

Account Operating Authority

Under the provisions of the Privacy Act 1993, Credit Union Baywide makes the account holder aware of the following points in respect of information about the member which the member is now providing or which Credit Union Baywide or its authorised agent may now or at any time in the future hold:

1. Credit Union Baywide may obtain credit reference and make enquiries within its normal procedures in connection with any account application or review of facilities provided.
2. Credit Union Baywide may wish to seek the members views on products and services it offers and many provide information to reputable market research organisations
3. If necessary Credit Union Baywide may pass information on to debt collection agencies.
4. Credit Union Baywide will ensure that information about the member is securely held and will not expect for the above purposed or as authorised by the member or when required or authorised by law disclose the information to any other person or organisation.
5. The Privacy Act 1993 gives the member the right to see and correct any information held about the member held by Credit Union Baywide.

By signing this declaration, I authorise Credit Union Baywide for the purposes of application assessment, management and enforcement to make enquiries about me and disclose and obtain any additional information considered necessary, and disclose my personal information to potential assignees, to credit rating and credit reporting agencies and any other person that Credit Union Baywide may appoint to collect any outstanding debt from me.

I/We declare that the attached information (that will form part of the Application for Membership) is true and correct, and agree to the Terms and Conditions of Operation. I/we declare that I am not/neither of us or any signatory to the account is an undischarged bankrupt liable for any proceedings under the Insolvency Act, sought a No Asset Procedure or a Summary Installment Order or a currently seeking budget advice.

The Credit Union is hereby authorised to recognise any of the signature subscribed below, either severally or jointly, in the payment of funds or the transactions of any business for this account subject to the accounts terms and conditions.