Watch your savings grow Into the duck they go!



Join
Junior Savers
and fill it up!



My name		
My address		
	My date of hirth	

Any questions? Just give us a call 01274 434100

www.bdcu.co.uk credit.union@bdcu.co.uk



Junior Membership - Account Trustee details

Please complete this form and bring or post it to the Credit Union, City Hall, Bradford, BD1 1HY or your local Collection Point together with Proof of Identity

Relationship to Junior Saver		
Title:Mr / Mrs / Miss / Ms Surname:		
Forenames:		
Address:		
	Postcode:	
Home Tel No	Mobile Tel. No	
Email address	Date of Birth DD / MM M / YYYYY	
BDCU Membership number if applicable		
To pay into the junior saver account by Standing Order from your bank - please ask for a Standing Order Form		
Signed:	Date:	

Proof of Identity

If you are joining the Credit Union, then by law, we have to ask for proof of your name and address. We also need to check the identity of the Junior Saver. Proving your identity is simple; one document from the list in blue must have your **signature** and the other from the list in black must have your **current address**.

- Current full signed passport
- Current UK driving licence (full old paper or full or provisional photocard licence)
- Bank, Building Society or credit card statement showing your address
- Current Council Tax bill
- Council rent card or tenancy agreement
- Recent utility bill, or certificate confirming a pre-payment agreement (eg. gas or electricity. We do not accept documents relating to mobile phones.)
- Inland Revenue tax notification
- Benefits Agency / Pensions service benefits book or a letter confirming benefits.

For the Junior member we need to see just **one** document from the list below **Junior member's:** • birth certificate • passport • national health card

Terms and Conditions

- Junior Savers can pay into savings account whenever they want there is no minimum amount
- Junior Accounts will be awarded the same annual dividend as full BDCU members
- Up until the age of 16 the junior saver will need the account trustee to authorise withdrawal of money from the account (See BDCU website for details of how to make withdrawals - www.bdcu.co.uk)
- At the age of 16 the junior saver will automatically become a full member of Bradford District Credit Union and will have full control of the account.
- This account is Savings only Loans can only be made to people over 18.

