



Protected

Joining our credit union

www.unitycreditunion.co.uk

www.oddfellows.co.uk

Unity Credit Union (UCU) offers accessible and affordable services to our members. We are a financial co-operative run by members, which means that we are not profit driven.

Every credit union has what's known as a 'common bond'. This defines the thing all of its members have in common, which is a legal requirement of a credit union. The common bond of our membership is that all our members are also members of the Oddfellows in the UK.

Our common bond with the Oddfellows means that, wherever you live within the UK and whatever your occupation or circumstances, you are eligible to join us.

Who are the Oddfellows?

A friendly society that believes in a community bonded by friendship, care and charitable support, the Oddfellows knows that by bringing people together, we can achieve so much more than we could alone.

The Oddfellows has a national network of nearly 100 Branches and more than 369,000 UK members, of which around 37,000 receive the support of their **social, care and financial benefits**.*

What are your Oddfellows membership options?

There are membership options available to suit your preference. More information about the Oddfellows and benefits of membership are available on pages nine and ten.

Free membership

You can join as a UCU member at no cost. However, you won't have access to any of the Oddfellows benefits or member entitlements.

Your UCU membership of the Oddfellows will enable you to apply to join Unity Credit Union. We will also send you information about the Oddfellows, should you wish to upgrade to a full Oddfellows membership.

Full membership

You can join the Oddfellows and pay an annual membership fee which starts at £25 a year, which would give you access to the range of benefits and support available**.

* Terms and conditions apply to all member benefits and services. For details visit www.oddfellows.co.uk/member-tcs, or call **0800 028 1810**.

** More information is available on pages 9-10, or visit www.oddfellows.co.uk/benefits.

Why choose Unity Credit Union?

Credit unions help you save regularly, borrow responsibly and keep on top of your finances. Here at Unity Credit Union, online access to your account makes it even easier to keep track of your savings.

Save regularly to build for your future

Even a small amount saved each week will soon build up.

- As a co-operative, we share any profits with members through an annual dividend (subject to performance).*
- Have peace of mind that your savings are safe – all money saved is protected by the Financial Services Compensation Scheme up to the value of £85,000 per person – the same level of protection as a bank or building society.



Protected

Access additional borrowing with affordable loans

- We offer low-cost personal loans with repayment agreements between 6 months to 5 years.
- No hidden charges or early repayment fees, so if you want to pay it back sooner there's no penalty.
- Free loan and savings insurance (terms and conditions apply).**

See page 11 for key information about savings and borrowing insurance.

* At the end of the financial year if the credit union performs well, after providing for reserves and paying expenses, we pay the remaining profits back to our account holders in the form of a dividend.

** Terms and conditions apply to loan and savings insurance - for details call **0330 165 2741** or email **info@unitycreditunion.co.uk**



It's easy to join

Simply complete the enclosed application form and return it to us with your payment details.

Are you already an Oddfellows member?

Just tick the relevant box on the application form and we'll link your account with your membership.

Would you like free Oddfellows UCU membership?

Let us know on the form and we'll set that up for you. Note: you will not be able to access Oddfellows member benefits or services.

Would you like to join as a full Oddfellows member?

Complete the application form and select your preferred level of membership, Standard or With additional benefits.

See pages nine and ten for more information about benefits of Oddfellows membership.

Unity Credit Union account terms and conditions

You must keep at least £5 in your Unity Credit Union account to remain an active member.

You may need to provide two forms of identification, details on page eight.





Application form

Complete the enclosed application form and return to us, either via our local Credit Union representative or in the post to:

Unity Credit Union Ltd
Oddfellows House
184-186 Deansgate
Manchester M3 3WB

Application for adult membership over the age of 18

Please complete this form in BLOCK CAPITALS. If you need any assistance completing this form, please get in touch with us.

Common bond

- I am already a member of the Oddfellows.
- I wish to take free Oddfellows membership as a UCU member and understand this does not include Oddfellows member benefits and services.
- I wish to join the Oddfellows and pay an annual membership fee from the second year which will be taken automatically from my savings account.
- Standard – annual fee of £25. With additional benefits – annual fee £35.

Your details

Title eg Mr/Mrs/Miss/Ms/Mx

First name

Surname

Date of birth

Mobile phone number

Home phone number

Address

Postcode

Email address

Please tick if you **would** like marketing communications:

Where did you hear about us?

Which of the following applies to you?

- Married/Civil partnership Widow/Widower Single/divorced
Living with partner

Declaration: I hereby confirm that I am eligible for and apply for membership. I agree to abide by the rules of Unity Credit Union Ltd. The information given is true and correct to the best of my knowledge.

Signature and date

BANK STANDING ORDER FORM

To the Manager of Bank

Address

..... Postcode

Please pay on the day of 20

and each month thereafter until further notice the sum of £ to
UNITY CREDIT UNION LTD, LLOYDS PLC, 42-46 Market Street, Manchester M1 1PW.

SORT CODE 30-95-42, ACCOUNT NO. 04998153 REF NO.

ACCOUNT HOLDER DETAILS

Name

Address

..... Postcode

Sort Code Bank Account Number

Signed Date



Personal information and proof of identity

We may use credit reference and fraud prevention agencies to help us make credit decisions and also for the prevention of fraud and money laundering. How your information will be used is detailed in the Privacy Statement.

Should we have any difficulty in verifying your identity and residency we will ask you to supply us with two forms of identification (details below).

Identification Requirements	
One proof of address <ul style="list-style-type: none">• Driving licence• Bank statement*• Utility Bill*• Council tax bill• HMRC notice of tax code or benefit award letter.	and
	One proof of ID: <p>A second document from the first list or:</p> <ul style="list-style-type: none">• Passport• Birth Certificate• Police Warrant Card or National Entitlement Card.

*Documents must be less than three months old. If you are having difficulty providing any of these documents, please contact us for advice on what else we might accept.

Privacy statement and how we handle your data

The information you provide is used to process your application and administrate your account with Unity Credit Union and your membership with the Oddfellows. It will be stored and processed in line with the General Data Protection Regulations and will never be shared with any third party without your consent.

Your data is processed on a legitimate interest in relation to the communications you will receive from both the Oddfellows and Unity Credit Union (UCU).

As an Oddfellows member, you may be eligible for discounted or preferential rates for a number of the Society's benefits and new products. The Oddfellows wishes to contact you with regards to these. The Oddfellows and UCU wish to contact you with other member offers, events, and news that they believe will be of interest to you. Your data will never be shared with any third party without your consent.

Should you prefer **not** to receive such communications from the Oddfellows and UCU, please tick the appropriate boxes.

Post Email Tel (home) Tel (mobile including SMS/MMS)

Your preferences will remain in place until you let us know otherwise. You can opt in or out of marketing at any time, or change the ways in which you would prefer us to contact you. Contact UCU directly to update marketing preferences.

Upgrade your Oddfellows membership - to enjoy friendship and support

The Oddfellows is one of the oldest and biggest Friendly Societies in the UK.

Through life's ups and downs, we're there for our members. As a Friendly Society and mutual – it's what we do. From fun social get-togethers to trusted support and advice when members might need it – our benefits are shaped by the very people who enjoy them.

If you'd like to access even more from your Oddfellows membership, we'd love to welcome you as a full member.

Whether you're looking to meet new people and make new friends, or simply have access to the benefits and support we can provide – the Oddfellows is here for you.

For our adult members, membership is available from just £25 a year*, which works out at less than £2.10 a month.

* Terms and conditions apply to all Oddfellows financial benefits. All Oddfellows benefits are non-contractual and may be withdrawn at any time without notice. For details, visit www.oddfellows.co.uk/member-tcs, or call 0800 028 1810.



Oddfellows membership benefits when you upgrade

As well as making friends and meeting new people, the Oddfellows offers a wide range of benefits to members. With a warm welcome guaranteed, and a calendar of events at your local Oddfellows Branch, how much you get involved is up to you.

Join the Oddfellows for as little as £25 a year, or add extra benefits for £35 a year.*

£25 a year membership* gives you access to:

- Local social events
- Care and Welfare Helpline
- Oddfellows Travel
- Branch Care and Welfare Support
- Oddfellows Citizens Advice Line
- Money saving partner offers
- Benevolence Grants
- Emergency Financial Aid (Household)
- Convalescence and Carer Support (after 2 years' membership)
- Accidental Death Benefit
- Legal Aid Scheme
- Educational and Apprenticeship Awards
- 24/7 access to our historical online archive
- Oddfellows news by email

£35 a year membership* with the additional benefits of:

- Optical benefit of up to £30 every second year of membership (after 1 year's membership)
- Dental benefit of up to £30 every membership year (after 1 year's membership)

* Terms and conditions apply to all member benefits and services and can be withdrawn at any time.

For full details, visit www.oddfellows.co.uk/terms-conditions, or call us on **0800 028 1810**.

Unity Credit Union

Important insurance information

Loans insurance

Free life cover is offered on all loans up to the age of 80. If a member dies any loan will be cleared in full, minus any arrears outstanding at the time of death.

Member savings

Members will receive free insurance on their savings. In the event of a member's death, monies will be paid out as stated in the chart below:

Table of benefits

If you would like your money to go to someone other than your next of kin, you will need to ensure that you have a will in place.

If the member's attained age on the date of the deposit was:	The amount of benefit is equal to:
16 - 64	100%
65 - 79	25%



Contact details

Unity Credit Union Limited

Oddfellows House,
184-186 Deansgate,
Manchester M3 3WB

Opening hours

Monday-Friday 9am to 3pm

Tel 0330 165 2741

Web www.unitycreditunion.co.uk

The Oddfellows membership team

Oddfellows House,
184-186 Deansgate,
Manchester M3 3WB

TEL 0161 832 9361

WEB www.oddfellows.co.uk

Opening hours

Mon-Thurs 9am-5pm, Fri 9am-4pm

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The Oddfellows is the trading name of The Independent Order of Odd Fellows Manchester Unity Friendly Society Limited, Incorporated and registered in England and Wales No. 223F. Registered Office Oddfellows House, 184-186 Deansgate, Manchester M3 3WB.

Unity Credit Union Ltd, a separate entity to the Oddfellows is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, FRN 213401. Registered office: Oddfellows House, 184-186 Deansgate, Manchester M3 3WB. www.unitycreditunion.co.uk