

**APPLICATION TO OPEN ACCOUNT FOR A PERSON  
TOO YOUNG TO BE A MEMBER**

**Torrent Credit Union Limited**

**UNDER AGE**

**APPLICANT:**      **NAME** .....

**ADDRESS** .....

**DATE OF BIRTH**.....

**PARENT/  
GUARDIAN:**

**NAME** .....

**ADDRESS** .....

**DATE OF BIRTH**.....

For and on behalf of the first-named person I, ....., the parent/guardian of the said ..... hereby apply to open an account in the name of the said .....and I agree to abide by the rules of .....Credit Union Limited regarding such account and declare that the information given by me on this form is true and correct to the best of my knowledge and belief.

Dated the ..... day of ..... 20.....

**Signed:** ..... Parent/Guardian

I (Minor) ..... aged ..... years hereby confirm the above application and I wish to open an account in .....Credit Union Limited.

Approved: ..... Date: .....

Book Number: .....

**N.B.** - Rule 18 of Standard Rules for Credit Unions (Northern Ireland) reads:

18. *Two months before a minor depositor attains the age of 16 the credit union shall serve upon him and his signing parent or guardian a notice requiring the minor on attaining that age either to withdraw the balance of the account or to join the credit union so that the balance can be transferred to shareholding in his name in the credit union; if the minor depositor takes no action he shall be deemed to have applied for membership of the credit union and after deduction of the normal fee on joining, the balance shall be transferred to shareholding in his name. The transferring minor will not be permitted to transact as a member until he has complied in full with Rule 6 (3) and Rule 7.*



**Financial Services Compensation Scheme Information Sheet and Exclusions List Declaration**

Please tick the box below to confirm the following:

**I acknowledge receipt of the Information Sheet and Exclusion List**

**THIS SECTION IS TO BE COMPLETED BY THE CREDIT UNION)**

**Evidence of Identification**

(Copies must be attached)

(Complete at least one of the following)

- Current Valid Passport o
- Current Valid Driving Licence o
- National Identity Card o
- Birth Certificate (for a minor/or evidence of name change only) o
- Other\* o

\*Please specify.....

**Evidence of Address Verification**

(Copies must be attached)

(Complete at least one of the following)

- Current Utility Bill (e.g. Gas/Electricity Bill) o
- Official document from a Government Body o
- Original Recent Bank/Building Society Statement o
- Local Authority Document (e.g. Refuse Collection Bill) o
- Current Insurance Document (e.g. House/Motor Insurance) o
- Other\* o

\*Please specify (i.e. in genuine cases where the above cannot be presented)

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**Application approved and details verified in accordance with the standard rules by:**

**Signed:** .....  
(Membership Committee)

**Date:** .....