

Work Status

<input type="checkbox"/> Full time	<input type="checkbox"/> Part time	<input type="checkbox"/> Student
<input type="checkbox"/> Unemployed/ Receiving Benefits	<input type="checkbox"/> Retired	<input type="checkbox"/> Homemaker
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Other _____	

Income Details

Net Salary (per month)
Benefits
Other

Conditions and Authorisation

I wish to join Westcountry Savings and Loans. I declare that the information I have given in this application is, to the best of my knowledge and belief, accurate and full. I understand that the provision of false information is fraud and that the credit union may take appropriate action if I am found to have provided false or misleading information.

I understand that there is a requirement to hold a minimum of £1 in my membership account.

I agree to abide by the rules of the credit union.

Name

Signature

Date

Office Use Only

Proof of ID

<input type="checkbox"/> Passport	<input type="checkbox"/> Driving Licence
<input type="checkbox"/> Work ID Badge	<input type="checkbox"/> Other _____

ABOUT US

Westcountry Savings and Loans is a community owned, not-for-profit credit union. There are many thousands of credit unions around the world all helping their members to save and borrow cooperatively.

We offer honest, transparent and affordable financial services and our members are at the heart of everything we do.

Anybody living, working or studying in Devon, Somerset, North Somerset, Cornwall or BANES can join.

Our aims are:

- To be the savings and loans organisation of choice in the communities in which we work.
- To provide high levels of customer service based on inclusivity, honesty and integrity.
- To invest in our communities through responsible lending and wealth creation.



Westcountry Savings & Loans
Kestrel Court, Harbour Road,
Portishead, North Somerset BS20 7AN
Tel: 0800 304 7041
Email: mail@westcountry.org.uk
Web: www.westcountry.org.uk

Westcountry Savings and Loans
is the trading name of Weston-super-Mare & District Credit Union Ltd.
Registered Office; Kestrel Court, Harbour Road, Portishead, North Somerset, BS20 7AN.
Authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and Financial Conduct Authority. Firm No. 230768.
Co-operative and Community Benefit Societies Act 2014 and Credit Unions Act 1979 - Registered No 708C.

Member of Association of British Credit Unions Ltd - ABCUL.



**Westcountry
Savings & Loans**

for people not profit

YOUR LOCAL CREDIT UNION



www.westcountry.org.uk

SAVINGS

Get into the savings habit with one of our savings accounts. Save for holidays, a new car, a special occasion or just a rainy day.

We offer:

- Regular Savings (instant access).
- Christmas Savings.
- Young Savers (for children under 16).
- Term Deposit Accounts (subject to availability).
- 'Move-Ready' Account (save for your rental deposit).

You can save directly from your bank account (Direct Debit or Standing Order), by cheque, or, if you are employed, through a payroll deduction scheme (ask for details of participating employers).

Your savings are covered by the Financial Services Compensation Scheme. We aim to pay a yearly dividend on all savings accounts, subject to performance. Some of our term deposit accounts pay interest rather than a dividend. Please see the individual account's Terms and Conditions for details.

**JOIN ONLINE AT
WESTCOUNTRY.ORG.UK/JOIN
or by calling 0800 304 7041**

LOANS

We offer affordable loans to our members for a wide variety of purposes; perhaps you're looking to buy a new car, buy new white goods or get married?

We offer

- Flexible repayment options.
- Fair interest rates.
- No arrangement fees, no ongoing charges and no early repayment penalties.
- Interest charged on a daily basis.
- A linked savings account giving you a nest egg once the loan is repaid.

You can apply for a loan online or by post. See our website for more details about interest rates and the types of loans we offer. All loans are subject to status. We will conduct a credit reference check and make sure you can afford the repayments.

OTHER SERVICES

As part of other services to members we can offer:

- A Budgeting Account (salary and/or benefits are paid into your credit union account and we arrange to pay your bills, including your rent).
- Debit Cards (without an overdraft facility to help you make the most of your money).

JOIN NOW

Your Details

Name	
Address	
	Postcode
Telephone Number	
Mobile Number	
Email Address	

Your Employment Details

Name of Employer	
Nature of Business (if self employed)	
Time with employer	_____ years _____ months
Address of Employer	
	Postcode
Work Telephone Number	
Job Title	

