




# Credit Union Application Form

## How to complete the form

**1** Please use a **BLACK** pen



**2** Mark boxes like this ☐ ☒  
If you make a mistake, do this  and mark the correct box

**3** Please use **BLOCK CAPITAL**    
**LETTERS** and leave one space between each word

## Contents

This application form includes:

- Credit Union application
- Data Protection Notice
- Account Mandate – Authorised Signatories and Declaration
- Bank Use Only section (we will fill out these three pages)
- Customer information section (you will need to read and retain this section) – this contains Financial Services Compensation Scheme – Depositor Information sheet and Exclusions List

## Three easy steps to open a business account

### STEP 1

Complete this application form and mandate in full.

### STEP 2

Gather all additional supporting documents and information that may be required.

### STEP 3

Return documentation to the individual you have been liaising with, by Secure Email for review (instruction provided separately) then by post.

## Business Debit Card information

For further information on our Business Debit Card please go to our website: [www.firsttrustbank.co.uk/businessdebitcard](http://www.firsttrustbank.co.uk/businessdebitcard)

## Data Protection

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our Data Protection Notice online at <https://aibni.co.uk/data-protection>. It may change from time to time.

## Documents you will need to show us

After you submit your application we will ask to see one item from each of the following two lists (plus the same for any other beneficial owners). Please note you can use Current UK photo card driving licence to confirm both your identity and address.

If you are unable to provide documents from the following lists, please speak with the individual you have been liaising with to discuss other documents that you may be able to provide.

### Your identity:

- Current passport
- Current UK photocard driving licence
- Current EEA National Identity Card

### Your Address:

- Current UK photocard Driving Licence
- Utility Bill dated within the last three months
- Bank or building society statement dated within the last three months
- A local authority or tax bill valid for current year

### Business Documents:

- Cash flow/business plan
- Most recent audited/certified accounts together with bank statements for three months
- Certificate of Registration
- Book of Rules (if available)

For non-UK principals, we can only accept passport, driving licence and Identity Card. Please provide two of these documents.

1. About your business

What is the name of your business?  
(As on the Certificate of Incorporation – if applicable)

Registered name / Trading name  
(As per the certificate of registration of that business name, only complete if different to the business name above)

What is the legal status of the business? (Tick all that are applicable)

Limited Company☐ Club / Society☐

Other, please state

Company Number (if applicable)

Country of Registration

Registered office and address  
(if applicable)

VAT Number (if applicable)

FCA registration number  
(if registered with the Financial Conduct Authority)

When did your business start /  
What is the anticipated start date?

Day / Month / Year

Running your business:

How many employees does the business have?

Current bankers

If Applicable, please complete the section below if you are happy for us to engage with your solicitor/accountant in relation to your account

Current solicitors

Current accountants

Contact details for your business

Trading address/general  
correspondence address  
(if different from registered office)

Contact name

Telephone number (including area code)

Mobile number

Business Email address

Business website address

Source of Company capital

a. Overall

b. Through AIB Group (UK) p.l.c.

If yes, please specify trading countries

## 2. Tax Certification Form for Business Customers

Organisation Name

## Tax Reporting - Customer Information Notice

Under UK tax law we need you to confirm some details for us.

We have to identify and in certain cases report to HMRC the details of accounts held by customers and in certain circumstances their controlling persons if they are US Persons and/or tax resident outside the UK. We use the information collected from customers to determine whether or not the customer and where relevant their controlling persons should be included in the report to HMRC.

The details that may be shared with HMRC in relation to the entity and where relevant its controlling persons include: name, address, tax status, tax residence, tax identification number, date of birth/place of birth (where relevant), role of the controlling person, account number, account balance at year end and interest paid or credited to the account during the calendar year. HMRC may share this information of each account held by the entity with other tax authorities. The legislation under which we request and share this information is the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS), as incorporated into UK law.

Please complete all sections of this form. If we do not get the information, we may not be able to open the account.

We cannot provide tax advice, however you can get more information from your tax advisor or on the Automatic Exchange of Information portal on the HMRC website.

If there is a change in the entity's tax status and/or where relevant the information provided in relation to its controlling persons, please let us know.

## US Foreign Account Tax Compliance Act (FATCA)\*

Sections marked with an \* are mandatory and must be completed in full

### Indicate Entity Type

When providing answers to the questions below refer to the online Entity Classification Guide for definitions of each entity type (FATCA section). This guide is available at <https://aibni.co.uk/help-and-guidance/important-information/FATCA>

**All entities** must complete question 1 and follow the instructions thereafter.

#### 1. Is your entity a US Person (under FATCA - see page 2 of our guide)?

- ☐ **a** Specified US Person — You must provide a US TIN (Tax Identification Number) and go to Section B.

US TIN

- ☐ **b** Other US Person — If you have selected (b) go to Section B.

- ☐ **c** None of the above — Select **one** of the entity types in questions 2 or 3 below.

#### 2. Is your entity a Non-Financial Foreign Entity (NFFE) (under FATCA - see page 4 of our guide)? – Note that ‘foreign’ here refers to non-US.

**Yes** – If so, is it an Active NFFE or a Passive NFFE?

- ☐ **a** Active NFFE — If you have selected (a) go to Section B.
- ☐ **b** Passive NFFE — If you have selected (b) go to Section B and complete the certification details of the controlling persons.

**No** – If no, then select one of the entity types in question 3 below.

#### 3. Is your entity a Financial Institution (under FATCA - see page 3 of our guide)?

Select the applicable option below and go to Section B.

- ☐ **a** Certified Deemed Compliant Financial Institution
- ☐ **b** Registered Deemed Compliant Financial Institution
- ☐ **c** Partner Jurisdiction Financial Institution (including UK Financial Institution)
- ☐ **d** Participating Financial Institution  
If you have selected (b), (c) or (d) you must provide a GIIN (Global Intermediary Identification Number).

GIIN

- ☐ **e** Exempt Beneficial Owner  
(Examples: UK Governmental Organisations, the Central Bank of England, the UK offices of certain International Organisations and certain retirement / pension funds)
- ☐ **f** Non-Participating Financial Institution  
(This is a Financial Institution which is considered non-compliant with FATCA)

## Common Reporting Standard (CRS)\*

Sections marked with an \* are mandatory and must be completed in full

Country of Tax Residence:

If your entity is not tax resident in any jurisdiction (for example, because it is fiscally transparent), please provide its place of effective management or country in which its principal office is located. Please refer to the Automatic Exchange of Information portal on the HMRC website for more information on tax residence.

Tax Identification Number (TIN):

A TIN for the entity must be provided unless the entity is tax resident in the UK or a country that does not provide a TIN.

### Indicate Entity Type

When providing answers to the questions below refer to the online Entity Classification Guide for definitions of each entity type. This guide is available at <https://aibni.co.uk/help-and-guidance/important-information/FATCA>. The information provided in this section is for CRS and this classification may differ from the entity's FATCA classification in Section A.

All entities must select **one** of the options listed in questions 1 or 2 below.

#### 1. Is your entity a Non-Financial Entity (NFE) (under CRS - see pages 6 & 7 of our guide)?

**Yes** – If so select the applicable option below

- ☐ **a** Active NFE other than the types listed in 1(b) below.
- ☐ **b** Active NFE of the types listed below:
- Governmental Entity
  - International Organisation
  - Central Bank
  - A corporation, the stock of which is regularly traded on one or more established securities markets or any corporation that is a Related Entity of such corporation.
- ☐ **c** Passive NFE — If this option is selected, please complete the certification details of the controlling persons.

**No** – If no, then select one of the entity types in question 2 below.

#### 2. Is your entity a Financial Institution (under CRS - see page 6 of our guide)?

If yes select the applicable option below.

If the entity is an Investment Entity 2(b), please complete the certification details of the controlling persons.

- ☐ **a** Financial Institution – Depository Institution, Custodial Institution, Specified Insurance Company or Investment Entity other than that described in 2(b) below.
- ☐ **b** Investment Entity that meets the following conditions:
- Not resident in a Participating Jurisdiction; and
  - Gross income is primarily attributable to investing, reinvesting, or trading in Financial Assets; and
  - Managed by another Financial Institution as described in 2(a) above.

**Important Note:** Controlling Persons section need only be completed by an entity that is a (1) Passive NFFE under FATCA (See Section A) and (2) Passive NFE under CRS (See Section B) or Investment Entity under CRS (See Section B, Q2(b))

Certification of Controlling Persons

If the account holder has more than four controlling persons, print additional copies of these pages and submit them with this application form.

Name:

Address:

Day

Month

Year

Date of Birth /  /

Country of Birth

Is the Controlling Person a US Citizen?

Yes

No

If the controlling person is a US citizen, please include the US as one of the countries below and the controlling persons US Tax Identification Number (TIN) which is typically their social security number. **All persons born in the US are US citizens unless born to a foreign diplomat.** If the controlling person was born to foreign diplomats or has relinquished their US citizenship please attach the appropriate evidence.

In what country(ies) is the Controlling Person tax resident?

Where the controlling person is tax resident in any country other than the UK, we require the corresponding TIN for each country unless the controlling person is tax resident in a country that does not provide a TIN.

Country of Tax Residence

Tax Identification Number

Country of Tax Residence

Tax Identification Number

Country of Tax Residence

Tax Identification Number

Name:

Address:

Day

Month

Year

Date of Birth /  /

Country of Birth

Is the Controlling Person a US Citizen?

Yes

No

If the controlling person is a US citizen, please include the US as one of the countries below and the controlling persons US Tax Identification Number (TIN) which is typically their social security number. **All persons born in the US are US citizens unless born to a foreign diplomat.** If the controlling person was born to foreign diplomats or has relinquished their US citizenship please attach the appropriate evidence.

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Country of Tax Residence

Tax Identification Number

Country of Tax Residence

Tax Identification Number

Country of Tax Residence

Tax Identification Number

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**Important Note:** Controlling Persons section need only be completed by an entity that is a (1) Passive NFFE under FATCA (See Section A) and (2) Passive NFE under CRS (See Section B) or Investment Entity under CRS (See Section B, Q2(b))

Name:

Address:

Date of Birth   /   /

Country of Birth 

Is the Controlling Person a US Citizen? Yes ☐ No ☐

If the controlling person is a US citizen, please include the US as one of the countries below and the controlling persons US Tax Identification Number (TIN) which is typically their social security number. **All persons born in the US are US citizens unless born to a foreign diplomat.** If the controlling person was born to foreign diplomats or has relinquished their US citizenship please attach the appropriate evidence.

**In what country(ies) is the Controlling Person tax resident?**

Where the controlling person is tax resident in any country other than the UK, we require the corresponding TIN for each country unless the controlling person is tax resident in a country that does not provide a TIN.

Country of Tax Residence

Tax Identification Number

Country of Tax Residence

Tax Identification Number

Country of Tax Residence

Tax Identification Number

Date of Birth   /   /

Country of Birth 

Is the Controlling Person a US Citizen? Yes ☐ No ☐

If the controlling person is a US citizen, please include the US as one of the countries below and the controlling persons US Tax Identification Number (TIN) which is typically their social security number. **All persons born in the US are US citizens unless born to a foreign diplomat.** If the controlling person was born to foreign diplomats or has relinquished their US citizenship please attach the appropriate evidence.

In what country(ies) is the Controlling Person tax resident?

Where the controlling person is tax resident in any country other than the UK, we require the corresponding TIN for each country unless the controlling person is tax resident in a country that does not provide a TIN.

[illegible]





Let us know what kind of business account you require and which services you would like to accompany that account:

|  |  |   |
|--|--|---|
| <b>Daily Banking Services</b><br>Current Account <input type="checkbox"/><br>Client Account <input type="checkbox"/>                 | <b>Deposit Accounts</b><br>Fixed Term Deposit <input type="checkbox"/>   | <b>Borrowings</b><br>Fixed Rate Loan <input type="checkbox"/><br>Overdraft <input type="checkbox"/><br>Term Loan <input type="checkbox"/><br>Asset Finance <input type="checkbox"/> |
| <b>International Banking Services</b><br>Currency Account <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | <b>Visa</b><br>Company Visa Credit Card <input type="checkbox"/><br>Merchant Facilities <input type="checkbox"/> | <b>Electronic Banking Services</b><br>iBusiness Banking (iBB)* <input type="checkbox"/><br>Online services* <input type="checkbox"/>  |

\*Visit [firsttrustbank.co.uk/business/ways-to-bank](https://firsttrustbank.co.uk/business/ways-to-bank) to choose the electronic banking service that best meets your needs

When do you wish to receive your current account statements?      Monthly ☐      Weekly ☐

If monthly, on which date of the month would you like your statement to be issued?     

|   |     |  |    |                          |
|---|-----|--|----|--------------------------|
| Do you require a cheque book?                   | Yes | <input type="checkbox"/>   | No | <input type="checkbox"/> |
| Do you require a lodgement book?                | Yes | <input type="checkbox"/>   | No | <input type="checkbox"/> |
| Do you require a Post Office Cash Deposit Card? | Yes | <input type="checkbox"/>   | No | <input type="checkbox"/> |
| If yes, number of cards required                |     | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |    |                          |
| Do you require Centralised Lodgements?          | Yes | <input type="checkbox"/>   | No | <input type="checkbox"/> |
| Do you require Direct Lodgement Services?       | Yes | <input type="checkbox"/>   | No | <input type="checkbox"/> |

(ensure one letter per box only)

(Please indicate how you would like your Credit Union's name to appear on your cheque and lodgement books. The full company name as detailed in the Certificate of Incorporation must appear)

## 5. Data Protection Notice - AIB Group (UK) plc

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Effective 1 April 2021

We respect your trust in us to use, store and share your information. In this notice, we explain how we collect personal information about you, how we use it and how you can interact with us about it.

We try to keep this notice as simple as possible but if you are unfamiliar with our terms, or want more detail on any of the information here, please see our website's Frequently Asked Questions section or our contact details at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection). You can also ask for more details at your local branch.

### 1. Who we are

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes AIB (NI), Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct, and AIB Group which refers to Allied Irish Banks, p.l.c., its subsidiaries, affiliates and their respective parent and subsidiary companies. For more information about our group of companies, please visit [www.aibgroup.com](http://www.aibgroup.com).

We share your information within AIB Group to help us provide our services, comply with regulatory and legal requirements, and improve our products.

### 2. Data Protection Officer

Our Data Protection Officer oversees how we collect, use, share and protect your information to ensure your rights are fulfilled. You can contact our Data Protection Officer at [UKDPO@aib.ie](mailto:UKDPO@aib.ie) or by writing to them at: Data Protection Officer, AIB Group (UK) p.l.c., 92 Ann Street, Belfast, BT1 3HH.

### 3. How we collect information about you

We collect personal information from you, for example when you open an account; make a deposit; apply for products and services; use your credit or debit card; complete transactions; or look for advice. We also collect information through our website, apps, social media, discussion forums, market research and CCTV footage. We will sometimes record phone conversations and we will always let you know when we do this.

We may collect information to identify you through voice, facial or fingerprint (biometric data) recognition technology. We always ask for your consent to do this.

Our websites use 'cookie' technology. A cookie is a little piece of text that our server places on your device when you visit any of our websites or apps. They help us make the sites work better for you.

When you apply to us for products and services, and during the time you use these, we carry out information searches and verify your identity. We do this by sending and receiving information about you to and from third parties including credit reference agencies and fraud prevention agencies. We and these agencies may keep records of our searches whether or not the product or service goes ahead.

### 4. How we keep your information safe

We protect your information with security measures under the laws that apply and we meet international standards. We keep our computers, files and buildings secure.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information

### 5. How long we keep your information

To meet our legal and regulatory obligations, we hold your information while you are a customer and for a period of time after that. We do not hold it for longer than necessary.

### 6. Meeting our legal and regulatory obligations

To use your information lawfully, we rely on one or more of the following legal bases:

- performance of a contract;
- legal obligation;
- protecting the vital interests of you or others;
- public interest;
- our legitimate interests; and
- your consent.

To meet our regulatory and legal obligations, we collect some of your personal information, verify it, keep it up to date through regular checks, and delete it once we no longer have to keep it. We may also gather information about you from third parties to help us meet our obligations. If you do not provide the information we need, or help us keep it up to date, we may not be able to provide you with our products and services.

### 7. Consent

Sometimes we need your consent to use your personal information. With direct marketing for example, we need your consent to make you aware of products and services which may be of interest to you. We may do this by phone, post, email, text or through other digital media.

You can decide how much direct marketing you want to accept when you apply for new products and services. If we ever contact you to get your feedback on ways to improve our products and services, you have the choice to opt out.

When we use sensitive personal information about you, such as medical or biometric data, we ask for your consent. Before you give your consent, we tell you what information we collect and what we use it for. You can remove your consent at any time by contacting us.

### 8. How we use your information

We use information about you to:

- provide relevant products and services;
- identify ways we can improve our products and services;
- maintain and monitor your products and services;
- protect both our interests;
- meet our legal and regulatory obligations; and
- decide and recommend how our products and services might be suitable for you.

To provide our products and services under the terms and conditions we agree between us, we need to collect and use personal information about you. If you do not provide this personal information, we may not be able to provide you with our products and services.

We analyse the information that we collect on you through your use of our products and services and on our social media, apps and websites. This helps us understand your financial behaviour, how we interact with you and our position in a market place. Examples of how we use this information includes helping protect you and others from financial crime, offering you products and services and personalising your experience.

We may report trends we see to third parties. These trend reports may include information about activity on devices, for example mobile phones, ATMs and self-service kiosks, or card spend in particular regions or industries. When we prepare these reports, we group customers' information and remove any names. We do not share information in these reports that can identify you as a customer, such as your name, or account details.

We sometimes use technology to help us make decisions automatically. For example, when you apply for a loan online.

Before we make a decision, we automatically score the information you give us, any information we already hold about you, and any information we may get from other sources.

## 9. Your information and third parties

Sometimes we share your information with third parties.

For example to:

- provide products, services and information;
- analyse information;
- research your experiences dealing with us;
- collect debts;
- sell your debts;
- sell whole or part of our business;
- prevent financial crime;
- help trace, investigate and recover funds on your behalf;
- trace information; and
- protect both our interests.

In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment.

Further details of the CRA's and fraud prevention agencies, and how they process your information can be found at our websites.

We expect these third parties to have the same levels of information protection that we have.

We also have to share information with third parties to meet any applicable law, regulation or lawful request. When we believe we have been given false or misleading information, or we suspect criminal activity we must record this and tell law enforcement agencies, which may be either in or outside the UK.

## 10. International transfers of data

We may transfer your personal information outside of the United Kingdom (UK) and the European Economic Area (EEA) to help us provide your products and services. We expect the same standard of data protection is applied outside of the UK and EEA to these transfers and the use of the information, to ensure your rights are protected.

## 11. Your personal information rights

You will find information about your rights, when they apply and our responsibility to you on our website's Frequently Asked Questions section.

You can exercise your rights by calling into a branch, using our social media channels, phoning or writing to us. Further information and our contact details are available on our websites at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection)

We can help you with:

*Accessing your personal information:* You can ask us for a copy of the personal information we hold. You can ask us about how we collect, share and use your personal information.

*Updating and correcting your personal details.*

*Removing consent:* You can change your mind wherever you give us your consent, such as for direct marketing, or using your sensitive information, such as medical or biometric data.

*Restricting and objecting:* You may have the right to restrict or object to us using your personal information or using automated decision making.

*Deleting your information (your right to be forgotten).* You may ask us to delete your personal information.

*Moving your information (your right to Portability).* Where possible we can share a digital copy of your information directly with you or another organisation.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information.

We generally do not charge you when you contact us to ask about your information.

## 12. Making a complaint

If you have a complaint about the use of your personal information, please let a member of staff in your branch (or service outlet) know, giving them the opportunity to put things right as quickly as possible. If you wish to make a complaint you may do so in person, by telephone, in writing and by email. Please be assured that all complaints received will be fully investigated. You can register a complaint through our contact centre, our branches, our Website, by phone, by email or in person at your branch. We ask that you supply as much information as possible to help our staff resolve your complaint quickly.

You can also contact the Information Commissioner's Office at [www.ico.org.uk](http://www.ico.org.uk)

## 13. Updates to this notice

We will make changes to this notice from time to time, particularly when we change how we use your information, and change our technology and products.

You can always find an up-to-date version of this notice on our website at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection). You will also find a copy on display at your local branch, or you can ask us for a copy.

### Marketing Options:

From time to time, AIB Group would like to tell you about offers, products and services available from us and carefully selected third parties. Please tell us below if you are happy for us to contact you, and by which methods. If you later decide to change these preferences, you may contact us at any time.

By phone Yes ☐ No ☐

By post Yes ☐ No ☐

By email Yes ☐ No ☐

## Section A: Drawing instructions - Authorised signatories

The Bank is hereby authorised to accept instructions of

\_\_\_\_\_ of the following:

(Tick one)

Any One ☐ Any Two ☐ All ☐

[illegible]

(Account Declaration on next page)

We certify that a meeting of the \*Directors/Committee (\*deleted as appropriate) of

1. That AIB Group (UK) Plc t/a First Trust Bank ('the Bank'), be and is hereby appointed to act as Banker to the Credit Union\*, (during the period of its formation). **(\*delete as appropriate)**
2. That the Bank be and is hereby requested and authorised to open/continue **(\*delete as appropriate)** such account(s) in the name of the Credit Union as may be considered appropriate for the receipt and disbursement of the Credit Union's money whether on interest bearing deposit or otherwise and to give effect to any order, direction, request or instruction expressed to have been made or given by the Credit Union relating to drawings on or withdrawals or transfers from such account(s) from time to time originated by cheque, bill, note, acceptance, instrument, order (including a standing order and a banker's order) debit (including direct debit), request, instruction or receipt, as the case may be, appropriate to the particular type of account, effected, made or given in accordance with the drawing instructions in Section A hereof and notwithstanding that such account(s) be overdrawn by such payments or otherwise.
3. That this mandate having been notified to the Bank shall remain in force **\*(pending registration) (\*delete as appropriate)** unless and until altered or varied by new instructions given pursuant to a decision of the Committee/Directors **(\*delete as appropriate)** advised to the Bank in writing (in the form of a certified extract from the minutes of the relevant meeting) under the hand of the signatories hereto whereupon such new or supplemental instructions giving effect to such decision (to the extent that the same shall be at variance or inconsistent therewith) shall replace or alter, as the case may be, the instructions herein contained.
4. That the Bank **\*(on registration being effected) (\*delete as appropriate)** be furnished with the Certificate of Acknowledgement of the Registration of the Credit Union under the Industrial and Provident Societies Act (Northern Ireland) 1969 and 1985 (for sighting purposes only) and a print of the Rules of the Credit Union, together with the details of a Committee Member, Secretary, Treasurer and Assistant Treasurer of the Credit Union and that the Bank be informed by notice in writing, signed by the Secretary as soon as may be, of any change taking place from time to time by the Committee Members, Secretary, Treasurer and Assistant Treasurer of the Credit Union.
5. In the event of any cheque, bill, note, pay order or other instrument lodged by the **\*Committee/Directors (\*Delete as appropriate)** or on its instructions with the Bank or the Bank's appointed agents for collection and crediting to any such account (s) being dishonoured on presentation or of the Bank being obliged for any justifiable reason (of which the Bank's decision shall be conclusive) to repay the proceeds thereof after collection to any person whether claiming as true owner, drawer, drawee, endorsee or otherwise, the Bank are hereby irrevocably authorised to debit the amount to any such account(s), together with all fees and charges incurred in connection therewith.
6. That all statements supplied by you setting out transactions on the account(s) be examined by the **\*Committee/Directors (\*Delete as appropriate)** and it is hereby agreed that unless you receive objections in writing to any of the matters contained in such statements within 21 days of the date of such statements, the **\*Committee/Directors (\*Delete as appropriate)** shall be deemed conclusively to have accepted all the matters contained in such statements as true and accurate in all respects.
7. That this Mandate, having been notified to the Bank, shall remain in force unless and until altered or varied by new instructions given pursuant to a decision of the Board/Committee advised to the Bank in writing (in the form of a certified extract from the minutes of the relevant meeting or in a new Mandate form as may be appropriate) under the hand of a Director/Chairman and countersigned by the Secretary whereupon such new instructions giving effect to such decision (to the extent that the same shall be at variance or inconsistent therewith) shall replace or alter, as the case may be, the instructions herein contained.

In consideration of the Bank acting and/or continuing to act as agent on our behalf for the clearing of cheques and other instruments notwithstanding that the Cheques Act 1992 imposes certain restrictions on the transferability of certain types of cheques we hereby request and authorise the Bank to collect and/or continue to collect on our behalf and/or accept for the credit of our account(s) cheques which are not payable to

We shall only present such cheques where we are satisfied of our right to receive payment of the said cheque(s).The Bank is hereby authorised in its absolute discretion to refuse to collect any cheque presented to you under this undertaking and indemnity without any liability on the Bank for so doing.

In consideration of the Bank acting and/or continuing to act as agent on our behalf for the encashment of cheques in our  Branch only and other instruments notwithstanding that the Cheques Act 1992 imposes certain restrictions on the transferability of certain types of cheques we hereby request and authorise the Bank to encash and/or continue to encash cheques which are drawn on our accounts with or without endorsement and notwithstanding any particular directions or crossings on any such instruments and notwithstanding that these may be crossed "account payee" or "account payee only" or otherwise as "not negotiable" and made payable to various payees notwithstanding that the payees may or may not hold accounts with the Bank. The Bank is hereby authorised in its absolute discretion to refuse to encash any cheque presented to it under this undertaking and indemnity without any liability on it for so doing.

We hereby indemnify the Bank and keep the Bank indemnified from and against all claims demands actions losses damages costs charges and expenses which it may incur or suffer by virtue of it agreeing to the above arrangements and we undertake to reimburse the Bank on demand with any amounts which it may claim from us arising from such indemnity failing which the Bank is hereby irrevocably authorised to debit any such sums to our account(s) with the Bank.

We have read and understand the Data Protection Notice.

We confirm the validity of the Authorised Signatories listed in Section A above.

We confirm that the information contained in this application is true and correct.

We confirm that we have had an opportunity to read and I/we accept, on behalf of the Credit Union, all the terms and conditions of the Account(s), and that we are duly authorised to accept such terms and conditions on behalf of the Credit Union.

Where We have opened a current account, deposit account or currency account We acknowledge receipt of the Financial Services Compensation Scheme (FSCS) Depositor Information Sheet and Exclusions List.

By signing below, I/we certify authorisation to provide the information in this form and that such information is correct. I/we undertake to provide a copy of the Tax Reporting – Customer Information Notice to all persons whose information is provided prior to providing their information to AIB.

I/we acknowledge that the information contained in this form and information regarding the account holder, and where relevant the account holder's controlling persons may be reported to tax authorities of another country or countries in which the account holder and/or where relevant the account holder's controlling persons may be tax resident.

I/we, on behalf of the account holder, undertake to advise AIB promptly and provide an updated Tax Certification Form within 30 days where any change in circumstance occurs which affects the tax residency status of the account, or causes any of the information contained in this form to be incorrect including any changes to the controlling persons information.

A person with authority to sign a Credit Union Application Form generally includes an officer or director and any other person that has been provided written authorisation by the account holder to sign documentation on such person's behalf.

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## Definitions of Controlling Persons by Legal Entity

### Company

'Any individuals who ultimately own or control 25% or more of the shares or voting rights in the company or otherwise exercise control over the management of the company.

In circumstances where no individual owns or controls 25% or more of the shares or voting rights in the Company or otherwise exercises control over the management of the Company, then details of the two individuals who hold the greatest percentage of shares or voting rights in the Company or otherwise exercise control must be provided. For example, if 5 shareholders own or control equal shares (20%) of a Company then the details for any 2 individuals must be provided to the Bank.

### Incorporated Society

'Any individual who ultimately own or control 25% or more of the shares or voting rights in the incorporated society or otherwise exercise control over the management of the incorporated society.

In circumstances where no individual(s) ultimately own or control 25% or more of the shares or voting rights in the incorporated society or otherwise exercises control over the management of the incorporated society, details for the 2 individuals who hold the greatest percentage of shares or voting rights in the incorporated society or otherwise exercise control must be provided. For example, if 5 shareholders own or control equal shares (20%) of an Incorporated Society then the details for any 2 individuals must be provided to the Bank.

### Partnership

'Any individuals who ultimately own or control a 25% or more share of the capital, or profits or voting rights in the partnership, or who otherwise exercise control over the management of the partnership'.

### Limited Partnership

'Any individuals who ultimately own or control a 25% or more share of the capital, or profits or voting rights in the partnership, or who otherwise exercise control over the management of the partnership'.

### Unincorporated Entity (e.g. Association, Society, Club / Charity)

Any individual who benefits from or who exercises control over at least 25% or more of the property of the Unincorporated Entity.

### Other Legal Entities Within the Ownership Structure of your Business

Where there are other legal entities within the ownership structure of your Business, and they own or control 25% or more of the shares or voting rights, capital or profit, (as applicable), or otherwise exercises control in your Business, the details for the Controlling Persons (Beneficial Owners) of that legal entity must be provided to the Bank, and so on until the details of all Controlling Persons (Beneficial Owners) within the ownership structure of your Business are established.

### Politically Exposed Persons (PEP's)

A Politically Exposed Person (is defined in the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) regulations 2017 (Regulation 35(12))

### The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (the "2017 Regulations")

#### The Bank's obligations

AIB Group (UK) p.l.c. is required to obtain details of a Politically Exposed Person's ("PEP") and Relative Close Associate's ("RCA") (as the terms are defined in the 2017 Regulations) source of funds for the account and their source of wealth.

#### Your obligations

You are obliged to inform us of within fourteen days of any change to your management, governance structure or direct and indirect beneficial ownership and control.



For bank use only

BANK Information only

Designated Referral Code

Sort Code

Account number (if applicable)

Account 1

Account Title

Account Short Name

Product Code

Product Name

Purpose & Reason for Opening

Origin of Funds

Turnover

Post Office Cash Lodgement Limits Required

Daily Limit £

Rolling Annual Limit £

Source of Income & Wealth

Account 2

Account Title

Account Short Name

Product Code

Product Name

Purpose & Reason for Opening

Origin of Funds

Turnover

Post Office Cash Lodgement Limits Required

Daily Limit £

Rolling Annual Limit £

Source of Income & Wealth

Account 3

Account Title

Account Short Name

Product Code

Product Name

Purpose & Reason for Opening

Origin of Funds

Turnover

Post Office Cash Lodgement Limits Required

Daily Limit £

Rolling Annual Limit £

Source of Income & Wealth

Account 4

Account Title

Account Short Name

Product Code

Product Name

Purpose & Reason for Opening

Origin of Funds

Turnover

Post Office Cash Lodgement Limits Required

Daily Limit £

Rolling Annual Limit £

Source of Income & Wealth

Beneficiary account flag will default to No. If yes specify reason/details

|                  |  |
|------------------|--|
| Customer Type    | <input type="text"/>   |
| BoE Class        | <input type="text"/> <input type="text"/>  |
| Sector           | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Sector Group     | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>                      |
| Sector Sub Group | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>                      |
| Sector Code      | <input type="text"/> <input type="text"/> <input type="text"/>   |

|  |     |                          |    |                          |
|--|-----|--------------------------|----|--------------------------|
| Does the business have 10 or more employees?                           | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| Does the annual turnover or balance sheet exceed €2M?                  | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| If the business is a registered charity, does the turnover exceed £1M? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| Is the account in scope for metrics reporting?                         | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

Day  / Month

Date full information to open the account was provided by the business

|   |     |                          |          |                          |    |                          |     |                          |
|---|-----|--------------------------|----------|--------------------------|----|--------------------------|-----|--------------------------|
| Online Banking and a Card Reader                            | Yes | <input type="checkbox"/> | How Many | <input type="checkbox"/> | No | <input type="checkbox"/> | N/A | <input type="checkbox"/> |
| iBB   | Yes | <input type="checkbox"/> |          |                          | No | <input type="checkbox"/> | N/A | <input type="checkbox"/> |
| Debit Card  | Yes | <input type="checkbox"/> | How Many | <input type="checkbox"/> | No | <input type="checkbox"/> | N/A | <input type="checkbox"/> |
| Overdraft   | Yes | <input type="checkbox"/> |          |                          | No | <input type="checkbox"/> |     |                          |
| Has a cheque book/ Post Office Lodgement Card been ordered? | Yes | <input type="checkbox"/> | No       | <input type="checkbox"/> |    |                          |     |                          |

|   |   |  |   |
|---|---|--|---|
| <b>Signed off by (branch official)</b>  | <b>Print Name</b>   | <b>Signature</b>   | <b>Date</b>   |
| <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input style="width: 150px; height: 40px;" type="text"/> | Day: <input type="text"/> <input type="text"/> / Month: <input type="text"/> <input type="text"/> / Year: <input type="text"/> <input type="text"/> |

By signing this I confirm that all the above is correct and where necessary documents attached, confirm they are complete.



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# Customer Information Section

You will need to read and retain these pages



# Financial Services Compensation Scheme

## Depositor information sheet



The Financial Services Compensation Scheme ('FSCS') protects deposits made by most individuals and businesses. Your account statement will confirm whether your deposits with AIB Group (UK) p.l.c. are eligible for FSCS protection. Details of certain exclusions from the FSCS's protection are set out in the exclusions list after this information sheet.

|   |  |
|---|--|
| <b>Limit of protection</b>                                      | <p>£120,000 per depositor per bank, building society or credit union.</p> <p>If AIB Group (UK) p.l.c. goes out of business the eligible deposits with AIB (NI) in Northern Ireland, Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain will be added up and the £120,000 will be applied to the total balance. For example, if you hold a savings account with £80,000 and a current account with £50,000, FSCS will pay you £120,000 and you may lose £10,000.</p> <p>To ensure the FSCS can pay you promptly please ensure that AIB Group (UK) p.l.c. has your up-to-date contact details including your email address.</p> |
| <b>Joint and group accounts</b>                                 | <p>Each eligible account holder is entitled to £120,000 protection in total. For example, if there are two account holders, you will each be entitled to £120,000 protection, giving a total of £240,000.</p> <p>Eligible deposits in business accounts are treated as if made by a single depositor. This means these types of account will only be protected up to £120,000.</p>   |
| <b>Temporary high balances</b>                                  | <p>If you have a 'temporary high balance' you may be entitled to more than £120,000 protection for six months from when the amount was first deposited or legally transferred. Temporary high balances are deposits connected with certain events, including:</p> <ul style="list-style-type: none"><li>(a) Transactions relating to the purchase and sale of your main home.</li><li>(b) Major life events such as death, your marriage or civil partnership, divorce, retirement, redundancy, disability or incapacity.</li><li>(c) Compensation for personal injuries or wrongful conviction.</li></ul>   |
| <b>How the FSCS will pay you</b>                                | <p>FSCS will typically return deposits within seven business days by cheque or electronic payment into an alternative account. Payments may take longer in exceptional circumstances, for example if there is a temporary high balance, or the deposit is held on behalf of underlying beneficiaries.</p>  |
| <b>Contact details for further questions about your account</b> | <p>AIB Group (UK) p.l.c (trading as AIB (NI))<br/>92 Ann Street, Belfast, BT1 3HH<br/>0345 6005 925*<br/>aibni.co.uk<br/>*Call charges may vary – refer to your service provider</p>   |
| <b>Contact details for more information on FSCS protection</b>  | <p>You can find more information on FSCS protection on its website at <a href="http://www.fscs.org.uk">www.fscs.org.uk</a> or by contacting the FSCS using the details below:</p> <p>Telephone: 0800 678 110<br/>Email: <a href="mailto:enquiries@FSCS.org.uk">enquiries@FSCS.org.uk</a></p>   |



# Financial Services Compensation Scheme Exclusions list



As set out in the Depositor Protection Information Sheet, deposits held by individuals and businesses will be generally eligible for FSCS protection up to the compensation limit. However, some exclusions do apply. Details of the most common exclusions are set out below. For full details of the exclusions please see the Depositor Protection Part of the PRA Rulebook.

## A deposit is excluded from protection if it meets any of the following criteria:

(1) The account holder is:

- a credit institution
- a financial institution
- an investment firm
- an insurance undertaking
- a reinsurance undertaking
- a collective investment undertaking
- a pension or retirement fund
- a public authority, other than a small local authority.

Note that:

- a) Deposits held on behalf of underlying beneficiaries who are eligible for FSCS protection, are not excluded.
- b) Personal pension schemes, stakeholder pension schemes or occupational pension schemes for micro, small and medium sized companies are not excluded.

(2) It is not held at a UK establishment of a bank, building society or credit union. Or, in the case of a bank, building society or credit union incorporated in the UK, it is not held at an establishment in Gibraltar.

(3) The deposit is involved in any transactions where there is a link to a criminal conviction for money laundering. For example, it is transferred from an account held by someone who has been convicted of money laundering.