



Deposit Account Application Form

Members now can lodge to a Deposit balance: this is a separate balance to your existing Shares balance or a credit union Current Account balance. The maximum balance permitted cumulatively across individual members' Shares, Deposits and Current Account Balances is €100,000. This is a regulatory limit and no exceptions can apply, any lodgements which would bring combined balances above €100,000 will be rejected.

There is no Life Savings Insurance on Deposits.

Currently no interest is applied on Deposit balances. Interest rates, however, can be changed by the Board of Directors at any time.

Members will be able to lodge to Deposit accounts, via Direct Debits, Standing Orders, Credit Transfers, Payroll Deduction, or at the counter.

Account No.: _____

Date: _____

Name: _____

Address: _____

Contact No.: _____

Signed: _____

PPS No. Confirmation:

Staff Member: _____

8/9 Mainguard St, Galway
8 Westside Shopping Centre, Galway
Bridge Street, Oughterard, Co. Galway

Tel: 091 537200
Tel: 091 537260
Tel: 091 537280

Fax: 091 537250
Fax: 091 537270
Fax: 091 537285

Web: www.claddaghcu.ie

Email: info@claddaghcu.ie



Deposit Guarantee Scheme

Please tick the box to confirm the following:

I acknowledge receipt of the Depositor Information Sheet

Tax Residency for the purposes of the Common Reporting Standard

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

1.TIN*																					
Country of Tax Residence*																					
2.TIN*																					
Country of Tax Residence*																					

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

Name Date:

If you are not tax resident in another country, please sign the following:

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

Name Date:

*** Mandatory Field**

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

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