

# How much is in your piggy bank?



**Join**

**Junior Savers**  
**and fill it up!**



My name \_\_\_\_\_

My address \_\_\_\_\_

\_\_\_\_\_ My date of birth \_\_\_\_\_

Any questions?  
Just give us a call  
01274 434100



**Credit Union**  
Bradford District

## 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      /      /         

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](http://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.
- Junior Accounts incur a one off opening fee of £2 to cover the cost of opening the account and issuing statements, there is no annual fee thereafter.