of Funds

### Employment Details

Employer Name   
Address   
Occupation  Years   
Status

### Personal Details

Date of Birth  No. of Dependents   
Accommodation Type  Years

### Declaration:

- I hereby apply for membership of and agree to abide by the rules of Sheephaven Credit Union Ltd, and declare that I am not nor have I been a member of any credit union other than those listed as follows:
- I accept and understand that the balance in the above numbered account in my name will be refunded to me by Sheephaven Credit Union Ltd in the event of my membership application being disapproved.
- 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 my membership with the Credit Union may result in termination of my membership, apart from any other legal sanctions that may apply.

Applicant's Signature   
Print Name   
Date

Witness Signature   
Print Name   
Date

### Application Status

OFFICE USE ONLY

Taken by   
Proposed by   
Secinded by   
Approved by

Date   
Date   
Date   
Date



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## MEMBERSHIP APPLICATION FORM

### Services

There are certain non-marketing notices that we are obliged to provide from time to time such as Statements and AGM notifications. Sending these communications by email will assist the Credit Union in reducing its carbon footprint and its costs.

These are the preferences that you have selected.

e-Statements

e-AGM

Member Signature

Date

 /  / 

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

### Member Identification

OFFICE USE ONLY

**MEMBERSHIP APPLICATION FORM**

**Tax Residency for the purposes of the Common Reporting Standard**

- If you are tax resident in another country, please provide your Tax Identification Number ("TIN") and Country of Tax Residence:

1. TIN\*  Country of tax Residence\*

2. TIN\*  Country of tax Residence\*

I confirm that the information provided is true and correct to the best of my knowledge, and that if my circumstances change, I will notify the credit union:

Member Signature  Date

- If you are not tax resident in another country, please sign the following:

I wish to declare that I am not resident for tax purposes in any other country, and that if my circumstances change, I will notify the credit union:

Member Signature  Date

\* Mandatory Field

\*\* This information is being sought for the purposes of reporting obligations under the Common Reporting Standard(CRS), as provided for by Section 891F of the Taxes Consolidation Act1997. The information required to be reported under the CRS, including name, address, TIN, account number, account balance and payments on the account will be provided to the Revenue Commissioners and may be exchanged securely with another Competent Tax Authority in your jurisdiction of tax residence, but such information will at all times be treated with the strictest confidentiality as required by Data Protection law. Only data that is legally required to be reported will be provided to the Revenue Commissioners. For more information on this, please speak to your credit union, contact Revenue at aeoi@revenue.ie or see <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

**Deposit Guarantee Scheme**

I acknowledge receipt of the Depositor Information Sheet

Member Signature  Date

**Account Opening Privacy Notice**

I acknowledge that I am in receipt of the Account Opening Privacy Notice.

Member Signature  Date



## MEMBERSHIP APPLICATION FORM

### Supplementary Membership Application Information

#### Explanation of terms used overleaf

##### Politically Exposed Person' (PEP)

A 'Politically Exposed Person' is or has in the preceding 12 months been an individual who is entrusted with a prominent public function, other than as a middle ranking or more junior official. Please also declare if you are a family member or close associate of a PEP. The relevant list is provided below.

A PEP includes the following:

1. heads of state, heads of government, ministers and deputy or assistant ministers;
2. members of parliament or of similar legislative bodies;
3. members of the governing bodies of political parties;
4. members of supreme courts, of constitutional courts or of other high-level judicial bodies whose decisions, other than in exceptional circumstances, are not subject to further appeal;
5. members of courts of auditors or of the boards of central banks;
6. ambassadors, charges d'affaires and high-ranking officers in the armed forces;
7. members of the administrative, management or supervisory bodies of state-owned enterprises;
8. directors, deputy directors and members of the board or equivalent function of an international organisation.

Section 37 (10) of the CJA 2010

##### Close Associate

In this section 'close associate' of a politically exposed person includes any of the following persons:

- a) Any individual who has joint beneficial ownership of a legal entity or legal arrangement, or any other close business relations, with the politically exposed person;
- b) Any individual who has sole beneficial ownership of a legal entity or legal arrangement set up for the actual benefit of the politically exposed person;

Section 37 (10) of the CJA 2010

##### Immediate Family Member

'Immediate family member' of a politically exposed person includes any of the following persons:

- a) Any spouse of the politically exposed person;
- b) Any person who is considered to be equivalent to a spouse of the politically exposed person under the national or other law of the place where the person or politically exposed person resides;
- c) Any child of the politically exposed person;
- d) Any spouse of a child of the politically exposed person;
- e) Any person considered to be equivalent to a spouse of a child of the politically exposed person under the national or other law of the place where the person or child resides;
- f) Any parent of the politically exposed person;
- g) Any other family member of the politically exposed person who is of a prescribed class;

Section 37 (10) of the CJA 2010

'The Minister may prescribe a class of family member of a politically exposed person, for the purposes of paragraph (g) of the definition of "immediate family member" of a politically exposed person in subsection (10), only if the Minister is satisfied that it would be appropriate for the provisions of this section to be applied in relation to members of the class, having regard to any heightened risk, arising from their close family relationship with the politically exposed person, that such members may be involved in money laundering or terrorist financing'.

Section 37 (11) of the CJA 2010

**MEMBERSHIP APPLICATION FORM**

**Supplementary Membership Application Information**

All Credit Unions are obliged to comply with the legislation that Government has enacted to combat money laundering and the financing of terrorism. This legislation is called the 'Criminal Justice (Money Laundering and Terrorist Financing) Act, 2010' and the 'Criminal Justice Act, 2013'.

In accordance with this legislation we are required to obtain answers from all our members to the following questions. We should be grateful if you would tick the relevant boxes on this form. The explanation of the terminology used is given at the back of this form.

Please tick (✓) the relevant box to answer the following questions:

1. Are you a Politically Exposed Person (PEP) as defined in Section 37 (10) of the Criminal Justice (Money Laundering and Terrorist Financing) Act, 2010?

Yes  No

If the answer is 'Yes', please explain why here:

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2. Are you the beneficial owner of the funds in your shares/deposit account?

Yes  No

If the answer is 'No', please explain why here:

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I will promptly notify the Credit Union of any changes in the information which I have provided and confirm that I will inform the Credit Union in writing of the details of such changes and any other relevant/material information of which I may become aware at any time after the date of this Declaration.

Member Signature

Date  /  /

Print Name

Witness Signature

Date  /  /

Print Name

**MEMBERSHIP APPLICATION FORM**

**Deposit Guarantee Scheme - Depositor Information Sheet**

**Personal Information**

Member Number	<input type="text"/>	Address	<input type="text"/>
Member Name	<input type="text"/>		

**Basic information about the protection of your eligible deposits**

Eligible deposits in Sheephaven Credit Union Ltd are protected by:	the Deposit Guarantee Scheme ("DGS") <sup>1</sup>
Limit of protection:	EUR 100,000 per depositor per credit institution <sup>2</sup>
If you have more eligible deposits at the same credit institution:	All your eligible deposits at Sheephaven Credit Union Ltd are 'aggregated' and the total is subject to limit of EUR 100,000 <sup>2</sup>
If you have a joint account with other person(s):	The limit of EUR 100,000 applies to each depositor separately <sup>3</sup>
Reimbursement period in case of credit institution's failure:	15 working days <sup>4</sup>
Currency of reimbursement:	Euro
To contact Sheephaven Credit Union Ltd for enquiries relating to your account:	<p>Sheephaven Credit Union Ltd Main Street Carrigart Letterkenny Co Donegal</p> <p>Tel 074 9155866/9138765 Fax: 074 9155866/9138765</p> <p>Web : www.sheephavencu.ie Email : info@sheephavencu.ie</p>
To contact the DGS for further information on compensation	<p>Deposit Guarantee Scheme, Central Bank of Ireland, PO Box 11517, Spencer Dock, North Wall Quay, Dublin 1</p> <p>Tel 1890-777777</p> <p>Email: info@depositguarantee.ie</p>
More information:	www.depositguarantee.ie
Acknowledgement of receipt by the depositor:	

# Deposit Guarantee Scheme - Depositor Information Sheet

## Additional Information

### <sup>1</sup> 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 EUR 100,000.

### <sup>2</sup> 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 a Deposit Guarantee Scheme. This repayment covers at maximum EUR 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 EUR 90,000 and a current account with EUR 20,000, he or she will only be repaid EUR 100,000.

This method will also be applied if a credit institution operates under different trademarks. This means that all eligible deposits with one or more of these trademarks are in total covered up to EUR 100,000.

### <sup>3</sup> Limit of protection for joint accounts

In case of joint accounts, the limit of EUR 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 Eur 100,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above Eur 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 under [www.depositguarantee.ie](http://www.depositguarantee.ie)

### <sup>4</sup> Reimbursement

The responsible Deposit Guarantee Scheme is:

Deposit Guarantee Scheme, Central Bank of Ireland, PO Box 11517, Spencer Dock, North Wall Quay, Dublin1.  
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 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 days from 1 January 2024 onwards, save where specific exceptions apply.

Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will only 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.

## Other important information

In general, all retail depositors and businesses 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.