

CORE CREDIT UNION LTD.
MEMBERSHIP PACK



CORE | CREDIT | UNION
— STRONGER TOGETHER —



www.corecu.ie

LOANS | CURRENT ACCOUNTS | SAVINGS

Welcome

Welcome to the Core Credit Union Membership Pack.

The purpose of this pack is to provide you with information about Core Credit Union and our products and services, along with information about the wider Credit Union movement and its invaluable place in our community.

When you join Core Credit Union you become a Member not a Customer. This is an extremely important difference.

Membership brings with it rights as well as responsibilities. The money you save is held as shares and it is this pooling of shares that creates the loan fund from which you and other Members can borrow. When borrowing, it is important that you borrow wisely ensuring that you protect your shares and the shares of your friends, family and neighbours.

Democratic control is one of the cornerstones of the Credit Union movement and a key reason why Credit Unions are hugely successful in Ireland. Whether you have €100 in shares or €100,000 in shares all Members receive one vote each. The Annual General Meeting is where you can make this vote count. The voluntary Board of Directors are elected by Members at the Annual General Meeting to represent the views of all Members, ensuring that services continue to put Members at the centre of the Credit Union.

Credit Unions are a 'Not for Profit' organisation. We are a financial co-operative of people who hold a common bond coming together to help each other. Any surplus made after we have set aside a prudent amount for our capital reserves is paid back to our Members by way of a dividend and/or interest rebate or used to improve services for Members.

We hope that you join the Credit Union family by becoming an active member of Core Credit Union.



Your money stays in the community



Board of Directors

The Core Credit Union Rules are available on our website (for quick access scan the QR code) or alternatively by request at your branch.



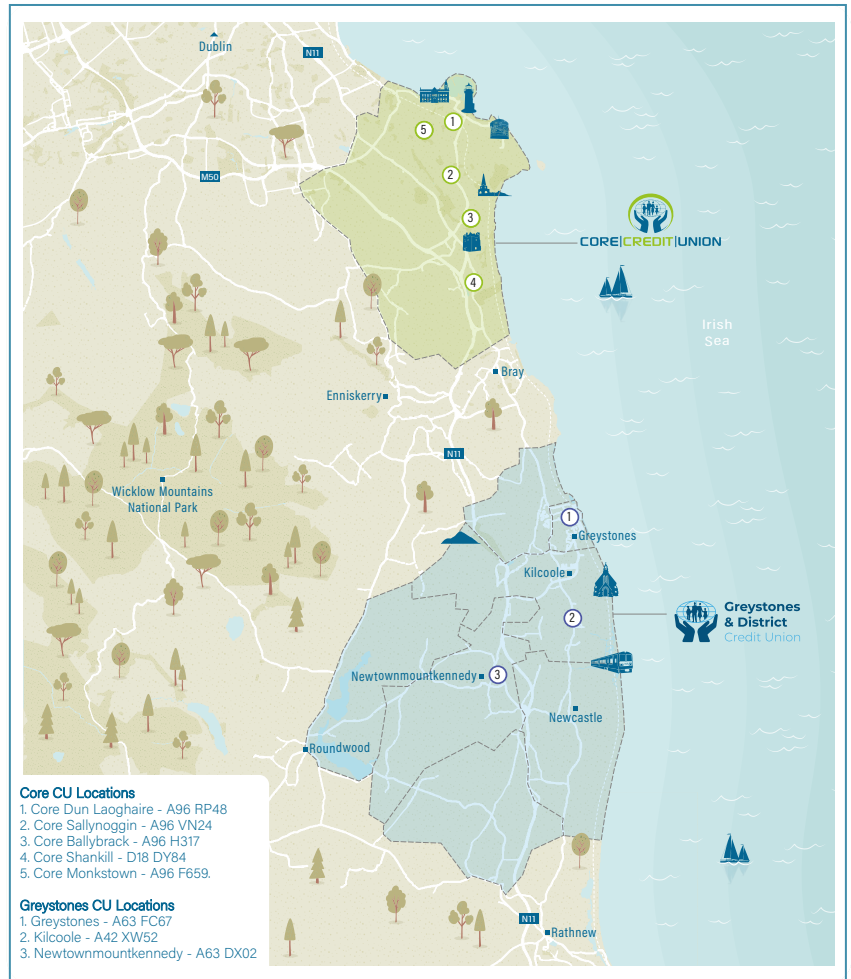
Core Credit Union Common Bond

To join Core Credit Union you must hold our common bond. This means you or a member of your family¹, must live or work in the area outlined on the map.

Credit Unions operate on the co-operative principal of communities, linked by a common bond, working together to help each other. For some Credit Unions the common bond is defined by their occupation or their employer, for Core Credit Union the common bond is defined as living or working in the area around the Core Credit Union offices.

Benefits of joining Core Credit Union

- You have control over your finances.
- Wide range of financial services.
- Access to loans at fair and reasonable rates.
- Access to savings on demand.
- Return on your savings through a yearly dividend, if declared.
- Security of savings through the Deposit Guarantee Scheme.
- Loan Protection.
- Opt-in Member Death Benefit Indemnity. €3,000 cover for €104 a year. T&C's apply.
- Equal rights to vote and participate in decisions affecting the Credit Union.
- Opportunity to volunteer and sit on the Board of Directors.
- Supporting the local community through sponsorship and activities.
- It's the money that Members save that provides the money to lend to other Members.
- Core Credit Union encourages you to manage your money carefully by structuring loans around your needs and your ability to repay.
- Core Credit Union is here to help you, the Member, not to make profit for someone else.



www.corecu.ie

¹ Definition of Family is contained in the policies of Core Credit Union Ltd. In summary a family member must live in the same household. Please enquire for further information.





² Cost correct at time of publication, however is subject to change, please check price when opting in.

Joining Core Credit Union

If you hold the common bond and would like to join Core Credit Union please complete the application form opposite and hand in to a member of staff along with the following documents. Alternatively, you can join online in minutes by visiting www.corecu.ie/join





Checklist for Membership



-  • **Official photographic ID** (Passport/Driving Licence)
-  • **Recent proof of Address** (must be either a bank statement, utility bill, letter from social welfare or Revenue dated within the last six months)
-  • **PPS Number** (on official document, eg Revenue correspondence, wage slip, medical card)
-  • **€11 to activate the account**

Checklist for Child Membership



-  • **Child's Passport or Birth Certificate**
-  • **Recent proof of the Child's Address in parents name** (must be either a bank statement, utility bill, letter from social welfare or Revenue dated within the last six months)
-  • **Child's PPS Number** (on official document, eg Medical Card, European Health Insurance Card or a letter from Social Welfare)
-  • **€11 to activate the account**

If you would like help completing the application form, please bring it with you to any one of our offices and a member of staff will be able to help you.

More detailed information about different types of accounts are outlined below:

Single Account:

This is the typical membership account held by the majority of our Members and your Savings are held in a Share account. A Share account can be opened up in one of our offices or online at www.corecu.ie/join. Once your Share account is opened you can borrow straight away (T&Cs apply). Each account has an IBAN allowing electronic payments directly into the account. Members can also avail of Stamp accounts and Current accounts, with new services being added. Detailed information leaflets on all our products and services are available in our offices, or visit www.corecu.ie for details.

Joint Account:

Joint accounts have all the benefits of a Single account, with the addition of another account holder. Examples of Joint accounts are parent and child, spouses or siblings. If you would like to open a Joint account, please ask a member of staff for details, or call **01 272 5600** to speak to one of our Member Services Team.

Minor (Junior) Account:

Minor accounts are similar to Single accounts but they don't have a vote. Minors are defined as under 16 years of age at the time the account is opened. A Minor account can be opened by the Minor, the Minors parent / legal guardian or any other person deemed appropriate by the Board of Core Credit Union.

An appropriate person is defined as other member of the Minors family*

If the person opening the account is not the Minor or the parent/legal guardian of the Minor, then they will not be able to operate the account and should nominate a parent /legal guardian who can do so.

Group Account:

If you are part of a club, society or group, and the majority of your Members hold the Core Credit Union common bond, then your group is welcome to open a Core Credit Union Group account.

Core Credit Union will need to verify the name, legal status, place of residence, beneficial owners and purpose of the group, along with the identities of at least two elected signatories for the Group account.

For details of the paperwork required and for more information on Group accounts and their terms and conditions, please ask a member of staff, or call **01 272 5600** to speak to one of our Member Services Team.

All Membership is subject to approval by the Membership committee.

* Definition of Family is contained in the policies of Core Credit Union Ltd.

SECTION A**MEMBERSHIP APPLICATION FORM****Personal Details:**

Account no.

Title: First Name: Surname:

Date of Birth: Sex: Male Female Nationality: Country of Birth

Home Telephone: P.P.S. Number:

Mobile Telephone: E-mail Address:

Employment Status: Working Unemployed Retired Student Homemaker

Occupation: Full Time Part Time

Annual Income: Less than €25,000 €25,000 - 35,000 €35,000 - 50,000 €50,000+ (Required for Anti-Money Laundering legislation)

Home Address:

Eircode: Previous address if less than 5 years at above address:

Common Bond: Living Working If working, please give Employer's Name

SECTION B (only required if opening a Current Account)

Nationality: Resident Status: US Citizen?

Tax Residence Country: Birth Country:

Source of Wealth:

Employment Status: Employment Position:

Name of Employer:

Start Date: Salary: Frequency of Payment:

Large Lodgement Amount: Date: Source:

Transact Other Areas? Suitable Contact Time:

Date Bankrupt (if applicable): Date Creditor Agreement:

SECTION C: BUSINESS RELATIONSHIP

Purpose of the Account

I confirm that the account is for my own personal use and benefit Yes No

If "No" please specify the beneficial owner of the account

Only
€4
per month



Google Wallet



Introducing Current Account from Core Credit Union

*Sign up Today at www.corecu.ie
Same friendly Service, East to Sign Up,
Globally Accepted Debit Card,
Transparent, Low Fees*

Current Accounts

Finally, a real choice



Current Account, provided by Core Credit Union, gives you a real choice for your day-to-day financial needs.

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We are delighted to announce that we are now opening Current Accounts for all children aged 12 years and over, there will be no fees payable for Members in Full Time Education - Terms & Conditions Apply.



Current Account is a full service current account, brought to you by your Credit Union. While Global, it's more local, more trustworthy, and has our commitment to a sensible approach to money. With low and transparent fees, it's more of what you would expect from your local Credit Union.

With instant access to your money through a Mastercard® Debit Card, a secure app and online portal, and mobile functionality, you can pay your bills, withdraw cash and pay at point of sale, anywhere in the world.



Features & Benefits

- ✓ Sign up online at www.corecu.ie/currentaccount
- ✓ Same friendly service
- ✓ Globally accepted Mastercard Debit Card
- ✓ Use in-store, online or at ATMs
- ✓ No Fees for Students in Full-Time Education
- ✓ Cashback available at participating retailers
- ✓ Contactless payments
- ✓ Overdraft for unexpected expenses
- ✓ No surcharge interest on overdrafts
- ✓ Automate regular payments using Standing Orders & Direct Debits
- ✓ Stay in control with our Mobile App, eStatements and eFee Advices
- ✓ Secure online shopping
- ✓ 24/7 support for lost/stolen debit cards
- ✓ Google Pay, Apple Pay, Fitbit Pay, Android and Apple Play Store

Transparent Fees and Charges

A low monthly fee of €4 per month includes:

- Unlimited euro point of sale and contactless transactions
- Unlimited mobile and online banking
- Unlimited standing order and direct debit processing
- No charges for lodgements or in-branch transactions
- Up to 5 ATM withdrawals per month (thereafter a per transaction fee applies)
- Free eStatements every quarter, a quarterly fee applies to postal statements.

For more information visit www.corecu.ie/currentaccount

Important Information

In order for you to receive a Current Account, debit card or overdraft, you must be one of our members and resident in the Republic of Ireland.

If you are aged between 12 and 16 years of age, we require the consent of your parent or guardian for you to open a Current Account. Overdrafts are available to Current Account holders aged 18 years or older. Lending criteria, terms and conditions apply. Ask a staff member for more details today.

The Debit Card' is issued by Transact Payments Malta Limited pursuant to licence by Mastercard International'

Mortgages

for a cosy future.



Available to all members:

- + First-time buyers
- + Homeowners looking to switch lenders

To find out more about
Fixed & Variable Rate Mortgages
pop into your local branch today
or email us on:
members@corecu.ie

Visit [corecu.ie/mortgages](https://www.corecu.ie/mortgages) or
Call **(01) 272 5600** to apply today.

WARNING: If you do not keep up your repayments you may lose your home.

WARNING: If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

A fixed-rate mortgage means your interest rate of 5.0% and your monthly repayments of principal + interest stays the same for the entire fixed period of the Mortgage.

Mortgages are subject to approval. Terms and Conditions apply. Core Credit Union Ltd. is regulated by the Central Bank of Ireland Reg No. 225 CU. E&OE.

Loans

for any occasion.

INTEREST
RATE FROM
6.5%*
VARIABLE

Whether you are planning a home renovation, saving for a car, or dreaming of a holiday.



From

€50

to

€75,000

We are here to help.

Visit www.corecu.ie/loans or
Call **01 272 5600** to apply now.

Visit
social.corecu.ie/affordability-calculator
to see how much you could borrow.

WARNING: If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

* Within shares Loans have a reduced rate of 6.5%, typical APR 6.70%. Loans are subject to approval. Terms and Conditions apply. Core Credit Union Ltd. is regulated by the Central Bank of Ireland Reg No. 225 CU. E&OE.



Core Credit Union offers Members the chance to have control over their finances by making their own credit history and savings work for them.

Once you have a credit history that can be verified, or you are an established active Member, then your loan application will be assessed on your credit worthiness and ability to repay.

Core Credit Union can verify your credit history by checking your details on the Central Credit Register and looking at your savings and repayment history with the Credit Union.

If a credit history cannot be established then consideration will be given to obtaining a guarantor.

You can apply for a loan in person or online at www.corecu.ie/loans

To fully process the loan we will need the following:



Checklist

-  • Passport or driving licence
-  • A current utility bill, bank or credit card statement
-  • 3 most recent payslips or Social Welfare receipts
-  • 3 months current bank statements
-  • If you are Self employed we will need a copy of accounts and notice of assessment
-  • If your partners income is being used, all of the above details are required for your partner also

Did you know you can apply for a loan online?

Visit www.corecu.ie/loans to get started!



apply online



digital sign



digital draw down or EFT

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Benefits of a Core Credit Union Loan

- There are no admin charges, hidden fees or transaction charges.
- Repayments terms can be designed around your needs.
- You can pay off your loan early, make additional lump sum repayments or increase your regular repayments, without a penalty.
- Interest is calculated on your reducing balance, so you pay less interest with each repayment.
- Credit Union interest rates are fair and reasonable and capped by law.
- Your Core Credit Union loan is insured in the event of your death subject to terms and conditions.

Terms and Conditions apply. Loans are subject to approval.
Core Credit Union Ltd. is regulated by the Central Bank of Ireland. Reg No. 225 CU

Discover Credit Union Mortgages

To find out more about Ireland's brand new mortgage offering, contact Core Credit Union.

Variable rate
3.85% (APR 3.92%)*
with a cap of **4.40%**

Terms and conditions apply.



BY PEOPLE FOR PEOPLE



CORE | CREDIT | UNION
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Core Credit Union Ltd is regulated by the Central Bank of Ireland.

Lending criteria, terms and conditions apply. Applicants must be over 18 and resident in the Republic of Ireland. Mortgage approval is subject to a satisfactory assessment of suitability and affordability. The maximum loan amount is typically up to 3.5 times your gross annual income (or up to 4.0 times for first-time buyers) and can be no more than 90% of the property's value.

The monthly repayment on a 20-year mortgage with a variable borrowing rate of 3.85% on a mortgage of €100,000 is €598.11 for 240 months. Total amount repayable is €143,545. If interest rates increase to the cap of 4.40%, an additional €29.15 would be payable per month. For this example, Annual Percentage Rate of Charge (APRC) of 3.92% applies and consists of variable borrowing rate of 3.85%. It does not include valuation fees, legal fees, or other third-party charges that may apply. Information correct at 13th May 2025 and subject to change.

*APR (Annual Percentage Rate) is the total cost of credit to the consumer, expressed as an annual percentage of the total amount of credit. It includes interest and all standard fees payable by the consumer in connection with the loan.

Warning: You should consider the total cost of the mortgage and any applicable incentive included in a mortgage offer.

Warning: If you do not keep up your repayments you may lose your home.

Warning: Your interest rate may increase and the amount of your mortgage repayments may increase as a result.

Warning: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit report, which may limit your ability to access credit, a hire-purchase agreement, a consumer-hire agreement or a BNPL-agreement in the future.



A primary objective of Core Credit Union is the promotion of thrift. Thrift is the wise management of whatever resources you might have, whatever the circumstances, at any given time. For example thrift is:

- Regularly saving.
- Intelligent buying, to get the most from your money.
- Budgeting to manage your income.
- Saving a little as you repay a loan.
- Borrowing wisely, for a productive purpose.
- Repaying a loan back promptly.

Credit Unions encourage Members to save regularly, borrow wisely and repay promptly.

At Core Credit Union we have two types of savings accounts; a Share Account and a Seasonal Saver Account.

Share Account



When you become a Member of Core Credit Union, the first account you open is a Share account. Every €1 you save is equal to one share in Core Credit Union.

This means you are a part owner of Core Credit Union with equal rights to vote and participate in decisions affecting Core Credit Union.

- Share accounts benefit from:
 - o Access to loans which are tailored to meet your needs, and structured around your ability to repay
 - o Access to savings on demand if they are not pledged against a loan
 - o Dividends if declared
 - o Loan Protection Insurance
 - o Deposit guarantee scheme
 - o Online accounts
 - o Smartphone App

Seasonal Saver Accounts



A Seasonal Saver account helps you save for short term expenses like Christmas, Birthdays or Holy Communion, without affecting your Share account and any loan associated with it. A Seasonal Saver account cannot be used as security for a loan.

You can save into a Seasonal Saver account in the same way as a Share account and at the same time.

Did you know you can now withdraw your savings online by logging in to the secure online services section of our website.

To register for online services visit www.corecu.ie/registeronline



Loan Protection Insurance

Loan Protection Insurance is a Group Policy Insurance taken out by Core Credit Union which provides insurance cover on the unpaid loan balances of its eligible borrowing Members excluding mortgages. It is repayable to the Credit Union upon a Member's death, and is subject to terms and conditions.



Member Insurances

Loan Protection Insurance is insurance to support eligible Members who have loans, it is repayable to the Credit Union upon a Member's death, and is subject to terms and conditions.

Many people nowadays choose to take out insurance to cover outstanding loans in case of death. In Core Credit Union the loan balances of all eligible Members are automatically covered, at no direct cost to the Member. This means that Members can borrow in the full confidence that their dependents will not be obliged to repay the outstanding loan balance in the event of their death.

For loans issued, we have extended cover under the Gap Loan Protection feature of our Loan Protection Insurance, to Members who will have loans after the age of 70, and Members who take out a Gap Loan agreement.

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Gap Loan Protection (GLP)

Gap Loan Protection is a feature of our Loan Protection program. It provides insurance for the gap between the Member's loan balance and their savings. The Member's savings are then used to offset the remaining balance on the loan. Members older than 70 can borrow up to three times the value of their shares.

Pre-Existing Condition Limitations

Pre-Existing Condition Limitation applies to this insurance, which means that cover is not provided if a Member dies from a pre-existing medical condition, within 6 months of taking out a loan. Although there is no medical assessment, Members are required to declare that they are aware that no benefit is payable if death occurs from a pre-existing condition/illness in the 6 months following the date of the loan.

Please be aware that if you have, during the last 6 months, received medical treatment, advice or consultation for an illness, it may affect the insurance benefits payable under the terms of the Credit Union's Loan Protection Insurance policy. If you die within 6 months of the date of this loan due to a pre-existing medical condition, your loan may not be covered by the Credit Union's policy, in which case your savings, estate, plus any insurance benefit due on these savings, may then be used as security against the value of your outstanding loan.

visit www.corecu.ie/insurance
for more information



€3,000
insurance cover
for **€104** a year*

Members Death Benefit Indemnity Programme

*Life is fragile. Providing peace of
mind for you and your loved ones.*

* Cost correct at time of publication, however is subject to change, please check price when opting in.

Members Death Benefit Indemnity Programme

Members Death Benefit Indemnity Programme Entry Form

Opt-in Today

To opt-in to the Member Death Benefit Indemnity Programme as provided by Core Credit Union Ltd. and arranged by CUNA Mutual Group Services (Ireland) Ltd, tear off and hand in the completed form to a member of staff.

Member Authorisation:

I

Member Number

wish to be included in the Member Death Benefit Indemnity Programme.

I authorise the deduction of €104 annually from shares

I have read, understood and agree to be bound by the Terms & Conditions attached (please tick both boxes)

Contact No.

Date:

Member Signature:

Cessation Form

If you no longer wish to participate in the Member Death Benefit Indemnity Programme please complete the form below and hand in to a member of staff.

I

Member Number

no longer wish to be included in the Member Death Benefit Indemnity Programme as provided by Core Credit Union Ltd. and arrange by CUNA Mutual Group Services (Ireland) Ltd.

Please stop the deduction of €104 annually from shares (please tick box)

Contact No.

Date:

Member Signature:

The Benefits

However we plan, we don't always get time to prepare for the unexpected. Life is fragile. Core Credit Union Member Death Benefit Indemnity Programme can help your loved ones with the financial expenses in the event of your death.

- Our new Member Death Indemnity Programme provides peace of mind for you and your beneficiaries in one easy quick step.
- Guaranteed payment of €3,000 paid to your beneficiaries in the event of your death* by signing up to €104 per year (this amount will auto renew each year).
- To qualify for Member Death Benefit Indemnity, you must be a member.
- For more information on our new Life Benefit Insurance visit www.corecu.ie/insurance

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How does it work?

Being a not for profit organisation, we're offering extra peace of mind to our members at a fantastic price.

- Pay €104 per year per member. (This payment is collected hassle-free by Core Credit Union directly from your account each year).
- €3,000 is paid to your beneficiaries in the event of your death.
- Available to all members of Core Credit Union that have joined the MDBI before their 71st Birthday.



Members Death Benefit Indemnity Programme

Important Information

*A pre-existing medical condition limitation applies to this Programme. This means that cover is not provided if a member were to die from a pre-existing medical condition during the first six months of their membership of the programme. Terms and conditions apply.

17 Core Credit Union Ltd. Member Death Benefit Indemnity Programme is a group policy of the Credit Union and open to participation by members, subject to eligibility criteria outlined in the Key Facts & Summary provided by Core Credit Union or at www.corecu.ie/insurance;

The Programme is arranged, on behalf of Core Credit Union Ltd. by CUNA Mutual Group Services (Ireland) Ltd. which is regulated by the Central Bank of Ireland.

The policy is underwritten by Utmost Pan Europe dac which is authorised by the Central Bank of Ireland.

The details provided in this entry form together with any other information that is furnished to us in connection with this application will be retained and processed by Core Credit Union in accordance with our privacy statement which is available on our website www.corecu.ie and in our banking hall.

How can I apply?

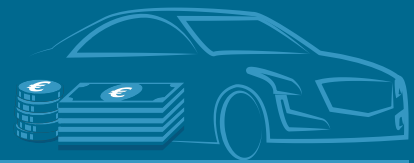
SIGN, CLICK OR CALL

- Fill in an entry form and hand to a member of staff
or
- Click www.corecu.ie/insurance and download the entry form, Key Facts and Policy Summary. Fill in the form and e-mail to members@corecu.ie
or
- Call us on **01 272 5600**

Terms & Conditions

I confirm that:

- I am a member of Core Credit Union and am eligible to join the Member Death Benefit Indemnity Programme.
- I have read and understood the Key Facts & Policy Summary as provided at; www.corecu.ie/member-pay-death-benefit-insurance/
- I will undertake to have sufficient funds in my Credit Union shares account to pay for the annual premium attaching to the provision of this Indemnity cover and my inclusion in the Programme.
- I understand that this is a Programme that will auto renew on an annual basis, and the attaching premium will be deducted from my Credit Union shares account on this basis.
- I am also aware that the benefits and costs of this Programme may be varied annually, but I will be informed of any such changes or updates through the Credit Union's website www.corecu.ie, or by other means as agreed by Core Credit Unions Board of Directors.
- Enrollment is possible for all eligible members on a monthly basis.
- Should I wish to opt-out or cancel my participation in the Member Death Benefit Indemnity Programme, I will inform Core Credit Union Ltd. in writing of my decision by completing the Member Death Benefit Indemnity Programme cessation form; by visiting www.corecu.ie/insurance, completing the online cessation form and e-mailing it to members@corecu.ie; or by calling **01 272 5600**.
- My understanding is that my participation in the Programme will automatically stop should I cease to be a member of Core Credit Union Ltd. or if there are insufficient funds in my account to cover the annual cost of my premium.
- I understand that the insurer can opt to terminate the Programme and cover at the end of each Programme period.
- I confirm that the information I have provided to Core Credit Union Ltd. is correct and I provide my consent to this information being shared with CUNA Mutual and its insurers, for the purpose of my membership of the Member Death Benefit Indemnity Programme.



Members Draw Entry Form

To be in with a chance to win a car, cash or prizes every month, tear off and hand in the completed form to a member of staff

Member Authorisation:



I / We (name in block capitals)

member number

wish to be included in the Core Credit Union Ltd Members draw.

I / We authorise the deduction of €52 annually from shares

I / We have read, understood and agree to be bound by the Members Draw Terms & Conditions attached (please tick both boxes)

Contact no:

Date:

Member signature:

Member signature:

Members Draw Cessation Form:

If you **no longer wish** to participate in the Members draw please complete the form below and hand in to a member of staff

I / We (name in block capitals)

member number

no longer wish to be included in the Core Credit Union Ltd Members Draw. Please stop the deduction of €52 annually from shares (please tick box)

Contact no:

Date:

Member signature:

Member signature:

Checked by Credit Union Official:



Members Draw

Win a Car, Cash or Prizes every month all for €52 a year

Entry forms available in all offices



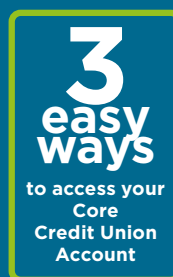
CORE CREDIT UNION
- STRONGER TOGETHER -

MEMBERS DRAW TERMS AND CONDITIONS

- 1) The Members Draw costs €52 annually. For participating members, a deduction of €52 from Shares will be taken at the beginning of October each year, unless the member completes the Members Draw Cessation Form. Any member who wishes to participate during the year will have the cost of entering the draw deducted on a pro-rata basis. Where there are insufficient funds in an account at the time of deduction the credit union will attempt to deduct the pro-rata amount on an on-going monthly basis thereafter.
- 2) The draw is open to members of Core Credit Union Ltd only, who are aged 18 and over at the time of the draw.
- 3) One entry per member. In the case of joint accounts the prize will be awarded to both members of the account.
- 4) Clubs/Society & Community Group accounts may enter the draw. In the event of such a group winning, the prize will be awarded in the Group name.
- 5) Directors, supervisors, staff and volunteers are not eligible to enter the draw.
- 6) Draws are held on a monthly basis. Prizes will be selected based on the funds available. More than one prize may be awarded per month.
- 7) Draws are conducted in public view at selected branches or public events, virtually recorded and Facebook Live.
- 8) The draw is an ongoing project, subject to sufficient members subscribing to fund the prize / prizes.
- 9) In the event of insufficient entries, the draw may be suspended or discontinued; alternative prizes may be given at the direction and discretion of the board.
- 10) Participation in the draw is valid once written authorisation is received, by completing the form attached and handing it into staff of Core Credit Union Ltd.
- 11) This draw is self-financing and non-profit making. Should there be a surplus it will be disposed of by way of extra draws or competitions to draw members.
- 12) The financial accounts of the Members Draw will be audited and presented at the AGM.
- 13) The Board reserves the right to amend the number and frequency of the draws / prizes should sufficient / insufficient draw members be involved without further reference to the draw members.
- 14) Winner's name will be made public, with the winner or their representative required to attend a photo shoot - to be used for publicity purposes and on social media, print media, in-store advertising and our website.
- 15) A register of entrants will be maintained by Core Credit Union Ltd at the registered office which is located in; Clara House, 37 Glengageary Park, Glengageary, Co. Dublin A96 XE26.
- 16) A member of the draw cannot win more than one prize in the same draw.
- 17) If a member closes their account after deductions have taken place they will still be part of the draw until the end of the draw year.
- 18) Car brand, colour and model is at the discretion of Core Credit Union Ltd.
- 19) Core Credit Union Ltd accepts no liability for any faults to the car supplied, which will be subject to the normal warranty issued by the manufacturer.
- 20) It is the member's responsibility to ensure that they have sufficient funds in their account at the time of deduction for the draw, those with insufficient funds will be excluded from the draw until the amount required for entry is available for deduction. In addition, members are also required to keep €10 in their account to be an active member. Core Credit Union Ltd has no obligation to notify members with insufficient funds in their account. Decisions concerning the rules made by the Board are final.

- 21) The Board reserve the right to approve any changes to the draw rules without prior notification being given to participants.
- 22) Winning members will be notified. A list of all winners will be displayed in each Credit Union office and through print, digital and social media.
- 23) Membership of the draw must be completed prior to participation, no entry is valid unless the competition fee has been deducted from your account.
- 24) Where the prize is a car, a cash alternative can be provided for winners in lieu of the car, which will not necessarily comprise of the list price or garage selling price of the car.
- 25) Winners with arrears on their loan account must first clear the arrears before collecting the remainder of their prize fund. If the member has failed to comply with the terms and conditions of their credit agreement, the Board shall be entitled to sell the car or the prizes at the best available price and pay the winning member the net proceeds after deducting any such arrears to remedy such default.
- 26) In the event of a deceased member winning any prize, the proceeds pass to the member's estate.
- 27) If there is a physical prize and it is not collected by the winning member within 35 days of being notified in writing to members last known address, Core CU Ltd will automatically award the cash prize and the option of the physical prize will not be allowed.
- 28) Members seeking to exit the draw must complete a Draw Cessation Form which will be available in each office.
- 29) The details provided in this entry form together with any other information that is furnished to us in connection with this application will be retained and processed by Core Credit Union in accordance with the Privacy Notice which is available on our website and in any of our offices.

For more information go to
www.corecu.ie/membersdraw
or ask a member of staff.



Call

01 272 5600



Click

www.corecu.ie



Come in



MINOR MEMBERSHIP APPLICATION FORM

Please be aware the funds in this account legally belong to the minor member and are for the use and benefit of the child who's name this account is opened under. On their 7th birthday they will have full control of this account, including the ability to withdraw.

SECTION A

MINOR MEMBERSHIP APPLICATION FORM - APPLY FOR SHARES ACCOUNT

OR CURRENT ACCOUNT (AVAILABLE TO MINORS OVER 12)

Personal Details:

Account Number:

Title:

First Name:

Surname:

Date of Birth:

Sex: Male

Female

Nationality:

Country of Birth:

P.P.S. Number:

(Please provide proof on official document)

Home Telephone:

Mobile Telephone:

E-mail Address:

Home Address:

Eircode:

(Please provide proof in parent(s) / guardian(s) name, dated in the last 6 months)

Previous address if less than 5 years at above address:

SECTION B (only required if opening a Current Account for 12 years plus)

Please fill out relevant details for minor account:

Nationality:

Resident Status:

US Citizen?

Tax Residence Country:

Birth Country:

Source of Wealth:

Large Lodgement Amount:

Date:

Source:

Transact Other Areas?

Suitable Contact Time:

Date Bankrupt:

Date Creditor Agreement:

SECTION C

Business Relationship:

Purpose of the Account

I confirm that the account is for my own personal use and benefit Yes No

If "No" please specify the beneficial owner of the account

Politically Exposed Persons:

Are you a politically exposed person? Yes No

A politically exposed person is an individual, a family member or a close associate of an individual, who is entrusted with a prominent public function, other than as a middle ranking or more junior official. Please note that it is your responsibility to let us know if your current position regarding this changes during your membership with Core Credit Union Ltd. This information is requested for the purpose of compliance with the Credit Union's obligations under Anti Money Laundering and Terrorist Financing legislation. If you are uncertain as to your status please discuss with a member of staff. For the full definition of a Politically Exposed Person go to page 37.

European Communities (Payment Services) Regulations 2018

(the "Regulations") Please tick the box to confirm you have received your 'Framework Contract' and associated information for the purposes of the Regulations This "Framework Contract" is included with this application pack.

Depositor Information Sheet:

The depositor information sheet provides important information in relation to the Deposit Guarantee Scheme and your related rights. The sheet is included with this application pack. Please sign the box to confirm you have received the Depositor Information Sheet

Minors Signature

Parent/Guardian Signature 1

Parent/Guardian Signature 2

SECTION E

In the event that the application for membership is in respect of a person who is unable to give receipts:

I/We hereby apply for membership in the name of the said

and I/We acknowledge that all shares/deposits arising from this membership now and hereafter shall be his/her sole property and all withdrawals shall be applied to his/her sole benefit.

SECTION F

On behalf of the minor, withdrawals can be made by: One parent/guardian Either parent/guardian

Both parents/guardians together be present to make withdrawals. (specify name)

I understand when making a withdrawal the minors signature is not required when the minor is under the age of 7 years, from 7 - 16 years the minor signature is required along with the parent (s) / guardian (s) who opened the account, as long as the minor is able to make the necessary receipts. From 16 years onwards the parent (s) / guardian (s) signature is no longer required, as the minor is now a full member of the Credit Union.

SECTION G

In the event of an account being opened by a person other than the parent / guardian of the minor, the following parent / guardian(s) shall be nominated to give any necessary receipts should the minor be unable to do so.

(specify name)

IMPORTANT SIGNATURES REQUIRED

Please note that when the minor can make the necessary receipts, the signing parent/guardian will no longer have access to the account without the minor being present.

Minors Signature

Date

Parent/Guardian Signature 1

Date

Relationship to Minor

Parent/Guardian Signature 2

Date

Relationship to Minor

OFFICIAL USE ONLY:

Witness

Date

Occupation



Staying in touch

Core Credit Union respects your privacy please take a moment to tell us how to stay in touch

You can withdraw your consent at any time. Details available in our Privacy Statement on our website.



CORE | CREDIT | UNION
— STRONGER TOGETHER —

How would you like us to communicate with you?

Every year, at considerable cost to the Credit Union, we are required to send you various notices. To save money and help the environment, please let us know your preferred communication methods by selecting from the options below.

Annual Report

The Annual Report will be available on our website www.corecu.ie/annualreports, if you would like to receive a paper version by post, please tick here.

Statements

Statements will be available via electronic communication, if you would like to receive a paper version by post, please tick here

Statutory Notices

I agree to receive statutory notices (e.g. Notice of Annual General Meeting, deposit guarantee letter) via electronic communication.

If you would like to receive our regular Ezine, (Marketing Newsletter) please opt-in

Marketing Communication

We occasionally have exciting new products and promotions to share with you. Please select the methods you prefer to receive these messages. You can choose as many or as few as you like, or none at all!

E-mail

Letter

Text Message

Phone Call

Account No:

First Name:

Surname:

Email:

Mobile:

Signature:

Date:

The details provided in this form, together with any other information that is furnished to us in connection with this form, will be retained and processed by Core Credit Union in accordance with the Privacy Notice which can be found at www.corecu.ie/data-privacy-notice

Office Use Only; checked by Credit Union Official and Verified by:

www.corecu.ie



Form of Nomination

Account No:

I,

Of

a member of Core Credit Union Ltd.,
revoke all previous nominations and nominate
the following person or persons, to become entitled
to such property in the Credit Union (whether in
savings, loans, insurances or otherwise), not exceeding
the limit of the amount for the time being
authorised by law I may have at the time of my death.

Notes:

- This form should be completed only following admission to membership of the nominator.
- This form should be adapted if specific property only is to be nominated.
- Under section 21(4) of the Credit Union Act 1997, a nomination is not revocable or variable by the will of the nominator or by 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 revokes any nomination made by him/her before his/her marriage.
- Under section 21(7) of the Credit Union Act 1997 a nomination shall be revoked by the death of the nominee before the death of the nominator.
- Under section 21(1) of the Credit Union Act 1997, the form of nomination must either (a) be made in a book at the registered office of the credit union or (b) delivered to the registered office during the nominator's lifetime.

Name:

Relationship:

Address:

% Nomination Split:

Telephone:

Name:

Relationship:

Address:

% Nomination Split:

Telephone:

Name:

Relationship:

Address:

% Nomination Split:

Telephone:

Member Signature:

Date:

Witness (a) Signature:

Date:

Witness (b) Signature:

Date:

[the witness shall not be a nominee]

Witness (a) Address:

Witness (b) Address:



Nominations

A nomination is a legally binding written instruction that tells Core Credit Union what to do with your account in the event of your death.

When a Member who is over 16 years of age opens a Core Credit Union account, they are entitled to nominate a person (or persons) to receive their property in the Credit Union on their death.

Property includes shares, deposits and insurance proceeds (where applicable). This is of benefit if the Member dies without leaving a will, as the property left in the Credit Union will not have to pass through the sometimes timely intestacy process.

To make a nomination, complete the Form of Nomination on the page opposite and hand in to a member of staff in any one of the seven Core Credit Union offices, or download one directly on www.corecu.ie/nomination



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Summary of Nomination Rules

- Any amount in excess of the maximum amount that can pass under a nomination as prescribed by law will become part of the deceased Member's estate.
- If a Member elects not to complete a nomination, the proceeds of their account become part of their estate on their death, and are dealt with under their will or under the rules of intestacy if they make no will.
- A Member can change their original nomination at any time by making a new nomination, and a nomination precedes the deceased Member's will.
- A nomination is automatically revoked when the death of the nominee occurs before the death of the Member.
- Small Payments Provision: Where no valid nomination exists, the Board of Directors of the Credit Union may distribute the property to such persons as the Board deems to be entitled to it provided the amount does not exceed the maximum amount prescribed by law under the provision for small payments on death.
- A nomination made at the time a Member opens their account will be automatically revoked by a subsequent marriage. A new Nomination Form then has to be completed.
- The nominated property does not form part of a deceased Member's estate. Therefore, a payment made under a nomination does not affect a nominee's entitlements under a will.
- An officer of the Credit Union cannot be a nominee, unless the nominator is a member of their family.
- A person under 16 years of age cannot make a valid nomination. If such a Member dies, the proceeds of their account become part of their estate, or are dealt with under the small payments provision mentioned above.
- If a nominee is under 16 years of age, payment can be made to either parent or to a guardian, provided the parent or guardian undertakes to hold the property in trust for the nominee.
- Joint Accounts: By virtue of the right of survivorship on the death of one of the parties to a joint account, the account becomes the property of the remaining party or parties to the account.

For more information on Nominations and a full list of their terms and conditions go to www.corecu.ie/nomination, phone **01 272 5600** or ask a member of staff.

To make a nomination, complete the Form of Nomination opposite and hand into a member of staff or download one on www.corecu.ie/nomination

Terms and Conditions apply.

Core Credit Union, how it all started...

Shankill, Ballybrack & District Credit Union Ltd.

In 1965 four local men first had the notion of forming a Credit Union in Shankill. Subsequently, Shankill Credit Union Ltd. was registered in early 1966 and opened for business in St Anne's hall on Sunday mornings. Opening hours changed to Friday nights and membership grew steadily.

In 1970 Shankill Credit Union Ltd. borrowed £1,500 from Bray Credit Union Ltd. and purchased Virginia Cottage. The following year it was decided to open a branch office in Ballybrack and our name changed to Shankill, Ballybrack & District Credit Union Ltd. We operated first from the Columban Hall, then the Workman's Club and later St. John's Girls School.

In 1986 the Credit Union purchased premises at 33 Church Road, Ballybrack. In 1989 our next step was computerisation and this has proven a great success in improving our services to Members. In 2014 Shankill, Ballybrack & District Credit Union welcomed their 10,000th Member.

Sallynoggin/Glenageary Credit Union Ltd.

Prompted by concerns raised by the local conference of the St. Vincent De Paul Society regarding money lending in the area, a group of residents organised a meeting to discuss the problem. This eventually led to the establishment of Sallynoggin/Glenageary Credit Union Ltd.

In June 1967 the Credit Union opened for business in St. Kevin's School on Friday evenings and Sunday mornings.

By 1969 over 1,000 applications for membership had been received and it was decided to purchase 8 Church Place, Sallynoggin.

To help defray costs the shop portion of the premises (O'Grady's) was converted into a dry cleaners/laundrette and leased to Parnell Cleaners. The Credit Union operated from a small back cash office and the upstairs of the building.

Over the following years the building was renovated and expanded first in 1987 and then a major refurbishment in 2000, resulting in our present office. To date, Sallynoggin / Glenageary Credit Union Ltd. has welcomed over 11,000 Members and lent out in excess of €82m.

Glasthule - Dún Laoghaire & District Credit Union Ltd.

The first meeting of the proposed Glasthule - Dún Laoghaire District Credit Union Ltd. was held on Tuesday the 7th April 1970 in the Christian Institute on Upper Georges Street, Dún Laoghaire. As a result, Glasthule - Dún Laoghaire District Credit Union Ltd. was registered on 17th June 1970.

Over time Glasthule - Dún Laoghaire District Credit Union Ltd. moved from various locations throughout the town to settle, finally, in number 4, Sussex Street, in the 1980s. There was rapid expansion in the early days and the Board of Directors decided to purchase numbers 1, 2 and 3 Sussex Street to create a larger office while keeping the original facade.

In July 2003, the newly created premises was opened and the new building won the 2003 Dublin Regional Best Shop Award and the 2003 National Best Shopfront Award.

Over the years Glasthule - Dún Laoghaire District Credit Union Ltd. has welcomed over 11,000 Members.

On the 22nd July 2015, Glasthule - Dún Laoghaire & District Credit Union Ltd. became part of Core Credit Union Ltd.

Carrickbrennan Credit Union Ltd.

Carrickbrennan Credit Union Ltd. was first formed by a number of local people in October 1970. As the initial meeting to discuss the proposed new Credit Union was held over a shop on Carrickbrennan Road, it was decided to name the new venture Carrickbrennan Credit Union. By October 1980 membership had reached 1,740 Members.

In 1984, as membership was growing steadily, the Credit Union acquired new premises in Credit Union House on Monkstown Farm, extended the opening hours and became affiliated to the Irish League of Credit Unions.

By 1988 the first computer was introduced to the Credit Union from a company named BEE to help with Member accounts, and from there on the computers have continued to be upgraded with different suppliers.

Since its inception, nearly 9,000 Members have been welcomed by Carrickbrennan Credit Union Ltd.

Through the time and dedication of all the founder voluntary directors, Carrickbrennan Credit Union Ltd. has become the establishment it is today.

On the 22nd April 2016, Carrickbrennan Credit Union Ltd. became part of Core Credit Union Ltd.

Dalkey Credit Union Ltd.

In 1967 a group of local people met to discuss the idea of forming a Credit Union. After numerous discussions a public meeting was held in 1968 in the Coliemoore Hotel to discuss the possibility of starting a Credit Union and a committee was elected to pursue the idea.

After much hard work Dalkey Credit Union Ltd was formally registered with the Registrar of Friendly Societies in May 1969.

Our Lady's Hall on Castle Street was the first base of operation for the Dalkey Credit Union and shortly after a move was made to 13a Castle Street. Unfortunately, soon after that a Dangerous Building notice was served requesting the Credit Union to vacate the premises and make a temporary move to a cottage beside the Ulster Bank on the main street.

After a few years renting a premises above Doyles Butchers shop, the Credit Union returned to the newly refurbished 13a Castle Street and in 1981 Dalkey Credit Union purchased the property in which it has remained since.

Since its foundation, over 7,000 people have opened accounts and over €60m has been lent to the Members of Dalkey Credit Union.

Foxrock & District Credit Union Ltd.

The first meeting to consider the feasibility of establishing a Credit Union in the Foxrock and surrounding areas was held on the 8th December 1987. This and subsequent meetings were followed by a research questionnaire in the area and a nine month study group, held weekly in facilities made available by the Community Center Foxrock Church.

In due course the Credit Union and its common bond area were registered with the Irish League of Credit Unions and the Registrar of Friendly Societies in April 1989 and opened for business on the 13th May 1989, in the Community Center Foxrock Church. The initial opening hours were 6.30pm - 8.00pm on Thursday evenings and 10.00am to 12.30pm on Saturday mornings.

At the start all records were maintained manually by a team of volunteers, but due to the steady expansion of the Credit Union the records were computerized in 1993.

In 2004 following 15 years of steady growth the Credit Union transferred its operations to new premises in Cornelscourt and in 2006 the common bond area of the Credit Union was extended.

Up to the merger with Core Credit Union Ltd in May 2016, Foxrock & District Credit Union had welcomed over 4,200 Members and over the years it has advanced €28.3m in loans to its Members.



Greystones & District Credit Union Established 1968

Greystones and District Credit Union was established in 1968/69 thanks to the dedication and hard work of many local individuals who gave their time to create a way for people to borrow money at fair rates. The first board of directors came from a range of backgrounds and included Tom Kilbride, Mick Lee, Joey Hunt, Michael O'Toole, Walter Verbruggen, John Gunning, Jimmy Harmon, Denis Kelly, Denis McGinn, Jackie Byrne, Nancy O'Neill, Johnny Watson, Tom Traynor, and Jerome McCarthy.

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(We acknowledge that others also contributed in the early days, working quietly behind the scenes.)

The group received guidance and support from Brendan Nolan, then-chairman of Bray Credit Union, which had been founded less than five years earlier.

Two original members, Joey Hunt and Michael O'Toole, recall the early days of the credit union, which served both Greystones and Kilcoole. All board members volunteered as cashiers and credit committee members. The offices opened on Friday nights from 7:30 to 9:00 p.m. After closing in Kilcoole, loan applications and money were transported to Greystones for processing.

For safety, two cars made the trip - only one carrying the money.

Once there, the treasurer counted the funds and determined how much could be loaned out. The credit committee then

reviewed applications and decided which loans would be approved.

There was no guarantee that a loan would be granted that same night.

Approved loans were paid out the following Friday.

In Greystones, the first office was at Windsor Place, across the road from the current Credit Union House on Church Road.

In Kilcoole, the original office was in a former chip shop beside Mollies pub on the Main Street. This building, now demolished and replaced by a car park, was followed by a premises purchased from Mrs. Anderson's family. The old building was eventually replaced by a new one, which still houses the Kilcoole branch. During the construction phase, services were offered to members from a caravan.

In the mid-1980s, the credit union expanded to Newtownmountkennedy. The first office was in a former hardware shop near the current location. Later, the office moved across the road, directly opposite the church, before relocating to the current premises.

Looking back, Joey and Michael take great pride in what began over 55 years ago as a small community effort. From modest beginnings, Greystones and District Credit Union has grown into a trusted and valued part of the local community, providing dependable financial services to its members.



Download our App today

3 Simple Steps... It's Easy!



Step 1

Scan the relevant code above for your phone to download the Core Credit Union App.

Step 2

Click Log In / Register
Complete the required fields.

Step 3

Once approved you'll receive your PIN by text.
Open the Core Credit Union App & Login!

www.corecu.ie

Save regularly | Borrow wisely | Repay promptly

Core Credit Union Ltd. is regulated by the Central Bank of Ireland Reg No 225 CU.

What is a Credit Union?

A Credit Union is a local personal financial co-operative. A group of people, joined together by a common bond, who save together and lend to each other at fair and reasonable rates of interest. Co-operative members believe in the ethical values of honesty, openness, social responsibility, and caring for others, this is the ethos of the Credit Union movement.

The Credit Union Operating Principles are guidelines through which Credit Unions put their ethos and values into practice. These Operating Principles were adopted at the Annual General Meeting of the Irish League of Credit Unions 1984.

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1. Open and voluntary membership.
2. Democratic control.
3. Limited dividend on equity capital.
4. Return on savings and deposits.
5. Return of surplus to Members.
6. Non-discrimination in race, religion and politics.
7. Service to Members.
8. On-going education.
9. Co-operation among co-operatives.
10. Social responsibility.

The Credit Union motto is:
“Not for profit, not for charity, but for service”.

Credit Unions are owned by their Members, who have equal rights to vote and participate in decisions affecting the Credit Union - one Member, one vote. At the Annual General Meeting Members elect a voluntary Board of Directors from the membership. This ensures that all decisions taken are for the benefit of all Members.

Credit Unions give Members control over their finances by making their own savings work for them. It’s the money that Members save, that provides the money to lend to Members. Credit Unions aim to increase the purchasing power of their Members, by enabling them to borrow wisely within their means.

Credit Unions provide Life Benefit Insurance and Loan Protection Insurance at no direct cost to Members.

Income in a Credit Union is earned from loan interest, investments and interest received on bank deposits. Once the operating costs are deducted, any surplus goes towards improving services in the Credit Union, back into the Community or is returned to Members as a dividend at the end of the year.

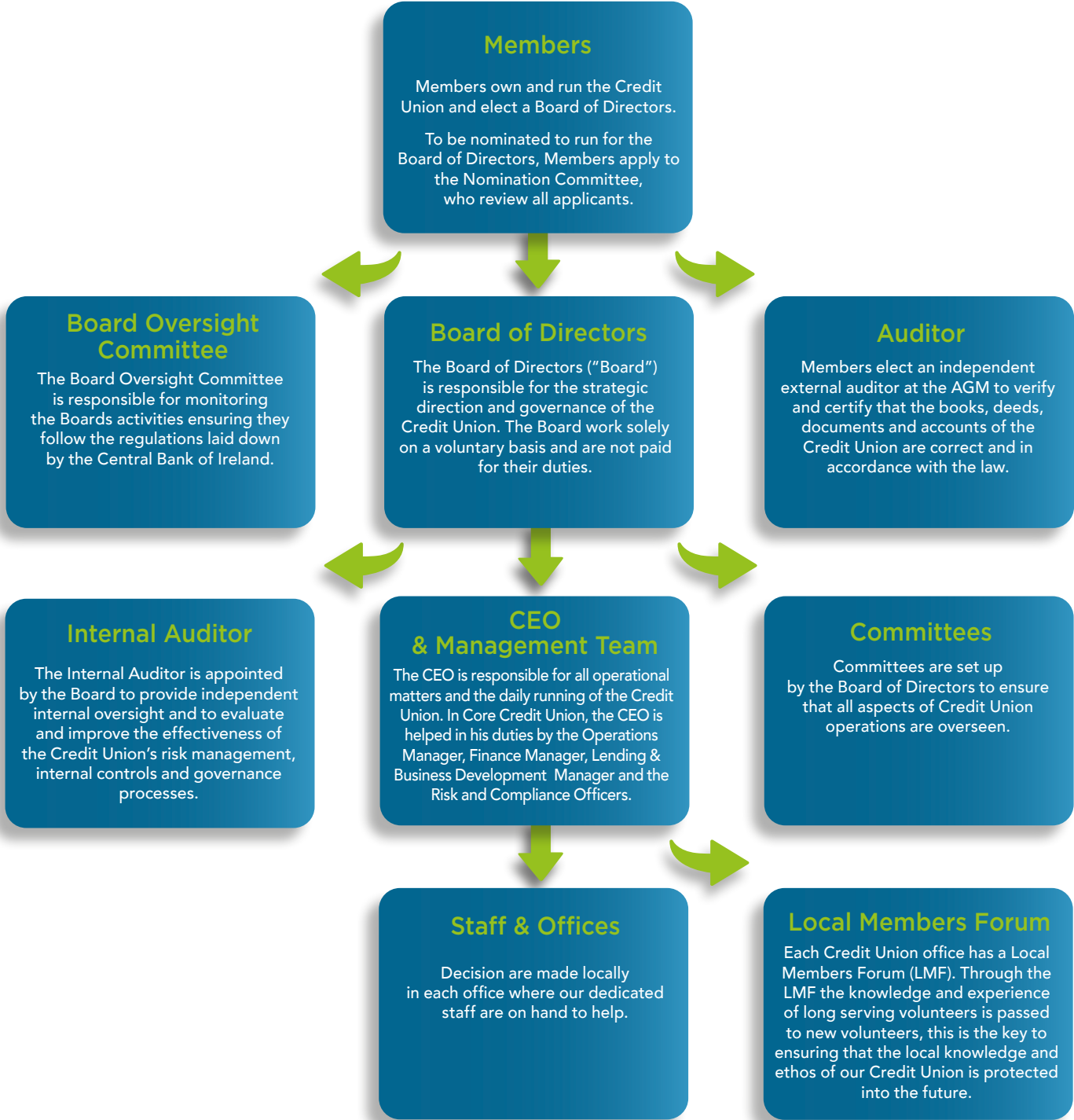
Credit Unions exist to help their Members, not to make profit for someone else.

Committees:

Committees are set up by the Board to ensure that all aspects of Credit Union operations are overseen.

CREDIT	Oversee the lending function and lending performance
CREDIT CONTROL	Oversee recoveries on the loan portfolio and loan arrears performance
AUDIT, RISK & COMPLIANCE	Oversee the audit process, manage and review risk, monitor the compliance environment, responsibility for internal audit
INVESTMENT, LIQUIDITY & TREASURY	Oversee the investment portfolio, liquidity levels and maximise returns on portfolio within risk profile
REMUNERATION	Oversee remuneration and employee policies
NOMINATION	Board and senior management succession planning, fitness and probity
MEMBERSHIP	Approval of new Member applications
MARKETING	Branding and new business development
OTHER OFFICERS	Health and Safety, Money Laundering, Complaints, Training, Youth & Insurance

Who runs the Credit Union?



History of the Credit Union Movement

1849: Two men in Germany, Schultze-Delitsch and Raiffeisen, independently evolved methods to take and keep those with low incomes out of the hands of money lenders.

1894: In Ireland, on the initiative of Sir Horace Plunkett, the first "village bank" was established in Doneraile, Co. Cork. The aim of the village bank was to reach people who had no credit with the ordinary banking institutions.

1900: In Canada, Alphonse Desjardins, started the first Credit Union on the other side of the Atlantic Ocean in Levis, Quebec.

1909: The first Credit Union in the United States was established by Desjardins, and the first Credit Union law was enacted in Massachusetts, as a result of the efforts of Desjardins and Edward Filene.

1921: The Credit Union National Extension Bureau was set up in Boston by Filene, with the assistance of Roy F. Bergengren, to spread Credit Unions throughout the United States.

1934: The organised Credit Union movement in the United States formed the Credit Union National Association (CUNA) a non-profit, self-supporting organisation of Credit Unions, to replace the Filene financed Extension Bureau.

1940: Leagues of Credit Unions in 10 Canadian provinces joined CUNA.

1950's: Nora Herlihy, a native of Co. Cork, made contact with CUNA to study the operation of Credit Unions.

1958: After significant work by Nora Herlihy and the Credit Union Extension Service, the first two Credit Unions began to operate in Ireland.

1961: The Credit Union League of Ireland joined CUNA.

1966: Shankill Credit Union Ltd. opened for business and the Credit Union Act was signed into law.

1967: Sallynoggin/Glenageary Credit Union Ltd. opened for business.

1969: Dalkey Credit Union Ltd. opened for business.

1970: Glashule - Dún Laoghaire District Credit Union Ltd. and Carrickbrennan Credit Union Ltd. opened for business.

1971: Shankill Credit Union Ltd.'s name changed to Shankill, Ballybrack & District Credit Union Ltd.

1980: ECCU Assurance Company Ltd. was established to provide insurance services to Irish Credit Unions.

1989: Foxrock & District Credit Union Ltd. opened for business.

1997: The Credit Union Act 1997 was signed into law.

2011: In the wake of the Banking crisis in Ireland, the Commission on Credit Unions was set up to strategically review the Credit Union sector in Ireland.

2012: The Credit Union and Co-Operation with Overseas Regulators Act 2012 signed into law and the Credit Union Restructuring Board, ReBo, was established in Ireland as the statutory body responsible for facilitating and overseeing the restructuring of Credit Unions to support their financial stability and long term sustainability.

2013: Shankill, Ballybrack & District Credit Union Ltd. joined the Single European Payments Account system (SEPA), giving Members access to full banking services.

2014: 19th October 2014, Dalkey Credit Union Ltd., Sallynoggin/Glenageary Credit Union Ltd. and Shankill, Ballybrack & District Credit Union Ltd. amalgamated together to form Core Credit Union Ltd.

2015: 22nd July 2015, Glashule - Dún Laoghaire District Credit Union Ltd. became part of Core Credit Union Ltd.

2016: 22nd April 2016, Carrickbrennan Credit Union Ltd. became part of Core Credit Union Ltd. and 6th May 2016 Foxrock & District Credit Union Ltd. merged with Core Credit Union Ltd.

2017: Core Credit Union was one of the founding members of Payac Services CLG. A Credit Union Services organisation tasked with the delivery of Current accounts in Credit Unions.

2019: Core Credit Union introduced advanced online services including the ability to join the Credit Union online at www.corecu.ie/join

2019: Core Credit Union launched Current Accounts.

2020: Core Credit Union opens a dedicated support office to deal with the increased digital needs.

2021: Core Credit Union moves to a new central location @ 5 Upper George's Street, Dun Laoghaire.

2023: Credit Union Amendment Act allowing for the referral of business between Credit Unions, Loan Participation and establishment of Corporate Credit Unions.

The Credit Union (Amendment) Act 2023 was signed into law.

2023: Core Credit Union becomes ISO 27001:2013 certified.

2025: Greystones & District Credit Union, including Kilcoole & Newtownmountkennedy merged with Core Credit Union Ltd.

Deposit Guarantee Scheme: Depositor Information Sheet

Basic information about the protection of your eligible deposits

Eligible deposits in Core Credit Union Ltd are protected by:	the Deposit Guarantee Scheme ("DGS") ⁽¹⁾
Limit of protection:	€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 €100,000 ⁽²⁾
If you have a joint account with other person(s):	The limit of €100,000 applies to each depositor separately ⁽³⁾
Reimbursement period in case of credit institution's failure:	15 working days ⁽⁴⁾
Currency of reimbursement:	Euro or, for branches of Irish banks operating in another member state of the EEA, the currency of that member state.
To contact Core Credit Union Ltd for enquiries relating to your account:	Core Credit Union Ltd Clara House, 37 Glenageary Park, Glenageary, Co. Dublin, A96 XE26 01 272 5600
To contact the DGS for further information on compensation:	Deposit Guarantee Scheme Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1 Tel: 1890-777777 Email: info@depositguarantee.ie
More information:	www.depositguarantee.ie

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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,
New Wapping Street, 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 7 days, 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.

EUROPEAN COMMUNITIES (PAYMENT SERVICES) REGULATIONS 2018

This is your 'Framework Contract' with us in relation to the particular payment account reference below and for the purposes of the Regulations

Core Credit Union Limited is regulated by the Central Bank of Ireland.

CONTACT DETAILS FOR THE CENTRAL BANK OF IRELAND ARE:

Address: New Wapping Street
North Wall Quay
Dublin 1

Telephone: (01) 224 6000
Fax: (01) 671 5550
Website: www.centralbank.ie

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CONTACT DETAILS FOR CORE CREDIT UNION LIMITED ARE:

Address: Clara House
37 Glenageary Park
Glenageary
Co. Dublin, A96 XE26

Telephone: (01) 272 5600
Email: members@corecu.ie
Website: www.corecu.ie
Register No: 225CU

Sub office: Main Street, Shankill, Dublin 18
8 Church Place, Sallynoggin, Co. Dublin
5 George's St Upper Dun Laoghaire,
Co. Dublin
33 Church Road, Ballybrack, Co. Dublin
Unit 2 Castlegate, Oliver Plunkett Road,
Dún Laoghaire, Co. Dublin

Days of Business: Monday, Tuesday, Wednesday,
Thursday, Friday and Saturday

YOUR ACCOUNT

The following is a description of the main characteristics of the accounts and payment services on the accounts. 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:

SHARE ACCOUNT

- Your share account is an account in which you can lodge funds for the purpose of saving. You can also use your shares as collateral against loans that you may take out with the Credit Union. It's important to note, that all shares, if less than your loan balance, are held as collateral, even if lodged after the loan drawdown.
- If you do not have a loan, you can avail of your shares "on demand" without any penalty (subject to cheques and direct debits having cleared).
- The maximum allowed per person is €100,000 across all balances.

STAMP ACCOUNT

- Your stamp account enables you to access funds even if you have a loan on your account.
- Funds can be transferred to and from your stamp account by electronic funds transfer and direct debit/standing order facilities.
- The maximum allowed per person is €100,000 across all balances.

CURRENT ACCOUNT (Available from 12 years +)

You can now manage your daily finances no matter where you are in the world. With access to your funds in-branch, online or on the web app, Current Account from your Credit Union gives you all the benefits you expect, but with the personal touch of your trusted Credit Union.

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 and BIC code, 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. online, in our offices, by telephone etc) we may also need you to verify that order by signature, by use of a password, or by use of a PIN, depending on the type of account that you hold. All of this information, taken together, is known as the 'unique identifier' that you must give us. In giving us that unique identifier, you will be consenting to our execution of that order for you. You cannot withdraw that consent after you have given it to us.

Core 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.

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 11.00am 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 11:00 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:** We confirm that 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, in both cases 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 etc, 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 its personalised security features safe including the following:

- Do not write your online PIN down or carry it with your membership book.
- Do not disclose your PIN to anyone.
- Never disclose your pin over the telephone.
- Keep our telephone number to hand for reporting suspicious account activity.

If you do not protect your payment card or PIN, or you give them to someone else, you may be held liable for unauthorised transactions. If the payment instrument is lost, stolen, misappropriated or used in an unauthorised manner, you should notify us immediately at 01 272 5600.

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 legal or regulatory obligations, including our national or European Union Obligations

If we block your use of a payment instrument, we will tell you about it (and the reasons for it) when the member contacts the Credit Union reporting their card/PIN lost/stolen unless giving you that information would compromise our security or would be prohibited by law. You may request that we unblock the payment instrument and we will do so, or replace the payment instrument, once the reason for blocking no longer exists.

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 available on request. These charges are incorporated by reference into this Framework Contract.

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 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 by FEXCO international payments. The reference exchange rate will change daily 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 of 1% commission and the total will equal the actual exchange rate that is used by us in the currency conversion plus 1% commission. You can find out the daily changes to the reference exchange rate by contacting us as set out on the previous page.

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 give you information or notice of any matters relating to this Framework Contract, we will do so in writing in either the Credit Union office and on our website unless we state otherwise herein. Such information or notice will be given to you promptly upon the requirement to do so arising. You may request that we provide or make available to you certain information (prescribed by law) relating to individual payment transactions executed on your account at least once a month and free of charge, in a manner that allows you to store and reproduce the information unchanged.

9. **Copy Framework Contract:** 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. If you become aware of a transaction on your account that is unauthorised or incorrectly executed or if your payment instruction is lost, stolen or misappropriated, 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 trans-action on your account, up to a total of €50, if the unauthorised transaction resulted from (a) the use of a lost, stolen or misappropriated payment instrument unless

(i) the loss, theft or misappropriation was not detectable to you prior to the payment and you have not acted fraudulently, or
(ii) the loss was caused by actions or lack of action by us or any of our employees, agents or third parties acting on our behalf.

(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 gross negligence, or if you failed to take all reasonable steps to keep the payment instrument and personalised security credentials safe, to use the payment instruction in accordance with any terms that we tell you are applicable to it, and to notify us without undue delay 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 Framework Contract that it has been lost, stolen or misappropriated.

(d) if we have not required strong customer authentication, in accordance with applicable legal or regulatory standards, you will not bear any financial losses unless you have acted fraudulently.

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 Framework Contract 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 for an eight week period following the debit date. 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 Ombudsman, see clause 17 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 correct unique identifier, 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. If we refuse to execute a payment transaction we will provide the reasons to you and the procedure for correcting any factual mistakes that may have led to the refusal unless prohibited by law or by regulatory requirements.

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, 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, Core 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 unauthorised 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 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 month's 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 month's 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 this 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 this internal process, you may refer your complaint to the Financial Services Ombudsman. Contact details are as follows:

Financial Services Ombudsman Bureau,
3rd Floor, Lincoln House,
Lincoln Place, Dublin, 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.

Data Privacy Notice

This Data Privacy Notice is effective as and from 25 May 2018. The purpose of this privacy notice is to explain how Core Credit Union (the “Credit Union”, “we”, “us” and “our”) may process your personal information.

1. Introduction

We are committed to protecting your privacy. This Privacy Notice (together with our terms and conditions and Cookies Policy) set out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. details how we collect, use, disclose, transfer and store your personal information.

We reserve the right to amend this Privacy Notice from time to time without prior notice. You are advised to check our website www.corecu.ie or our office noticeboards regularly for any amendments. Such amendments will not be made retrospectively.

We will always comply with the General Data Protection Regulation (“GDPR”) when dealing with your personal data. Further details on the GDPR can be found at Office of the Data Protection Commissioner’s dedicated GDPR website (gdprandyou.ie)

For the purposes of the GDPR, we will be the “controller” of all personal data which we hold about you. You can find our contact details at the end of this privacy notice.

If you are providing personal information on behalf of a third party, you must ensure that the third party receives a copy of this privacy notice before their personal information is shared with us.

If we issue you a debit card, Transact Payments Limited (which is an authorised e-money institution) will also be a controller of your personal data. In order for you to understand what they do with your personal data, and how to exercise your rights in respect of their processing of your personal data, you should review their Privacy Policy which is available here <http://currentaccount.ie/files/tpl-privacy-policy.pdf>

2. Why do we collect and use your personal information?

We gather and process your personal information for a variety of reasons and rely on a number of different legal bases to use that information, for example, we use your personal information to process your membership application, to help administer your products and services, to ensure we provide you with the best service possible, to prevent unauthorised access to your account and to meet our legal and regulatory obligations.

2.1 To comply with a legal obligation

We are required to process your personal information to comply with certain legal obligations, for example:

- to report and respond to queries raised by regulatory authorities, law enforcement and other government agencies such as the Central Bank of Ireland and An Garda Síochána;
- to comply with tax regulations that require us to report the tax status of our members;
- to verify the personal information provided to us and meet our legal and compliance obligations, including to prevent money laundering, tax avoidance, financing of terrorism and fraud;
- to perform credit checks in the event you apply for a loan and to supply information to the Central Credit Register and to use the Central Credit Register when considering loan applications to determine your borrowing options and repayment capacity and/ or facilitate other lending institutions to carry out similar checks;
- to cooperate and provide information requested in the context of legal and/or regulatory investigations or proceedings;
- to keep records of communications and member account activities;
- to maintain a register of members of the Credit Union;
- to administer our internal operational requirements (including credit, compliance and risk management, system development, staff training, accounting and for audit purposes);
- to communicate with you through certain mandatory service communications such as providing notice of the AGM; and
- to undertake systems testing, maintenance and development and in order to ensure network and information security.

2.2 To enter into and perform a contract with you for the services or products which you require

In order to consider your application for membership of the Credit Union and to process any product/service applications which you may make, we have to gather some personal information.

In order to administer and manage any account you have with the Credit Union, we have to process your personal information. Examples of processing include the administration of accounts, payments, deposits, lending, credit decisions. As part of this process, we may be required to pass some personal information to an intermediary or counterparty (e.g. if you perform a payment transaction, we pass information on the progress of the transaction to the payee concerned).

2.3 To enable the Credit Union to function as a business

In certain circumstances, we process your personal information on the basis of the legitimate interests of the Credit Union. In doing so, we ensure that the impact of the processing on your privacy is minimised and that there is a fair balance between the legitimate interests of the Credit Union and your privacy rights. If you disagree with your information being processed in this manner, you are entitled to exercise your right to object.

Examples of situations in which your personal information is processed based on our legitimate interests, include:

- to collect due and outstanding debt which may involve passing your personal information to debt collection agencies;
- to keep records of communications, including telephone lines, if required in order to evidence what has been discussed and keep a record of your instructions and to prevent or detect crime;
- to utilise credit data from credit referencing agencies when assessing an application for credit;
- to perform research and analysis aimed at improving our products, services and technologies; and
- to establish, exercise and safeguard our rights, including where necessary to take enforcement action) and to respond to claims made against the Credit Union.

2.4 Where you have provided consent

We use your personal information to make you aware of products and services which may be of interest to you where you have consented to us doing so and in accordance with your preferences. You can at any time withdraw that consent using the contact details below.

In the event that you apply for a loan, we may collect and process information on your health. You will be asked for your consent to process this type of personal information.

3. What personal information do we collect about you?

The information we hold about you can vary depending on the products and services you use. This includes personal information which you give to us when you are applying for membership or applying for a product or service, personal information we collect automatically, for instance, your IP address and the date and time you accessed our services when you visit our website or app, and personal information we receive from other sources like credit referencing agencies. The personal information we collect about you may include:

- home address, date of birth, full name, place of birth, identification documents, details of income and source of wealth, nationality and tax identification number;
- information obtained from third parties such as credit reference agencies or business information providers;
- details of employment status and occupation;
- information that we gather from publicly available sources such as biographies held on the Internet;
- recordings of calls between you and employees of the Credit Union;

- closed-circuit television may be used in and around our premises for the purposes of security and preventing crime – therefore we may have images of you captured by our CCTV cameras;
- information relating to member transactions (such as dates, amounts, currencies, payer and payee details); and
- information we obtain about you from the way you operate our products and services and use our website and mobile application such as security authentication, login information and smart device information.

4. How is the personal information collected?

We collect personal information from a number of sources, including:

- information we receive directly from you or from a person acting on your behalf;
- information we obtain from your interaction with us on our website and mobile application;
- information we obtain from third parties such as credit reference, debt recovery or fraud prevention agencies, which may have originated from publicly accessible sources;
- information that we gather from publicly available sources such as the Internet.

5. Cookies

We may obtain information about your general Internet usage by using a cookie file which is stored on your browser or the hard drive of your computer. Cookies are small pieces of information, stored in simple text files, placed on your computer by a website. Cookies can be read by the website on your subsequent visits so that you can access information in a faster and more efficient way. The information stored in a cookie may relate to your browsing habits on the web page, or a unique identification number so that the website can “remember” you on your return visit. Generally speaking, cookies do not contain personal data from which you can be identified, unless you have separately furnished such information to the website. Some of the cookies we use are essential for the website to operate. For more information on how to manage cookies, including how to disable cookies please visit: www.aboutcookies.org.

6. How do we use personal information for direct marketing?

From time to time, we would like to make you aware of other products and services that we offer which may be of interest to you. We can do this by using some of the personal information we hold about you. You have a right not to receive such information. You can make changes to your marketing preferences at any time by contacting us at the address below.

7. How does the Credit Union make use of Automated Decision Making?

We sometimes use automated decision making to enable us to deliver decisions within a shorter time frame and to improve the efficiency of our processes. An example of where we use automated decision-making is as part of our credit decision process, which involves assessing your application for credit, taking account of your current circumstances and evaluating your ability to meet the required repayments. The decision process takes into account different types of information, for example: information you have provided in your application such as the amount requested, the repayment period, your income, employment details, credit history with credit reference agencies such as the Central Credit Register and details of other credit facilities you may have such as loans, overdrafts, credit cards, etc. The Credit Union uses this information to apply internal credit assessment rules in a consistent manner. This ensures that your application for credit is treated fairly, efficiently and that we believe you can afford the required repayments. We review the automated credit decision making process on an ongoing basis to ensure that it remains fair, efficient and unbiased in order to better serve our members.

8. Who do we share your personal information with?

We sometimes share your personal information with trusted third parties who perform important functions for us based on our instructions and applying appropriate confidentiality and security measures. For example, we may share your personal information with the following third parties:

- our legal and professional advisers such as auditors and external legal counsel;
- trade / representative bodies;
- any sub-contractors, agents or service providers engaged by the Credit Union (including their employees, directors and officers), such as back up and server hosting providers, IT software and maintenance providers, document storage providers and suppliers of other back office functions;
- credit reference, debt recovery or fraud prevention agencies;
- payment recipients and other financial institutions.

We may also share your personal information with any third parties to whom you have instructed us to share your information with.

We are required to cooperate by law or otherwise through a legal process with Irish and EU regulatory and enforcement bodies such as the Central Bank of Ireland, an Garda Síochána, the courts, fraud prevention agencies or other bodies. We are also required to report personal and account information to Irish Revenue for interest reporting, CRS and FATCA purposes.

We may disclose personal information relating to our members to any third party in the event of a transfer or merger (or potential transfer or merger) of the Credit Union.

The people and organisations that we may share your personal information with may be located in a country that does not have data protection laws which provide the same level of protection as the laws in Ireland. Some countries already have adequate protection for personal information under their applicable laws. In other countries safeguards will be applied to maintain the same level of protection as the country in which the products and services are supplied. These safeguards may be contractual agreements with the overseas recipient or it may require the recipient to subscribe to international data protection frameworks. For more information about the European Commission’s decisions on the adequacy of the protection of personal information in countries outside the EEA, please visit: https://ec.europa.eu/info/law/law-topic/data-protection_en

9. Is providing your personal information obligatory?

We are unable to enter into or administer the relationship with you without some personal information about you. In cases where providing your personal information is optional we will make this clear. In particular, it is not mandatory that our members sign up to receive marketing communications.

10. Updates to your personal information

If any of the personal information you have given to us should change, such as your contact details, please inform us without delay. Similarly, if we have collected personal information about you that you consider to be inaccurate, please inform us. Our contact details are below.

11. How long do we keep your personal information?

We need to keep your personal information for as long as necessary to fulfil the purposes for which it was collected (as described above). Even when you close your account with us, we must retain some of your personal information in order to comply with legal and regulatory requirements and in case of claims. We will also keep some of it in case of queries from you. The criteria we use to determine data retention periods for your personal information includes the following:

- Retention in case of queries. We will retain some of it in case of queries from you (for instance, if you submit an application for a product or service and if that is unsuccessful);

- Retention in case of claims. We will retain some of it for the period in which you might legally bring claims against us; and
- Retention in accordance with legal and regulatory requirements. We will retain some of it after our agreement with you has come to an end, based on our legal and regulatory requirements.
- If you would like further information about our data retention policy, you can contact us using the details below.

12. Your rights under data protection laws

Your rights are as follows (noting that these rights do not apply in all circumstances):

- The right to be informed about the processing of your personal information;
- The right to have your personal information corrected if it is inaccurate and to have incomplete personal information completed;
- The right to object to processing of your personal information;
- The right to restrict processing of your personal information;
- The right to have your personal information erased (the right to be forgotten);
- The right to request access to your personal information and to obtain information about how we process it;
- The right to move, copy or transfer your personal information (data portability).

In addition, you have the right to complain to the Office of the Data Protection Commissioner which has enforcement powers and can investigate compliance with data protection laws.

If you wish to exercise any of these rights you can contact us using the details below.

13. How to contact us

If you have any questions about this privacy notice or your personal information, please contact:

Data Protection Officer
 Core Credit Union
 Clara House,
 37 Glenageary Park,
 Glenageary,
 Co. Dublin,
 A96 XE26

Email: dpa@corecu.ie

14. Updates

This Privacy Notice may be updated from time to time and the current version of this Privacy Notice shall be displayed on our website.

The Assisted Decision-Making (Capacity) Act 2015

The Assisted Decision-Making (Capacity) Act 2015 is a law that supports the rights of people to make their own decisions. This Act replaces the wards of court system, has new levels of decision supports for people who need help now or in the future with regard to property, affairs and personal welfare. The Act set up the Decision Support Service, which is a public body established to register new decision support arrangements, supervise individuals who are providing supports to people with capacity difficulties, deal with complaints and assist any adult who needs support to exercise their decision-making capacity. Further information can be found at www.decisionsupportservice.ie

Definition of a Politically Exposed Person (PEP)

*Politically Exposed Person (PEP) is an individual who is entrusted with a prominent public function, other than as a middle ranking or more Junior official. Please also declare if you are a family member or close associate of a PEP. The relevant list is provided below.

A PEP includes the following:

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

Family members of a PEP includes the following:

- any spouse of the politically exposed person;
- any person who is considered to be equivalent to a spouse of the politically exposed person under the national or other law of the place where the person or politically exposed person resides;
- any child of the politically exposed person;
- any spouse of a child of the politically exposed person;
- any person considered to be equivalent to a spouse of a child of the politically exposed person under the national or other law of the place where the person or child resides;
- any parent of the politically exposed person;
- any other family member of the politically exposed person who is of a prescribed class.

A known close associate of a PEP includes the following:

- any individual who has joint beneficial ownership of a legal entity or legal arrangement or any other close business relations, with the politically exposed person;
- any individual who has sole beneficial ownership of a legal entity or legal arrangement set up for the actual benefit of the politically exposed person;

This information is requested for the purpose of compliance with the Credit Union's obligations under Anti Money Laundering and Terrorist Financing legislation. If you are uncertain as to your status please discuss with the Credit Union.

Core Credit Union CRS Information Notice

Common Reporting Standard (CRS) Overview

The Organisation for Economic Cooperation and Development (OECD) approved the Common Reporting Standard (CRS) in 2014.

The CRS is a co-ordinated global approach to the disclosure of financial account information in respect of individuals and organisations in order to combat tax avoidance. The CRS requires financial institutions, including Core Credit Union, to identify accounts which are held directly or indirectly by persons who are resident for tax purposes in countries or territories other than the Republic of Ireland.

Financial institutions in the Republic of Ireland must report certain financial account information in relation to such account holders to the Revenue Commissioners, who automatically exchange that information with tax authorities in other jurisdictions annually.

The CRS came into effect the Republic of Ireland on 1st January 2016.

Impact of CRS on Core Credit Union Members

In compliance with CRS requirements Core Credit Union is obliged to capture details of a member's tax residency, Tax Identification Number (TIN) and date of birth, which may have to be reported, along with account details (including the account number, account balance and certain gross amounts paid or credited to the account), to the Revenue Commissioners who then report this information to the tax authorities in relevant CRS jurisdictions.

Members are required to provide CRS related information in the following circumstances:

- As part of the account opening process when joining the Credit Union as a new member;
- If you are an existing member of Core Credit Union and we do not hold the required information for you; or
- If you are an existing member and there is a change of circumstances on your account details which may indicate a change in your status for CRS reporting purposes such as:
 - A change of address from an address in the Republic of Ireland to an address in a CRS reportable jurisdiction (and vice versa); or
 - A change of address from a non-Republic of Ireland address to an address in a CRS reportable jurisdiction.

If an applicant for membership has non-Irish tax residency and does not provide a foreign TIN the Credit Union cannot open the account.

You may be requested to provide CRS information on more than one occasion.

It is important that you respond to all requests for CRS information even if you believe you have already provided it.

Additional Information

More detailed information about the CRS is available on:

- OECD Automatic Exchange of Information Portal
- Irish Revenue Commissioners

Unacceptable Withdrawals on a Minor Account

The following use of funds from a Minor account have been deemed as unacceptable withdrawals and are not permitted:

- School fees - As any Minor's education is the legal responsibility of their parent(s) or legal guardian(s), any withdrawals for school fees should not be allowed from a Minor's account.
- School equipment - Computers, tablets and / or books specifically required for school use.
- Large ticket items - Any large ticket items such as a car, holiday or electronic equipment that is not for the sole benefit of the child.
- Illegal items - Alcohol, cigarettes and / or any other illegal substances or items.

An electronic transfer should only be set up on a Minor's account if it is going to a beneficiary account in the full name of the minor or to a third party account where evidence is provided that the funds will be used solely for the benefit of the child.



CORE | CREDIT | UNION
- STRONGER TOGETHER -

LOANS | CURRENT ACCOUNTS | SAVINGS

The Services you Love, from the People you Trust



3 easy ways
to access your
Core Credit Union
Account



Core CU Locations

1. Core Dun Laoghaire - A96 RP48
2. Core Sallynoggin - A96 VN24
3. Core Ballybrack - A96 H317
4. Core Shankill - D18 DY84
5. Core Monkstown - A96 F659.

Greystones CU Locations

1. Greystones - A63 FC67
2. Kilcoole - A42 XW52
3. Newtownmountkennedy - A63 DX02

For opening hours visit:
www.corecu.ie

