



# BUDGET FORM \_\_\_\_\_ / \_\_\_\_\_

**Dublin:** Phone: (01) 8445187 Fax: (01) 8445469 Email: info@aiaiafcu.ie / budgWeb: www.aiaiafcu.ie  
 Opening: Mon - Fri 8.15am - 5.00 p.m. except Wed 9.30 a.m. - 5 p.m.  
**Shannon:** Phone: (061) 715402 Fax: (061) 715404 Email: shannon@aiaiafcu.ie Opening: Mon - Fri 9 a.m. - 4 p.m.  
**Cork:** Phone: (021) 4319868 Opening: Every 2nd Thursday 11 a.m. - 3.30p.m. Subject to change.

**Name:** \_\_\_\_\_ **Account No.:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Phone/Mobile:** \_\_\_\_\_ **Work No.:** \_\_\_\_\_

**Employers Name:** \_\_\_\_\_ **Start Month:** \_\_\_\_\_

**Email Address:** \_\_\_\_\_

Code	Description	Total for year €	c	Frequency or Month Due	Code	Description	Total for year €	c	Frequency or Month Due
B01	Rent/Mortgage				Column 1 Forward →				
B02	Bank Standing Orders				B19	Club Fees			
B03	Hire Purchase				B20	Holidays			
B04	Creche				B21	Christmas Expenses			
B05	Digital T.V.				B22	Refuse Charges			
B06	T.V. Licence				B23	Miscellaneous			
B07	Telephone				B24	Clothing / Footwear			
B08	Medical Expenses				B25	Com munionConfirmation			
B09	Car Tax				B26	Home Decoration			
B10	Car Insurance				B28	Bord Gais Electricity			
B11	Car Repairs								
B12	Mobile Phone				Items Total				
B13	Electric Ireland				Contingency 5%				
B14	Bord Gais GAS				Deficit B/Fwd				
B15	Fuel				Service Charge				
B16	Insurance: Life/House				Grand Total				
B17	Property Tax, water charges etc.				Contribution per Week / Fortnight / Month				
B18	School Fees				Payment Method (please tick)		Payroll		<input type="checkbox"/>
Column 1 Total					Contributions to be made by		Direct Debit		<input type="checkbox"/>
					Payroll, Direct Debit or BSO only		Bank Standing Order		<input type="checkbox"/>
Please note that the full 5% contingency only applies from Categories B04-B28									

Individual Accounts to be paid by standing order e.g. B01, B02, B03 etc:

**Credit Limit Required:** \_\_\_\_\_

Code	Payable to (e.g. Bank, Finance Co., etc.)	IBAN	BIC	Amount	Freq, WF/M Date Due

Signature to Application & Agreement  
(See Terms & Conditions Overleaf)

SIGNED: \_\_\_\_\_ DATE: \_\_\_\_\_

## TERMS & CONDITIONS

Only members of St Joseph's Irish Airports & Aviation Credit Union Ltd ("the Credit Union") may participate in the Budget Scheme. Members shall complete an Application form on an annual basis and indicate the month when payment is required. Each member shall **review their account annually** in advance of the date of commencement of the Budget Scheme. Members must ensure that they have budgeted sufficiently for the year. A 5% contingency amount shall be added to variable budget items (Household bills). Payments will be made to the Payees as indicated in the application form and in certain cases, to Members personally. Account Numbers are to be provided where direct debit payment is required. All relevant bills relating to the Budget Scheme and outlined in the Application Form must be delivered to the offices at least seven days before payment is due. All bills must clearly state the member's name and account number. Budget payments will be made only in respect of items listed in the Agreement form and alterations can only be made with the approval of the Credit Union. The Credit Union, its Directors, Employees, Servants or Agents will not accept liability for payment, non-payment, delay in payment or error in payment of any invoice, standing order, or other account howsoever occurring or for any consequence thereof, howsoever arising. The calculation of the required contribution will be based on a 52-week / 26-fortnight / 12-month year. Lump sum lodgements shall be accepted. If contributions to the Budget Scheme are in arrears, payment will be at the discretion of the Credit Union. Any overdrawn balance that exists at the end of the budget year must be paid in full over the subsequent year. The Credit Union reserves the right to apply some or all paid shares held by the member to offset account arrears and/or overdrawn balances. On the notification of the death of a member of the Budget Scheme the account shall be closed effective from the date of death. The Credit Union shall not be obligated to reverse transactions processed after the date of death, but may choose to do so.

## SCALE OF CHARGES

The scale of charges from year to year will be decided by the Board of Directors. Applicable charges for this year. Interest at a rate no greater than 1% per month will be charged daily to member's accounts on overdrawn balances. Interest on Overdrawn balances: 6% p.a (6.18%apr) variable. Service charge: €40. Transaction charge: 25c for each transaction over 250 in number.

## CREDIT LIMITS

The account may be operated with or without a credit limit. Payments from members Budget Scheme accounts will be made subject to available funds and any credit limit that is in place. The Credit Union may opt to make a payment that causes the account to become overdrawn or exceed a previous limit. If this occurs, or a member seeks a credit limit, the member will be considered for an appropriate credit limit, which may be granted, increased or decreased at the sole discretion of the credit union. We may require personal, credit and financial information from you to enable us to assess your application. You may decrease your credit limit by giving notice in writing and repaying the excess of the current balance over your preferred credit limit. You may cancel your budget credit limit at any stage by giving notice in writing and repaying the overdrawn balance in full. Cancelling or decreasing a credit limit does not require you to close your budget account. Credit limits can be cancelled by the credit union from time to time, especially for non-payment of contributions or excessive withdrawals from the account, amongst other reasons, including arrears on any loans with the credit union.

## APPLICATION AND AGREEMENT

(i) I wish to participate in the Budget Scheme to provide the items listed and I hereby instruct the Credit Union to pay those nominated by electronic means or by cheque such monies as become due in respect of accounts or agreements furnished by me within the limits of the budgeted amounts shown. (ii) I further irrevocably agree to have the total amount involved deducted from my salary/Wages by equal weekly/fortnightly/monthly instalments as indicated overleaf and paid to the credit union over the period of the agreement. I understand that this account is additional to any other account I may have with the Credit Union. I understand that in my absence from work where payroll deduction cannot be made, I will be required to maintain normal contributions through direct payment to the Credit Union. (iii) I accept the scale of charges laid down by the Board of Directors from year to year. (iv) I understand that upon cessation of membership of the Budget Scheme or the Credit Union, all sums outstanding become due and immediately payable. (v) I hereby authorise the Credit Union to clear any debit balance remaining on my budget account from any funds I have in any other accounts with the credit union where no arrangements have been made to clear the account balance. (vi) I understand that the Credit Union reserves the right to decline my application or renewal without giving reason and without entering into correspondence. (vii) I agree to be bound by the terms and conditions laid down by the Credit Union for the operation of the account and by provisions of the application and agreement section, by any changes or amendments in the rules and by any Board decisions made from time to time in relation to this account. (viii) I agree to the renewal of the account annually without my further consent, at the Credit Union's sole discretion. (ix) This agreement shall be governed by and construed in accordance with the laws of Ireland and the Irish courts shall have exclusive jurisdiction. (x) My signature of the Application and Agreement is appended overleaf to denote acceptance.

**NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.**

## CONSENT TO USE AND DISCLOSURE/DATA PROTECTION ACTS, 1988 AND 2003, AND SECTION 71 OF THE CREDIT UNION ACT, 1997 (AS AMENDED)

I understand that under the Data Protection Acts, 1988 and 2003 ("the DPA"), my consent may be required for the credit union to process personal data which it may have in its possession concerning me (including disclosure to third parties). I understand that this personal data may include sensitive personal data within the meaning of the DPA, the processing of which requires my explicit consent. I also understand that under Section 71 of the Credit Union Act 1997 (as amended), the credit union, subject to the exceptions listed in the section, shall not disclose or permit to be disclosed, without my consent, any information that concerns an account or transaction of mine with the credit union. For the purpose of assessing any applications (including loan applications) which I may make to you and generally for administering and monitoring any accounts I have with the credit union including the loan account if granted and any other loan account I have from time to time with you, I consent (i) to you seeking information concerning applications for loans and my credit history from any credit union or from any credit reference bureau or agency and for that purpose you may disclose any information in any loan application which I may make to you or you may have concerning me and information concerning my credit history to any such credit union or to any such credit reference bureau or agency; and (ii) to any credit union or credit reference agency disclosing information to you concerning applications for loans and my credit history with any such credit union or otherwise; and (iii) to you placing my first name, second name and date of birth on a secure, restricted and encrypted national register of credit union members www.ncu.ie. I understand that this information can be accessed by other credit unions throughout Ireland that I have dealt with previously or which I have dealings with in the future and that the identity of those credit unions with whom I have had dealings with will then be displayed; and (iv) to the processing of any information relating to me, either contained in this form or otherwise, for the purpose of assessing applications and administering accounts I maintain with the credit union; and (v) to the processing of any information relating to me, either contained in this form or otherwise, for the purpose of the credit union, or third parties selected by the credit union, informing me of goods and services by email, text and fax, which might be of interest to me.

If you do not want your information to be used for the purpose mentioned at (v) above, please tick this box [ ]. Please note that you have the right to access personal data held about you by the credit union and to correct any inaccuracies contained in such data.

Signature of Applicant:.....

Date:.....

## FOR OFFICE USE

Revised Sept 2017

L.  .....

L.R.  .....

M.L.  .....