



Application for Membership

To comply with PRA regulations please supply us with a copy of photo I.D., e.g.: university staff card along with your most recent wage slip.

Please complete all three sections in BLOCK CAPITAL LETTERS and send to the address above:

I hereby apply to join the First Scottish University Credit Union Ltd.

Title _____ Surname _____ First Name(s) _____

Heriot-Watt Napier Edinburgh Queen Margaret please tick appropriate box

Family Member please give name of existing Credit Union member _____

School/Institute/Dept. _____ Position _____

Address (work) _____
_____ Postcode _____

Telephone _____ Email _____

Address (home) _____
_____ Postcode _____

Telephone _____ Email _____

Date of Birth Payroll No. _____ National Insurance No. _____

Which is your preferred choice for correspondence: Home Work please tick appropriate box

Applicant's Signature _____ Date _____

Next of Kin _____ Address (h) _____
_____ Postcode _____

Telephone _____ Email _____

This part of the form is required by the University's Finance Office

I hereby authorise Heriot-Watt Napier Edinburgh University (please tick appropriate box) to deduct from my pay each week/month, on behalf of the First Scottish University Credit Union Ltd,

the sum of £ _____ and credit the Royal Bank of Scotland plc, Juniper Green Branch, 540a Lanark Road, Edinburgh EH14 5EL

Account No. 00157617 Sort Code. 83-19-15

This is to take effect from the earliest convenient date.

Name (BLOCK CAPITALS) _____ Signature _____

School/Institute/Dept. _____ Payroll No. _____

BORROWING - MADE EASY

Credit Unions are mutual organisations. Members' shares are pooled and provide the resources for lending to other members.

Promotional Loan available to all new members**

You can borrow up to three times the balance in your share account**

Payments are by payroll deduction or are taken straight from your bank account by Standing order.

Our interest rates are extremely competitive.

Life insurance on borrowing at no extra cost.

No hidden charges or fees

You can pay your loan off at any time without incurring costs.

Confidentiality respected at all times.

On-line access to view your account at any time.

Please feel free to call for a free, no obligation quotation.

**** Please read our Loan Policies before applying for a loan**

SAVING - MADE EASY

Everyone benefits from regular savings. It allows you to work towards your goals and gives peace of mind for emergencies.

Regular saving can be difficult but saving with your Credit Union is easy - just sit back and watch your money grow.

Credit union Members can save at an affordable level be it £1 or £1,000 per month.

Your savings are by payroll deduction or taken straight from your bank account by Standing Order.

Easy access to your money.

You can change the amount you save at any time.

Savings, depending on Credit Union reserves, are eligible for an annual dividend.

Confidentiality respected at all times.

There are no hidden charges or fees on any transactions.

On-line access to view your account at any time.



First Scottish University Credit Union Limited is based at Heriot Watt University. It is owned and managed by its members. The Board of Directors is elected by members every year from among the membership.

The First Scottish University Credit Union's common bond is a membership of employees made up from:

Heriot-Watt University
University of Edinburgh
Edinburgh's Napier University
and
Queen Margaret University.

An employee's spouse and any children (over the age of 18) of the employee who live at the same address can also become members.

After saving regularly for a few months you will be able to apply for a loan

For further information:

Tel: 0131 451 8005

E-mail: universitycu@abc.ul.org

Web: www.universitycu.org.uk



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