

Account No: _____

(to be provided by Cairde Credit Union Ltd)

Non-Personal Unincorporated Body Account

Membership Application

Please note: following the completion & review of this application, an official Membership Application form will be processed. The authorised signatories of the account will be required to sign the official application form in one of our Cairde Credit Union offices. One of our staff members will contact you to arrange this.

Dear Sir/Madam,

We wish to set up an account with Cairde Credit Union Ltd.

We wish to confirm the following details to you:

The name & address of the Non-Personal Unincorporated Body:

The account is to be set up for the purpose of:

We confirm that the intended purpose of the funds in this account are for non-personal use.

The account is to operate for an indefinite period **OR** The account is to be set up for a defined period of _____ months (delete the option that does not apply)

The account is not limited to any specific number of people **OR** The account is limited to _____ people (delete the option that does not apply)

Central Register of Beneficial Ownership of Trusts (CRBOT)

Please confirm if the non-personal account is identified as an 'express trust'¹ and is registered on the Central Register of Beneficial Ownership of Trusts (CRBOT): Yes_____ No_____

If answering Yes above, please provide your Internal Register of Beneficial Owners together with the following 2 items:

Trust Registration Number: _____ CRBOT Access Number: _____

List of Authorised Signatories

(min. of 2 signatories for all withdrawals)

PRINT NAME	SIGNATURE	Position held

Chairperson: _____

Mobile phone no: _____

Email address: _____

Secretary: _____

Mobile phone no: _____

Email address: _____

Dated: _____

Completed List of Committee/Elected Members:

No.	Name	Address	² PEP Status (Y/N)
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
14.			
15.			
16.			
17.			
18.			
19.			
20.			

Chairperson: _____

Secretary: _____

Dated: _____

<p>Internal Use Only</p> <p>ID/AV (Signatories/Chair/Secretary):</p> <p>System Updated:</p> <p>Staff Signature:</p> <p>Date:</p>

Check List for Application for Non-Personal Unincorporated Body Account

You are required to provide Cairde Credit Union Ltd with the following:

- **An original or certified copy of the written set of *Agreed Rules* for the management and operation of the Non-Personal Unincorporated Body or *Memorandum and Articles of Association*.**
- **Photo identification, proof of PPSN for the Chairperson, Secretary, and all signatories on the account.**
- **Address verification for the Chairperson, Secretary, and all signatories on the account.**
- **Attached up-to-date list of all committee members/elected officials of the Non-Personal Unincorporated Body with names and residential addresses signed by the Chairperson and Secretary.**

Please note:

- If any one or more individual of the Non-Personal Unincorporated Body is a beneficial owner³ but not a signatory or chairperson or secretary, please provide details together with photographic identification and address verification.
- Only the Chairperson and Secretary have the authority to close the account. Both signatures are required at closure.
- It is the responsibility of each Non-Personal Unincorporated Body to ensure that, at any point in time, the monies owed to each individual member of said body can be clearly identified and that the owners of all savings held in the account are known. A copy must be made available to Cairde Credit Union Ltd, when required, for regulatory purposes.
- Cairde Credit Union Ltd. may request that up-to-date identification be provided for each beneficial owner of the Non-Personal Unincorporated Body to meet its regulatory obligations.
- You are required to notify Cairde Credit Union Ltd, in writing, of any changes in the information which you have provided and any other relevant/material information of which you may become aware at any time after the date of this amendment.

Definitions:

¹An **express trust** is one that is "established by deed or other declaration in writing where a settlor has clearly declared that identifiable assets have been placed on trust for the benefit of certain beneficiaries" see Revenue.ie CRBOT FAQs December 2021. It is created in express terms as distinguished from one inferred by the law and whose trustees are resident in Ireland, or which is otherwise administered in Ireland.

²**PEP** (Politically Exposed Person) Status:

Could you or any member of your family, or any person with whom you have a joint account, beneficial ownership or legal relationship be described as a Politically Exposed Person (PEP) as defined in Section 37 (10) of the Criminal Justice (Money Laundering and Terrorist Financing) Act, 2010 as amended?

A 'politically exposed person' is defined in section 37 of the Act as an individual who is entrusted with prominent public function, other than as a middle-ranking or more junior official:

- a. heads of state, heads of government, ministers and deputy or assistant ministers;
- b. members of parliament or of similar legislative bodies;
- c. members of the governing bodies of political parties;
- d. members of supreme courts, of constitutional courts or of other high-level judicial bodies,
- e. the decisions of which are not subject to further appeal, except in exceptional circumstances;
- f. members of courts of auditors or of the boards of central banks;
- g. ambassadors, chargés d'affaires and high-ranking officers in the armed forces;
- h. members of the administrative, management or supervisory bodies of state-owned enterprises;
- i. directors, deputy directors and members of the board or equivalent function of an international organisation.

³A **Beneficial Owner** of a Non-Personal Unincorporated Body is taken to mean any individual who ultimately owns or controls a CCU member or on whose behalf a transaction is conducted (Criminal Justice Act 2010 Section 30(3)).

A **Beneficial Owner** of a Trust is defined under Criminal Justice Act 2010 Section 28(2): (a) any individual who is entitled to a vested interest in possession, remainder or reversion, whether or not the interest is defeasible, in at least 25 per cent of the capital of the trust property; (b) in the case of a trust other than one that is set up or operates entirely for the benefit of individuals referred to in paragraph (a), the class of individuals in whose main interest the trust is set up or operates; (c) any individual who has control over the trust.