

#### DATA PROTECTION

Cardiff & Vale Credit Union will process the personal information given in this application about the junior saver and trustee, in accordance with your rights under the General Data Protection Regulation (2018). The credit union is the 'data controller' – this means that we are responsible for the collection and processing of the information to enable us to set up and manage the junior account. If the junior saver will save as part of a partner school savings club, the partner school will be a 'data processor' meaning that they are authorised by the trustee of the account to collect savings deposits, issue receipts for deposits and pass on payment to Cardiff & Vale Credit Union, to allow the junior saver to save in this way. We will not share details of the account to anyone other than:

- to third parties to help us confirm your identity, to comply with money laundering legislation
- to any authorities if we are legally required to
- to fraud prevention agencies to help prevent crime or where we suspect fraud;
- to any persons, including, but not limited to, insurers, who provide a service or benefits to you or for us in connection with your account(s) (only with the consent of the Trustee)
- To our partners in order for them to provide services to us and/or to you on our behalf (e.g. schools who provide school savings clubs in partnership with us)
- to anyone in connection with a reorganisation or merger of the credit union's business

Once the junior saver turns 16, information relating to the account will no longer be shared with the trustee, unless explicitly consent from the account holder is given to do so.

A full version of our privacy notice for children can be found on our website [www.cardiffcu.com](http://www.cardiffcu.com) or please contact us for a paper version at the address on this form

#### COMPLAINTS

We aim to offer our members high quality and value for money services. If we let you down, please let us know. If we cannot resolve your complaint then you may be able to take it to the Financial Ombudsman Service. Details on how to make a complaint will be sent to you when you join.

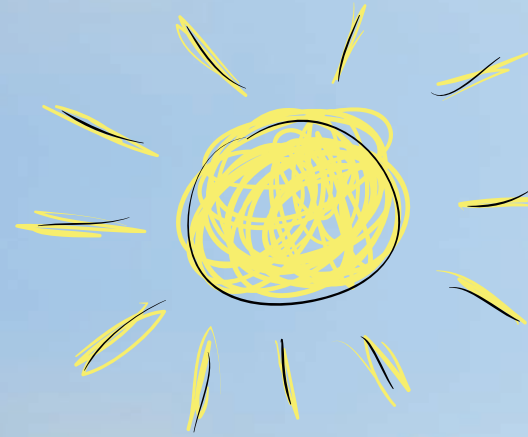
#### YOUR RIGHT TO CANCEL

Once you have signed, you have a right to cancel your membership without penalty within 14 days. You can do this by providing a WRITTEN notice of cancellation to Cardiff & Vale Credit Union, The Advice Hub, Central Library Hub, The Hayes, Cardiff, CF10 1FL. Any money you have paid will be returned to you within 30 days. However, if a member needed to borrow within 14 days, this would be deemed to be an acceptance of membership.

#### FINANCIAL CONDUCT AUTHORITY (FCA)

Cardiff and Vale Credit Union Limited is authorised and regulated by the Financial Conduct Authority (FRN) and the Prudential Regulation Authority (PRA) and regulated by the Prudential Regulation Authority. Our Firm Reference Number is 213467.

Cardiff & Vale Credit Union is a trading name of Cardiff and the Vale Credit Union Limited. The Financial Services Compensation Scheme applies only to our registered name of Cardiff and the Vale Credit Union Limited.



## Young Saver Account



“for the things you need”

## Save with Cardiff & Vale Credit Union

For your child's future. Save for university, a car, a deposit on a home, toys, DVDs, games, school trips or school uniforms.

## Who can join?

Any child under the age of 16, who lives in Cardiff or the Vale of Glamorgan, or lives with an adult member who is eligible for membership, can join Cardiff & Vale Credit Union.

## Being a Trustee

Holding an account in trust means that, although the account is held in the name of a Trustee, the funds belong to the child.

When the young saver reached the age of 16, the account will automatically transfer to our Adult membership and responsibility for the account will pass to the child.

## Making a withdrawal

Young Saver Members can withdraw their savings at any time by contacting the office.

## What do you need to join?

Proof of identity and proof of address is required for the child. Please provide a birth certificate, passport, medical card and a child benefit letter listing the name of the child.

Proof of identity and address is also required for the Trustee, if the Trustee is not already a member of the Credit Union. Acceptable forms of identification include a passport, driving licence or medical card. Acceptable proof of address can be a bank statement or utility bill. Contact us if you require further information.

**School Saving Club: When a child joins a School Saving Club ID will be provided by the school.**

## Join today

### Send your completed form with identification to:

Cardiff & Vale Credit Union, Central Library Hub, The Hayes, Cardiff, CF10 1FL  
Tel: 029 2087 2373  
E-mail: [ccu@cardiffcu.com](mailto:ccu@cardiffcu.com)

Web: [www.cardiffcu.com](http://www.cardiffcu.com)

## YOUNG SAVER APPLICATION PLEASE COMPLETE IN BLOCK CAPITALS YOUNG SAVER DETAILS



Title  Miss  Master Gender  Male  Female

Full Name

Home Address   
Postcode

Date of Birth  /  /

Is the account being opened as part of a School Saving Club?  If Yes, which school

If No, Where did you hear about us?

For security, please give us a memorable security name. We will ask you this question when you contact us regarding this account.

To protect the junior account, if you are unable to confirm the answer when you contact us, then we will not be able to process any requests, but will re-send the details to the trustee named on the account by post.

If you are not the custodial parent of the child who you are opening this account for, we will need the parent's/legal guardian's consent:

I consent to Cardiff & Vale Credit Union sharing details of this child's account with the trustee stated on this application, including details of deposits, withdrawals, and annual statements.

Name of custodial parent/guardian

Address of custodial parent/guardian   
Postcode

Signature

## TRUSTEE'S DETAILS

Full Name  Member No: (if applicable)

Home Address   
Postcode

Date of Birth  /  /  Contact Tel no

Email Address

Relationship to young saver

I shall act as trustee for the above named Junior Saver. I understand that on the 16<sup>th</sup> birthday, Cardiff & Vale Credit Union will convert this account to an Adult Saver account. I declare that all the information given by myself on this form is true and correct to the best of my knowledge.

Signature of Trustee

Signature of Witness

Date