

OUR REFERENCE:

PART A: MEMBERSHIP APPLICATION

Please complete each section in block capitals

SECTION 1: Membership Type

Student: ☐ Serving Teacher: ☐ Retired Teacher: ☐
Family Member: ☐ SNA or Support Staff: ☐ Minor: ☐

SECTION 2: Common Bond

INTO Member: ☐ ASTI Member: ☐ RTAI Member: ☐ RSTA Member: ☐
Family Member: ☐ Student Teacher: ☐ SNA/Support Staff: ☐

If you have selected Family Membership please provide the following details:

Existing Member Name:

Membership Number:

Relationship to Existing Member:

Spouse/Partner: ☐ Child: ☐ Sibling: ☐
Other: ☐ Please specify:

SECTION 3: Personal Details

First Name:

Surname:

Address:

Eircode:

Length of time at this address: Less than 3 years ☐

More than 3 years ☐

If less than three years at this address please provide previous address:

Tel. No.: (Home)

(Mobile):

Email:

PPSN:

Date of Birth:

SECTION 4: Employment Status

If you are a serving teacher you do not need to complete the following section.

If you selected Minor as your member type, you may skip this section.

All other membership types should complete this section where applicable.

Permanent:	☐	Fixed Term:	☐	Part Time:	☐
Job Share:	☐	Sub:	☐	Career Break:	☐
Other:					

Department of Education Payroll:

Name (as per payslip):

Payroll Number: Roll No:

School Name & Address:

Please complete Salary/Pension deduction Mandate (Dept. of Education and Skills) ☐

Proof of Membership of the Common Bond & PPSN - Please provide recent payslip ☐

Please tick box if also using payslip as Proof of Address ☐

If you are a serving teacher you do not need to complete the following section.

Employed: ☐ Self Employed: ☐ Occupation:

Unemployed: ☐ Student: ☐

Other (please specify):

Contract Term & Employer Details: Permanent: ☐ Fixed Term: ☐ Part-Time: ☐

Employer Name & Address:

Proof of PPSN - Please provide copy of payslip ☐ or Revenue document ☐

SECTION 5: Declaration & Membership of Other Credit Union(s)

I hereby apply for membership of and agree to abide by the rules of Comhar Linn INTO Credit Union Ltd. and declare that the applicant is not, nor has been a member of any Credit Union other than those listed hereunder.

- The information given by me on this form is true and correct to the best of my knowledge and belief.
- I understand that any false or misleading information given by me in connection with this application for membership of the Credit Union may result in termination of my membership, apart from any other legal sanctions that may apply.
- I wish to receive AGM notifications in electronic format: Yes ☐ No ☐
- I acknowledge receipt of the Depositor Information Sheet (Tick) ☐

Signed:

Date:

Please Note: All applicants are required to provide a handwritten signature on this form. We are unable to accept typed, electronic, or digitally inserted signatures.

PART B: ANTI MONEY LAUNDERING COMPLIANCE

Important: This section must be completed for all membership applications, including Family Member and Minor applications. All questions in this section relate to the applicant seeking membership. Where membership eligibility is based on an existing family member, please provide the applicant's details only and not the details of the existing member.

SECTION 1: Personal Details

Nationality:

Country of Residence:

SECTION 2: Beneficial Ownership of Funds in Accounts under this Membership

Will the funds held in this shares/deposit account belong to you? Yes ☐ No ☐

If the answer is "No" please explain why below:

SECTION 3: Purpose of Account Savings ☐ Loan/s: ☐ Budget Account: ☐ Current Account: ☐

SECTION 4: Source of Funding Account (e.g. Salary, Other Income, etc.)

SECTION 5: Method of Payment to the Account (Please select one option)

Payroll Deduction: ☐ Direct Debit: ☐ Other (Please specify):

SECTION 6: Politically Exposed Person

Are you a Politically Exposed Person (PEP) as defined in section 37(10) of the Criminal Justice (Money Laundering and Terrorist Financing) Act, 2010?

Yes ☐ No ☐

If the answer is "Yes" please explain why below:

SECTION 7: Required Documents

(Please tick and include one **copy** of a **proof of identity** and one **copy** of a **proof of address** less than 6 months old)

Proof of Identity (provide one):

Valid Driver's Licence: ☐

Valid Passport: ☐

Proof of Address (provide one):

Payslip (recent): ☐

Utility Bill (within last six months): ☐

SECTION 8: Declaration

I will promptly notify the Credit Union of any changes in the information I have provided and confirm that I will inform the Credit Union in writing of the details of such changes and any other relevant material/information of which I may become aware at any time after the date of this Declaration.

Signed:

Date:

Please Note: All applicants are required to provide a handwritten signature on this form. We are unable to accept typed, electronic, or digitally inserted signatures.

PART B (2): PARENT / GUARDIAN AML DECLARATION (FOR MINOR MEMBERSHIP APPLICATIONS ONLY)

This section should only be completed where the applicant is under 16 years of age.

The AML section in Part B must be completed using the minor applicant's details.

In addition, the parent or legal guardian must complete this section using their own details.

All other applicants should skip this section.

SECTION 1: Personal Details

Nationality:

Country of Residence:

SECTION 2: Source of Funding Account *(e.g. Salary, Other Income, etc.)*

SECTION 3: Method of Payment to the Account *(Please select one option)*

Payroll Deduction: ☐

Direct Debit: ☐

Other (Please specify):

SECTION 4: Politically Exposed Person

Are you a Politically Exposed Person (PEP) as defined in section 37(10) of the Criminal Justice (Money Laundering and Terrorist Financing) Act, 2010?

Yes ☐

No ☐

If the answer is "Yes" please explain why below:

SECTION 5: Required Documents

*(Please tick and include one **copy** of a **proof of identity** and one **copy** of a **proof of address** less than 6 months old)*

Proof of Identity (provide one):

Valid Driver's Licence: ☐

Valid Passport: ☐

Proof of Address (provide one):

Payslip (recent): ☐

Utility Bill (within last six months): ☐

SECTION 6: Declaration

I will promptly notify the Credit Union of any changes in the information I have provided and confirm that I will inform the Credit Union in writing of the details of such changes and any other relevant material/information of which I may become aware at any time after the date of this Declaration.

Signed:

Date:

Please Note: All applicants are required to provide a handwritten signature on this form. We are unable to accept typed, electronic, or digitally inserted signatures.

PART C: TAX RESIDENCY DECLARATION

Tax Residency for the Purposes of the Common Reporting Standard

Important: This section must be completed for all membership applications, including Family Member and Minor applications. All questions in this section relate to the applicant seeking membership. Where membership eligibility is based on an existing family member, please provide the applicant's details only and not the details of the existing member.

If you are tax resident in another country, please provide your Tax Identification Number ("TIN"), Country of Tax Residence and address therein:

PLEASE SIGN ONE BOX ONLY

1. TIN*

Country of Tax Residence*

Address:

2. TIN*

Country of Tax Residence*

Address:

If Tax Resident in Another Country

(Not Republic of Ireland) you must sign Box A.

I confirm that the information provided is true and correct to the best of my knowledge, and that if my circumstances change, I will notify the credit union:

Name

Date:

If You are Tax Resident in Republic of Ireland, please sign Box B.

I wish to declare that I am not resident for tax purposes in any other country, and that if my circumstances change, I will notify the credit union:

Name:

Date:

* Mandatory Field

This information is being sought for the purposes of reporting obligations under the Common Reporting Standard (CRS), as provided for by Section 891F of the Taxes Consolidation Act 1997. The information required to be reported under the CRS, including name, address, TIN, account number, account balance and payments on the account will be provided to the Revenue Commissioners and may be exchanged securely with another Competent Tax Authority in your jurisdiction of tax residence, but such information will at all times be treated with the strictest confidentiality Data Protection Acts 1988 - 2018. Only data that is legally required to be reported will be provided to the Revenue Commissioners. For more information on this, please speak to your credit union, contact Revenue at aeoi@revenue.ie or see <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

PART D: MEMBER COMMUNICATION PREFERENCES

Your Marketing Preferences

As part of your membership, you will automatically be enrolled to receive communications from us about member benefits, events, services, updates, and other information relevant to your membership.

You can opt out of receiving marketing communications at any time. Every marketing email we send includes a clear unsubscribe link, and you may also update your communication preferences by contacting us directly.

Your decision to opt out of marketing communications will not affect important service-related communications regarding your membership.

If you wish to opt out of receiving marketing communications, please tick the box provided: ☐

PART E: OPTIONAL SERVICES

Beneficiary Nomination Form

To be completed by the applicant only. Not applicable to Minor Membership Applications.

The Form of Nomination is useful in allowing the Credit Union to pay over a member's savings and insurance to the nominee in the event of death of a member.

I

A member of Comhar Linn INTO Credit Union Ltd. hereby revoke all previous nominations and nominate the following person or persons

Name(s):	
Address(es):	
Contact Number:	
Date of Birth of Nominee(s):	
Relationship(s) to Member:	

to become entitled to such property in the credit union (whether in savings, loans, insurance with the exception of the Death Benefit Rider, if applicable or otherwise), not exceeding the limit of the amount for the time being authorised by law which I may have at the time of my death.

NOTE:

Under Section 21(4) of the Credit Union Act, 1997, a nomination shall not be revocable or variable by the will of the nominator or any codicil to his/her will. Under Section 21(6) of the Credit Union Act, 1997, the marriage of a member of a credit union shall operate as a revocation of any nomination made by him/her before his/her marriage.

Signed:

Date:

Please Note: All applicants are required to provide a handwritten signature on this form. We are unable to accept typed, electronic, or digitally inserted signatures.

Witness 1 Signature:

Date:

Witness 2 Signature:

Date:

Witness 1 Name:

Witness 2 Name:

Witness 1 Address:

Witness 2 Address:

Witness 1 Occupation:

Witness 2 Occupation:

NOTE: The Witness shall not be a nominee.

MONTHLY DRAW RULES

1. Participants in the monthly draw must be Members of Comhar Linn INTO Credit Union Ltd, be members in good standing and over 18 years of age.
2. Participants will subscribe to the draw at the rate of €1.27 per fortnight or €33.02 annually, or as decided from time to time by the Board of Directors. Contributions will be by Deduction at Source where members are on salary deduction.
3. A draw will be made at a date named by the Board of Directors but in event of insufficient support by members, the scheme may be discontinued or suspended. If funds permit additional prizes may be distributed in any particular month.
4. The draw will be made by computer or by any other method deemed to be appropriate by the Board of Directors.
5. After verification of the result, the winners will be notified as soon as possible.
6. Financial accounts will be prepared each year and will be audited by the Auditor appointed by the Credit Union. Annual Reports of the Draw will be available at the Credit Union A.G.M.
7. The Board of Directors will not entertain requests for cash in lieu or exchange of additional prizes
8. The decision of the Board of Directors of Comhar Linn INTO Credit Union Ltd concerning the interpretation of the foregoing rules pertaining to the draw will be final.
9. The winning members will be notified and the winners' names and photos may be displayed in the Credit Union offices and in other Credit Union publications.
10. Entry is limited to one entry per member per draw
11. Members of the Credit Union Board Oversight Committee, Officers (including Directors) Volunteers, Employees and Staff are excluded from participation in the draw.
12. The draw shall be held monthly in the first week of the month in the Credit Union office at 33 Parnell Square, Dublin 1.
13. The draw will be non-profit making and any surplus fund, as held in our Draw Fund Account, will be carried forward to the next draw
14. In the unlikely event of the winner being in default of any financial commitment to the Credit Union, the prize may be delayed until such default is rectified and, if necessary, may be disposed of in order to meet such commitments and the net proceeds, if any, paid to the winner.

Application Form

I wish to be included in the Comhar Linn Credit Union Members' Draw. I have read the rules and I hereby agree to be bound by them.

Name:

Address:

Eircode:

Signed:

Date:

Member account number:

Please Note: All applicants are required to provide a handwritten signature on this form. We are unable to accept typed, electronic, or digitally inserted signatures.

I wish to make my contribution as follows (Please tick ONE only):

☐
☐

- Have the subscription of €33.02 deducted from my Share a/c annually.
- Have fortnightly subscription of €1.27 deducted from my salary.

NO ENTRY IS VALID UNTIL THE FULL MONTHLY SUBSCRIPTION HAS BEEN PAID FOR THE RELEVANT DRAW

PART F: IMPORTANT INFORMATION

Deposit Guarantee Scheme

DEPOSITOR INFORMATION

Basic Information about the protection of your eligible deposits

Eligible deposits in Comhar Linn INTO Credit Union Limited are protected by:	The Deposit Guarantee Scheme ("DGS") ⁽¹⁾
Limit of protection:	EUR 100,000 per depositor per credit institution ⁽²⁾
If you have more eligible deposits at the same credit institution:	All your eligible deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100,000 ⁽²⁾
If you have a joint account with other person(s):	The limit of EUR 100,000 applies to each depositor separately ⁽³⁾
Reimbursement period in case of credit institution's failure:	7 working days ⁽⁴⁾
Currency of Reimbursement:	EURO
To contact Comhar Linn INTO Credit Union Limited for enquiries relating to your account:	Comhar Linn INTO Credit Union Ltd. 33 Parnell Square Dublin 1 D01 W563 Tel: 01 873 1101 Email: info@intocreditunion.ie
To contact the DGS for further information on compensation:	Deposit Guarantee Scheme Central Bank of Ireland PO BOX 11517 Spencer Dock North Wall Quay Dublin 1 Tel: 1890-777777
More information:	www.depositguarantee.ie

01 873 1101

33 Parnell Square, Dublin 1
D01 W563
info@intocreditunion.ie
comharlinnintocu.ie

PART F: IMPORTANT INFORMATION

Deposit Guarantee Scheme

ADDITIONAL INFORMATION

(1) Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory deposit guarantee scheme. If insolvency should occur, your eligible deposits would be repaid up to €100,000.

(2) General limit of protection

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the DGS. This repayment covers at maximum €100,000 per person per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

(3) Limit of protection for joint accounts

In case of joint accounts, the limit of €100,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of €100,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above €100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:

- (a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- (b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits;
- (c) the depositor's marriage, judicial separation, dissolution of civil partnership, and divorce;
- (d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person's death or a legacy or distribution from the estate of a deceased person.

More information can be obtained at www.depositguarantee.ie

(4) Reimbursement

The responsible deposit guarantee scheme is:

Deposit Guarantee Scheme, Central Bank of Ireland, PO Box 11517, Spencer Dock, North Wall Quay, Dublin 1.
Tel: 1890-777777. **Email:** info@depositguarantee.ie. **Website:** www.depositguarantee.ie.

It will repay your eligible deposits (up to €100,000) within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 days from 1 January 2024 onwards, save where specific exceptions apply.

Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will only be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme. Other important information: In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.

REGULATION 76 INFORMATION

The European Union (Payment Services) Regulations 2018 (the "Regulations")

This is your 'framework contract' with us which contains information specified under Regulation 76 of the Regulations to be given to you in relation to the particular account referenced below. It is in addition to any other terms and conditions as may comprise or form part of your Framework Contract with us and are applicable to such account (and/or any payments made or applied on such account) as we may advise you of from time to time.

***This document relates to the Credit Union's provision of payment services excluding current accounts, the terms of which are separate and available on the Credit Unions website.**

Comhar Linn INTO Credit Union Limited is regulated by the Central Bank of Ireland.

Contact Details

Central Bank:

A New Wapping Street, North
Wall Quay, Dublin 1
T +353 1 224 6000,
F +353 1 6716550
E enquiries@centralbank.ie
W centralbank.ie

Comhar Linn INTO

Credit Union Limited

A 33 Parnell Sq., Dublin 1
T 01 873 1101
F
E info@intocreditunion.ie
W comharlinnintocu.ie

Registered Number: 393cu

Monday to Friday 10:00am – 5:00pm*

*Each day, other than a public holiday in Ireland
being a "Business Day" for the purposes of the
Framework Contract

YOUR ACCOUNT

The following is a description of the main characteristics of payment services on your Credit Union account. Comhar Linn INTO Credit Union Limited offers savings accounts (Shares, Deposits and Budget Plan Accounts) and loan accounts to its members with the following features:

- Lodging and withdrawing funds (including mandated payroll amounts)
- Transferring funds internally to other accounts
- Acceptance of funds transferred internally from other accounts
- Acceptance of funds transferred into a member's account by Standing Order / Electronic Funds Transfer / Payroll Deduction
- Acceptance of funds transferred into a member's account by debit card
- Once off electronic transfers of funds in and out of a member's account
- Online account access
- Online account access

- 1. Giving an order for payment from your account:** When you give us an order to make a payment from your account, we will need you, to provide us with the details of the beneficiary of the payment (i.e. their IBAN, together with any relevant identification details for the payment service provider ('PSP') with which they hold their account). Depending on how you place your order with us (i.e. by email, in our office, by telephone, online, etc) we may also need you to verify that order by signature or by use of a password, depending on the type of account that you hold. In giving us this information, you will be consenting to our execution of that order. You cannot withdraw that consent after you have given it to us.

The credit union now offers SEPA Instant Credit Transfers (SCT Inst), allowing members to make euro-denominated

payments within 10 seconds across SEPA-participating financial institutions. These transactions can be executed 24/7/365, including weekends and holidays. To use SEPA Instant, members must provide the recipient's IBAN and confirm transaction authorisation through online channels or in-office verification. We will notify you when an outgoing SEPA Instant Credit Transfer has been processed, indicating whether or not it was successful. If we do not receive confirmation within 10 seconds that the payment was successful, we will restore your Account to the state it would have been in had the transaction not taken place. If we subsequently receive confirmation that the transaction was actually successful, and the payment has been made, we reserve the right to debit your account and make any other necessary adjustments.

REGULATION 76 INFORMATION

The European Union (Payment Services) Regulations 2018 (the "Regulations")

2. **Cut-off times:** When we are given an order in relation to a payment on your account, we must be given that order before 10.30am on one of our Business Days. If we are given that order after that time, we will be deemed to have received that order on our next following Business Day. If we agree with you that an order is to be executed on a particular Business Day, then we will be deemed to have received that order on that particular Business Day.

While standard SEPA credit transfers must be initiated before 10:30 AM on a business day for same-day processing, SEPA Instant credit transfers do not have cut-off times and are processed immediately.

3. **Execution times:** Once we are deemed to have received an order under 2 above, we have up to the end of the first Business Day following the date of deemed receipt under 2 above to so credit that amount. If the order is initiated by paper, we will have an extra Business Day to do this.

- **Standard SEPA Credit Transfer:** Funds are credited to the beneficiary's Payment Service Provider (PSP) by the end of the next business day.

- **SEPA Instant Credit Transfer:** Transactions are completed within 10 seconds, ensuring real-time payment availability.

4. **Spending limits and payment instruments:** If we give you a payment instrument on your account (i.e. a card with a PIN number, or use of online banking with a password) you may separately agree spending limits with us for use of a particular payment instrument.

If we give you such a payment instrument for your account, you must, as soon as you receive it, take all reasonable steps to keep personalised security credentials safe.

If the payment instrument is lost, stolen, misappropriated or used in an unauthorised manner, you should notify us immediately, subject to opening hours, by phone / email / in person. We reserve the right to block your use of a payment instrument for any of the following reasons:

- a) the security of the payment instrument.
- b) if we suspect that it is, or has been, used in an unauthorised or fraudulent manner.
- c) (if the payment instrument is connected with the provision by us of credit to you) a significantly increased risk that you may be unable to fulfil your obligations to pay; and
- d) our national or community obligations.

If we block your use of a payment instrument, we will tell you about it (and the reasons for it) by telephone, SMS, email or letter unless giving you that information would compromise our security or would be prohibited by law.

Subject to any other applicable limits, you can set your own personal transaction limit for SEPA Instant credit transfers

through online channels or in-office service requests. If you give us an order for a SEPA Instant credit transfer that exceeds the limit set by you it will be rejected. Any SEPA Instant credit transfer transaction limit set by you can be changed at any time through online channels or in-office service requests.

5. **Charges:** We only levy a limited number of charges in connection with the accounts that we offer. Details of these charges are available in our offices or on request.

6. **Interest rates:** If an interest rate applies to your account, you are told this when you open your account and that interest rate is incorporated by reference into this Framework Contract. You can obtain confirmation of that interest rate by contacting us as set out on page 1 above.

7. **Exchange rates:** If any payment on your account (including a withdrawal by you from your account) involves a currency conversion being made by us, we will use a reference exchange rate. The reference exchange rate will change, and this is the basis on which we will calculate the actual exchange rate. On the date on which we effect the currency conversion, we will take the reference exchange rate that applies on that date, add a fixed amount and the total will equal the actual exchange rate that is used by us in the currency conversion. You can find out changes to the reference exchange rate by contacting us as set out on page 1 above.

SEPA Instant transactions are processed in EUR only. If a cross-currency transfer is required, it will be processed using standard SEPA credit transfer rules, subject to applicable exchange rates and conversion times.

8. **Giving you information:** If we need to communicate with you, give you information or notice of any matters relating to this Framework Contract, we will do so in writing, by secure email or by SMS text unless we state otherwise herein. Included in the Annual General Meeting Booklet or posted on the notice board in the office. Such information or notice will be given to you promptly upon the requirement to do so arising.

9. **Regulation 76 Information:** For as long as you hold this account with us, you have the right to receive, at any time and on request by you, a copy of this Framework Contract on paper or, if possible, by secure email.

10. **Payment errors and unauthorised transactions:** If money is paid into or out of your Account in error, you agree to let us reverse the payment and to correct the entries in your Account. If we do this, we do not have to contact you to tell you beforehand.

In certain circumstances we may request your authority to recover a misdirected payment which has been credited

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to your Account. If your authority is not forthcoming, we will provide such of your details as may be required to the relevant Payer in order to assist their recovery of the misdirected payment(s). If there are insufficient funds in your Account, then you will still be responsible for the payment of this amount, to include any costs or expenses we incur.

Where any adjustment has been made to your Account through no fault of ours, you may have to pay us any charges associated with doing this and we may take any amount you owe us from your Account.

If you become aware of a transaction on your account that is unauthorised or incorrectly executed, you must tell us without undue delay and, in any event, within thirteen months of that transaction being debited from your account. You will be entitled to rectification from us if that transaction was unauthorised or incorrectly executed. If the transaction was unauthorised, we will refund the amount of it to you and, if necessary, restore your account to the state that it would have been in if the unauthorised transaction had not taken place PROVIDED THAT:

a) you will bear the loss of an unauthorised transaction on your account, up to a total of €50, if the unauthorised transaction resulted from (a) the use of a lost or stolen payment instrument, unless the loss or theft of the payment instrument was undetectable by you, or (b) your failure to keep the personalised security features of that payment instrument safe;

b) you will bear all losses relating to an unauthorised transaction on your account if you incurred those losses by acting fraudulently or by failing, intentionally or with a gross lack of reasonable care, to keep the payment instrument and its security features safe, to use it in accordance with any terms that we tell you are applicable to it, and to notify us promptly of it being lost, stolen, misappropriated or used in an unauthorised manner;

c) so long as you have not acted fraudulently you will not bear any financial consequences resulting from the use of a lost, stolen or misappropriated payment instrument once you have notified us in accordance with this Regulation 76 Information that it has been lost, stolen or misappropriated.

11. Refunds of direct debits: If a direct debit is taken from your account but:

- a) your direct debit authorisation did not specify the exact amount of the payment; and
- b) the amount of the payment exceeded the amount you could reasonably have expected taking into account your previous spending patterns, this Regulation 76 Information and other relevant circumstances; and
- c) you give us such factual information as we may require; and
- d) you did not give us consent in advance to the direct debit being taken from your account; and

e) neither we nor the beneficiary of the direct debit made information available to you about the transaction at least four weeks before the debit date, then you may request a refund from us of that direct debit.

We will then have ten Business Days to refund you or give you reasons for our refusal to refund you and that your right to refer the matter to the Financial Services & Pensions Ombudsman.

FSO's Details: Financial Services Ombudsman Bureau
Tel: 01 6620899/1890882090 Fax: 01 6620890 3rd Floor,
Lincoln House Lincoln Place, Dublin 2 See clause 17 below for further details.

12. Unique identifier: To process a SEPA Credit Transfer or SEPA Instant Credit Transfer, you must provide the recipient's **International Bank Account Number (IBAN)**. This is the unique identifier required to ensure the correct execution of the payment. If an incorrect IBAN is provided, the transaction may be rejected or misdirected, and recovery efforts will follow standard non-execution procedures.

If you give us an order to make a payment from your account and we execute it in accordance with the unique identifier (IBAN) provided by you, we will be taken to have executed it correctly as regards the beneficiary of that order. If you give us an incorrect unique identifier, we will not be liable for the non-execution, or defective execution, of the order. We will, however, make reasonable efforts to recover the funds involved.

13. Our liability if you make a payment out of your account:

If you give us an order to make a payment from your account, we are liable to you for its correct execution unless we can prove to you (and if necessary to the beneficiary's PSP) that the beneficiary's PSP received the payment. If we are so liable to you for a defective or incorrectly executed order, we will refund the amount of it to you and, if applicable, restore your account to the state that it would have been in if the defective or incorrect transaction had not taken place. Irrespective of whether we are liable to you or not in these circumstances, we will try to trace the transaction and notify you of the outcome.

14. Our liability if you receive a payment in to your account:

If the payer's PSP can prove that we received the payment for you, then we will be liable to you. If we are liable to you, we will immediately place the amount of the transaction at your disposal and credit the amount to your account. If you have arranged for a direct debit to be paid into your account, we will be liable to transmit that order to the payer's PSP. We will ensure that the amount of the transaction is at your disposal immediately after it is credited to our account. If we are not liable as set out above, the payer's PSP will be liable to the payer for the transaction. Regardless of whether we are liable or not,

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we will immediately try to trace the transaction and notify you of the outcome.

If a SEPA Instant Credit Transfer is received into a member's account, Credit Union will ensure that funds are immediately credited and available for use, in accordance with EU Regulation 2021/1230. If there are any delays due to system outages or security checks, the Credit Union will notify the affected member immediately.

- 15. Security and fraud prevention measures:** Due to the irreversible nature of SEPA Instant Credit Transfers, Comhar Linn INTO Credit Union has implemented enhanced fraud detection and monitoring measures. Members are encouraged to verify recipient details before initiating a SEPA Instant Credit Transfer, as unauthorized transactions may not be recoverable.

When making a SEPA Credit Transfer or SEPA Instant Credit Transfer you may be asked to verify the unique identifier and beneficiary details provided. This is known as Verification of Payee, and it is important that you check the response provided by the PSP of the beneficiary. If you tell us to proceed with a payment following the Verification of Payee response, we will rely on the details provided by you and will have no liability to you if the details provided were incorrect.

If the Verification of Payee service is not available when it should be or if it incorrectly indicates a match resulting in the incorrect execution of the transaction, we will refund you and restore your account to the state it would have been in if the transaction not taken place.

For further details regarding SEPA Instant Credit Transfers and compliance with **PSD2 and SEPA Scheme Rules**, members can contact our support team or visit the Credit Union's website.

- 16. Duration, changes and termination:** Your contract with us, as detailed in this Framework Contract, is of indefinite duration.

If we want to change any part of the information provided herein which is required by Regulation 76, we will give you at least two months' written notice of the proposed change where required by law to do so. If you do not notify us within that two-month period that you do not accept the proposed change, you will be deemed to have accepted it. If you do not want to accept the proposed change, you must notify us in writing, and you will be allowed to terminate your contract with us in relation to the account to which this Framework Contract relates immediately and without charge before the end of that two-month period. If we change an interest rate or an exchange rate in a way that is more favourable to you, we have the right to apply that change immediately and write to you soon afterwards confirming that change.

There are certain circumstances where we may give you shorter notice than two months or where we will not tell you about changes or tell you about changes after we make them. This may happen where:

- (a) the change is in your favour (e.g. where we reduce fees and charges on your Account or change an interest or exchange rate in your favour).
- (b) the change is required under law or regulation by a particular date, and there is not enough time to give you the usual notice.
- (c) the change is to introduce a new product or service that you can use in relation to your Account.
- (d) the change has no impact on the operation of your Account (for example, we make a change to a term we use to describe something in this Agreement); or
- (e) the change relates to certain benefits that may apply to your Account that are subject to eligibility criteria and their own terms and conditions.

We can also change an exchange rate immediately and without notice if that change is based upon the reference exchange rate agreed in this Framework Contract.

You may terminate your contract with us in relation to the account to which this Framework Contract relates on one months' notice in writing. We may terminate our contract with you in relation to the account to which this Framework Contract relates on giving you two months' notice in writing.

- 17. Governing law and language:** This Framework Contract shall be governed by and construed in accordance with the laws of Ireland, and all communication between us and you during our contractual relationship shall be conducted in English.

- 18. Redress:** If you have a complaint in relation to the matters governed by the Framework Contract, you can write to us, and we will deal with your complaint in accordance with our obligations under the Regulations. If you are not satisfied with the outcome of the internal process, you may refer your complaint to the Financial Services and Pensions Ombudsman. Contact details are as follows: Financial Services and Pensions Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 D02 VH29. Tel. (01) 567 7000 E-mail: info@fspo.ie.

- 19. Consent:** By maintaining and/or carrying out transactions on this account, you explicitly consent to us accessing, processing and retaining personal data necessary for the provision of these payment services.

CHECKLIST

Please provide one document from each category below:

Proof of Identity (1 document required)

Proof of Address (1 document required)

Proof of PPSN (1 document required)

Membership Eligibility (1 document required)

Serving Teacher Applicants:

A recent Department of Education payslip may be used as Proof of PPSN, Proof of Address and Membership Eligibility (Common Bond).

Where a recent Department of Education payslip is provided, additional documentation for these categories may not be required.

PROOF OF IDENTITY

Passport:

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Driving Licence:

☐

PROOF OF ADDRESS

Utility Bill:

☐

Bank Statement:

☐

Payslip:

☐

PROOF OF PPSN

Revenue Document:

☐

Payslip:

☐

MEMBERSHIP ELIGIBILITY EVIDENCE

Union Membership:

☐

Employment Verification:

☐

Family Membership Verification:

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