

## Beneficiary Details

In the event of my death, I nominate the undermentioned person(s) as my beneficiary to receive any share and all sums of monies paid under and by virtue of the terms and conditions of the Life Assurance Plan of the Credit Union. Life Assurance ceases on 70<sup>th</sup> birthday of account holder.

Mr/Mrs/Miss/Ms \_\_\_\_\_  
First Name(s) \_\_\_\_\_  
Surname \_\_\_\_\_  
(Relationship to Member) \_\_\_\_\_  
Address. \_\_\_\_\_  
\_\_\_\_\_  
Postcode \_\_\_\_\_  
Date of Birth \_\_\_\_\_  
Date \_\_\_\_\_

**It is imperative that this information is kept up to date, therefore if your circumstances change, please contact the office to make any amendments.**

## Data Consent

Your privacy is important to us. For more details about how we use your personal data, please read our Privacy Policy.

As a Harp and Crown Credit Union member, we would like to send you additional information about relevant products and services that we provide and news that we believe will interest you.

You may opt out of receiving these communications at any time by emailing [marketing@harpandcrown.co.uk](mailto:marketing@harpandcrown.co.uk) or by using the opt-out facility on each email.

We will never pass your details to third parties for marketing purposes.

Email ☐ SMS ☐ Telephone ☐ Post ☐ Any ☐

### Please return to:

Harp & Crown Credit Union Ltd.  
Newforge Sports Complex  
18b Newforge Lane, Belfast, BT9 5NW

Tel: 028 9068 5198 Email: [creditunion@harpandcrown.co.uk](mailto:creditunion@harpandcrown.co.uk)  
Website: [www.harpandcrown.co.uk](http://www.harpandcrown.co.uk)

## How did you hear about us?

Friends & Family ☐  
Social Media ☐ Word of Mouth ☐  
Website ☐  
Advertising ☐ PSNI ☐  
Other - \_\_\_\_\_



**HARP & CROWN**  
CREDIT UNION LIMITED



**HARP & CROWN**  
CREDIT UNION LIMITED

## HOW TO JOIN

Serving our Members  
Savings & Loans

## Harp & Crown Credit Union Ltd

We are a non-profit making, financial co-operative, owned and run by people who have a Common Bond.

### Our Common Bond

Serving PSNI officer, employee, staff or retired member (or have left service/employment and in receipt of a police pension), Harbour Police, Airport Police; National Crime Agency; and other UK/Irish Police Services where an applicant is now resident in Northern Ireland; NI Police Fund staff; PRRT staff; staff/members of Newforge Sports Complex; along with spouse/partner of or child/grandchild\* of member. \*Ts/Cs apply.

### How Does it Work?

By encouraging members to save, a common pool of money is formed providing the following benefits:

1. Low interest loans at a maximum rate of 1% per month interest on the outstanding balance at 12.68% APR (maximum).
2. Simple and flexible saving facilities
3. Annual dividends on savings according to profits (which may be notified to Inland Revenue)
4. Savings and Loans Insurance at no direct cost to the member.

### Confidentiality and Peace of Mind

All Credit Unions are required by law to have Fidelity Bond Insurance to protect members' savings against fraud and dishonesty.

All business with the Credit Union is also required to be conducted in the strictest confidence.

In the event of death from any cause, up until the age of 70, any outstanding loan balance is cleared, with your beneficiary receiving 1.5 times your savings.  
Up to a maximum of £5,000 (subject to T&C's)

The Harp & Crown is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

### Savings

Without savings, our Credit Union will not function. Your savings are the working capital. By saving regularly you benefit yourself, but also help the Police Family, as your savings contribute not only to your own loan fund, but also to that of your fellow members.

Therefore, withdrawal of savings, while permitted at any time, should be the last resort.

Your savings are made convenient by deductions from pay or Direct Debit (Retired Officers and Family Members) with a minimum regular saving per month required.

Savings are safe, with outside investment strictly managed, regulated, and protected by the Financial Services Compensation Scheme.

Maximum savings in an account is currently £30,000.00

New accounts will be restricted to a maximum lump sum lodgement within the first twelve months of £5,000.00 and maximum savings £250 per month (within first 6 months).

### Loans

Members are entitled to borrow up to 5 times their savings, less any existing loan balance to a maximum of £30,000.00

Loans are repayable over and up to 5 years. Maximum repayment interest is set by law at 1% per month on the reducing balance (APR 12.68%) , your interest rate does not change, even if bank interest rates fluctuate. You know what your repayments are.

As savings and loans are related, members are required to save a minimum of £10.00 per month whilst repaying.

Lump sum deposits may be required to lie dormant for a period before influencing any borrowing capacity.

On completion of a Loan Application Form, it will be considered by the Loans Officers, and when approved, funds will be transferred to your bank account.

You will not normally be required to provide security on loans, other than your Credit Union savings, your membership, track record, credit score and ability to repay will be sufficient.

All loans are subject to availability of funds and are issued at the discretion of the Credit Union.

The Loans Policy is subject to change.

### Joining

If you fall within our Common Bond and are prepared to be a regular saver through your pay or other banking method, then complete the attached Application and Beneficiary Form, along with the amount you wish to have deducted from your salary and forward to the Credit Union Office.

A joining fee of £5.00 will be deducted from your first payment.

## Application for Membership

(Block Capitals)

Mr/Mrs/Miss/Ms \_\_\_\_\_

First Name(s) \_\_\_\_\_

Surname \_\_\_\_\_

Date of Birth \_\_\_\_\_

Police/Staff No. \_\_\_\_\_

or

Common Bond Membership No. \_\_\_\_\_

Relationship to Above (If Applicable) \_\_\_\_\_

Home Address \_\_\_\_\_

Postcode \_\_\_\_\_

Phone No. \_\_\_\_\_

Email \_\_\_\_\_

## Authorisation for Deduction from Salary

I wish to join The Harp & Crown Credit Union Ltd and authorise the Police Service of Northern Ireland to deduct from my salary

The monthly sum of £ \_\_\_\_\_

To go towards my savings. (Minimum £10.00 per month).

I understand a joining fee of £5.00 will be deducted from my first payment to the Credit Union.

(Applicants Signature) \_\_\_\_\_

Please Complete Beneficiary Form Overleaf.

