

Information about your organisation

Plough and Share Credit Union is a not for profit financial co-operative. We provide affordable loans to those who live or work in Devon and encourage all members whether borrowing or not to save with us, therefore reducing the need to borrow in the future. Our services are of particular help to those who may be having difficulty gaining access to other forms of borrowing or who may otherwise borrow from high cost lenders such as on-line, home or indeed illegal loan sharks.

By becoming a member of Plough and Share, businesses, charities, voluntary and community groups can have a real impact in helping us to reach more people in the local community. Thank you for considering us for your organisation.

OPENING AN ACCOUNT WITH US

Confirming and verifying identification of individuals

In common with other financial institutions we require validation and identification of all signatories to the credit union account. Individuals representing organisations will be required to produce identification documents giving proof of name, date of birth and address in accordance with the credit unions normal identification requirements for individual members. In addition we will require details of all shareholders, directors or beneficial owners holding more than 25% of shares in the organisation who are NOT signatories.

To assist in identification and verification and to prevent fraud and money laundering we may use your information to search the electoral register and in searches with fraud prevention agencies. The agencies used would retain your information for 12 months.

To verify you as a bone fide organisation we also require the following:

Incorporated Organisations	Unincorporated Organisations
A private limited company: limited by shares or by guarantee. A copy of the company's certificate of incorporation together with a copy of the memorandum and articles of association.	A sole trader Two of: Current business letterhead or company letterhead, inland revenue certificate, recent utility bill or statement in the name of the business, letter from accountant or solicitor
A public limited company: limited by shares or by guarantee. A copy of the company's certificate of incorporation together with a copy of the memorandum and articles of association.	An 'ordinary' partnership Two of: Current business letterhead or company letterhead, inland revenue certificate, recent utility bill or statement in the name of the business, letter from accountant or solicitor
A limited partnership: A copy of the company's certificate of incorporation together with a copy of the memorandum and articles of association.	A trust A copy of the trust deed, a list of trustees, including names and addresses
A limited liability partnership (LLPs) A copy of the company's certificate of incorporation together with a copy of the memorandum and articles of association.	A club, society or association A copy of the constitution, a list of officers including names and addresses.
A community interest company (CIC) A copy of the company's certificate of incorporation together with a copy of the memorandum and articles of association.	An unincorporated charity A copy of the constitution, a list of officers including names and addresses.
A right-to-manage (RTM) A copy of the company's certificate of incorporation together with a copy of the memorandum and articles of association.	
A credit union	
A copy of the registration certificate and rules	
An incorporated industrial & provident society A copy of the registration certificate and rules	
A friendly society A copy of the registration certificate and rules	
A registered charity limited by guarantee or shares A copy of the registration documents	

Application & information for Corporate Membership



LEGAL STATUS: please confirm the status of your organisation by ticking one of these boxes:

Company registered in England & Wales pursuant to the companies act		Company registration number:	
Industrial & Provident society		Company registration number	
Charitable incorporated organisation		Charity registration number	
Unincorporated organisation			
Charity registered in Great Britain		Charity registration number	
Other – please specify			
If your company is regulated by the FSA please provide your firm reference number (FRN)			
Does your organisation have a governing or regulatory body? If yes please state which.			

RESOLUTION BY GOVERNING BODY

We confirm that at a properly convened meeting it was resolved that:

1. We wish to open an account with Plough and Share Credit Union and in doing so agree to abide by the social objects, rules, policies and procedures of the credit union.
2. The individuals representing our organisation have completed all required personal details and agreed to provide identification documents according to the requirements of Plough and Share Credit Union.
3. Plough and Share Credit Union will rely on the appointed representatives unless it receives written confirmation of changes to representatives.
4. To provide Plough and Share Credit Union with the following documents as indicated below.

SUPPORTING DOCUMENTATION

Document	Please tick
Trusts – a copy of the trust deed	
Unincorporated bodies, unincorporated charities, societies, clubs, community groups – a copy of the constitution	
All organisations – identification documents of individual signatories to this account	

DECLARATION

We certify that the above resolution is a true copy of the resolution passed at the meeting held on the: _____ Date

On behalf of the governing body of the applicant for corporate membership (two signatories required unless you are a sole trader)

Signatory one:

Title		Forename		Middle Initial	
Surname			Position held		
Date of signature					
Signature					

Signatory two:

Title		Forename		Middle Initial	
Surname			Position held		
Date of signature					
Signature					