

For whenever  
your rainy  
day comes...

## Rewarder

### Regular savings account

Available to police officers and  
police staff (serving or retired)  
and family members\*\*



Police Credit Union  
Because there's strength in unity

Honorary President: Lord Stevens of Kirkwhelpington, QPM, DL



[www.policecu.co.uk](http://www.policecu.co.uk)

## Better for you and the police family

- Opening a Rewarder account gives you Police Credit Union membership
- Membership entitles you to open other PCU accounts and apply for a PCU loan, if you're aged 18 or over †
- Life Insurance\* (at no extra cost), doubles your savings balance (up to a member maximum of £25,000) in the event of a claim
- Membership is open to police officers and police staff (serving or retired) or any family member living in the main member's household

## Open an account and we'll soon be your rewarder

- You can open a Rewarder regular savings account with an initial sum of as little as £10 and then save at least £10 per month
- Where your Force permits, you and family members' savings can be deducted from your pay, though family members can pay by direct debit
- Additional lump sums (up to a maximum PCU balance of £50,000) can be paid in by cheque (payable to 'Police Credit Union Ltd'), debit card or in cash when you visit a PCU branch
- You can increase or decrease savings (subject to a minimum savings of £10 a month) in writing by post, fax or email, or by calling into a PCU branch

## Annual dividend

- An annual dividend is paid gross, directly into members' accounts after the AGM in January. We make it our business to keep your dividend competitive
- Since no tax is deducted, it is your responsibility to disclose the dividend to the HMRC
- PCU is closely regulated and prudently managed to ensure your savings are very secure

## Withdrawals. No penalty

- You can withdraw funds (without penalty) by post, fax, email or via the PCU website - or by calling into a PCU branch
- We try to process your request the same day and can post the cheque to your home, payable to you or any third party
- Alternatively, we can transfer the money electronically into a bank account in your name (this may take three working days) and post you a confirmation

**Please read and fill in the attached Application Form carefully.**

**Please return the completed form to your nearest PCU office. (For addresses, see PCU website or telephone your PCU branch at local rate). Alternatively, post to PCU Head Office (address on back of leaflet).**

## Local branches & contact points

### Bedfordshire

0845 241 7510

### Birmingham

0845 241 7501

### Bristol

0845 241 7502

### Essex

0845 241 7509

### Exeter

0845 241 7503

### Hampshire

0845 241 7511

### Liverpool

0845 241 7504

or ext 77550 / 77551

### Kent

0845 241 7508

### Newcastle

0845 241 7506 or ext 68897

### Northamptonshire

0845 241 7514

### Stockton

0845 241 7505 or ext 1465

### Welwyn Garden City

0845 241 7507

### West Yorkshire

0845 241 7513

Please contact Police Credit Union  
Head Office for local branch addresses  
or visit our website at [www.policecu.co.uk](http://www.policecu.co.uk)

0845 telephone numbers are charged at local rate for landlines  
but may attract a premium from mobile phone providers.

Instruction to your  
Bank or Building  
Society to pay  
by Direct Debit



Originator's Identification Number

4 1 6 1 5 7

Reference Number

(To be completed by Police Credit Union)

Name(s) of Account Holder(s)

Bank/Building Society account number

Branch Sort Code

-  -

Name and full postal address of your  
Bank or Building Society

To the Manager

Bank/Building Society

Address

Postcode

**Instruction to your Bank or Building Society**

Please pay Police Credit Union Ltd Direct Debits from  
the account detailed in this Instruction subject to the  
safeguards assured by the Direct Debit Guarantee.

I understand that this instruction may remain with  
Police Credit Union Ltd and, if so, details will be passed  
electronically to my Bank/Building Society.

Signature(s)

Date

Banks and Building Societies may not accept Direct  
Debit Instructions for some types of account.

# Rewarder application form

Please complete in BLOCK CAPITALS

Only one applicant per form. If applicant is under 16 years of age, please complete a Youngster application form.

## Personal details

Surname (Mr/Mrs/Miss/Ms)

First Name  Middle Name

Home Address

Postcode

Home Tel  Work Tel

Mobile  Date of Birth

Email  Secure word

National Insurance Number  (eg mother's maiden name)

### If Police Officer, Police Staff or Police Pensioner, please complete this section:

Warrant No./Payroll No./Pension No. (Delete as appropriate)

Force  Position Held

Length of Service  Full/Part Time

Work/Station address

### If Family Member (living in same household as main member), please complete this section:

Please specify relationship to and account number of main member:

Relationship  Account No

I hereby apply for membership and agree to abide by the rules of the Police Credit Union Ltd (available on request or on our website) and declare the information given by me on this form is true and correct to the best of my knowledge.

Applicant's signature  Date

## Payment details

### A) Payroll deduction

This section should be completed, if either (i) the applicant is a member of any of the Forces listed opposite which offer payroll deduction facilities or (ii) if the main member wishes payments for a family member applicant to be deducted through his/her payroll deduction facility.

I hereby authorise payroll deduction of  £  per month (minimum £10).

Signature  Payroll No.  Date

### B) Direct Debit

This section should be completed, if either (i) payroll deduction facilities are not available or (ii) the applicant is a family member wishing to make his/her own payments. The direct debit mandate opposite should also be completed and sent to the Police Credit Union Ltd with this form.

I wish to save  £  (minimum £10) on the 1st/15th of each month (delete as appropriate).

### FOR OFFICE USE ONLY

A/c No.

KYC Warrant Card  P/port  D/L  Util  Online   
(or certified copy)

Linked member **Y/N**

Branch Code

Staff Initials

# The Rewarder regular savings account

- Join with as little as £10 and save a minimum of £10 per month
- Easy to save regularly by deduction from pay or direct debit
- No notice or penalty for withdrawal
- Annual dividend paid gross without tax deducted
- Life cover\* at no extra cost, with balance (up to a member maximum of £25,000) doubled in the event of a claim
- Enables you to apply for a PCU loan, if you're aged 18 or over†
- Not for profit mutual exclusively for the police family

## Getting to know you

- We are required to check the identity and address of new members as part of stringent anti-money laundering legislation
- We are now able to verify the identity and address of the vast majority of our new members, by using a unique online service through a credit reference agency. It will note that we have asked about you and the note may be used by other organisations in the future to check your identity.

We will assume you are happy for us to use this service but, if you do not wish us to check about you electronically, please tick this box  and supply one proof each of identity and address from the list on right. If we cannot find enough information electronically about you, we have to comply with the legislation by asking you to supply documentation.

The items listed below must be originals and proof of address not more than three months old.

### Proof of identity

Satisfactory proof of identity will include, but not be limited to, the following:

Police Warrant Card or Police Staff Identity Card or photocopy of either verified by an officer of senior status, Full passport, Full Driving Licence (can also be used as proof of residency with another form of proof of identity), Notice of Tax Coding (current year), Child Benefit Book, Pension Book, HM Forces ID Card.

### Proof of address

Satisfactory proof of address will include, but not be limited to, the following:

Utility Bill e.g. Gas, Electricity, Water or Telephone bills (but not mobile), Bank, Building Society or Credit Card statement, Mortgage statement, Council Tax demand, Mail Order statement, Voter's Roll Check.



## THE DIRECT DEBIT GUARANTEE

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency or your Direct Debit Police Credit Union Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Police Credit Union Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Police Credit Union Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society - if you receive a refund you are not entitled to, you must pay it back when Police Credit Union Ltd asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

\* Life Insurance is offered subject to conditions including a six month pre-existing limitation. For full terms and conditions about the policy, please contact Police Credit Union or visit the PCU website.

\*\* Living with main member.

† Subject to standard credit checks and proof of identity. Loans are offered subject to status to members aged 18 or over. Written quotations for loans available on request. Loans can only be considered for members who have a Rewarder savings account with PCU.

The Police Credit Union is part of the Financial Ombudsman Scheme.

The Police Credit Union is a member of the Financial Services Compensation Scheme. The Scheme guarantees to pay 100% of a maximum £50,000 should the Credit Union fail.

The Police Credit Union is authorised and regulated by the Financial Services Authority, FSA number 213306.

Data Protection Statement: In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with the Police Credit Union. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing and debt recovery, for which purpose we hold an appropriate consumer credit licence.

Under the Distance Marketing Directive, you have the right to cancel your savings account within 14 days of opening without financial or other penalty.

It is possible to nominate a beneficiary to receive up to £5000 of savings, in the event of a member's death. The nomination form is available from any branch or may be downloaded from [www.policecu.co.uk/savings/rewarder-savings/downloads](http://www.policecu.co.uk/savings/rewarder-savings/downloads)

**Police Credit Union head office**  
**Guardians House, 2111 Coventry Road,**  
**Sheldon, Birmingham B26 3EA**  
**Tel: 0845 241 7501 Fax: 0121 700 1118**  
**Email: [enquiries@policecu.co.uk](mailto:enquiries@policecu.co.uk)**



[www.policecu.co.uk](http://www.policecu.co.uk)

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