

### **Young Savers Accounts - for under 16s**

ACU Junior Savers Accounts are specially designed to help you begin to save money and to develop an early savings habit. It doesn't matter how much you save; if you save money each week you will soon see your savings grow!

#### **To open a Young Savers Account:**

- You must be under 16 years of age
- Your parent or guardian authorizing your application must be a member of the ACU

#### **Easy to Save**

It is easy to start saving with ACU. Just complete this Young Savers Application Form, ask an adult (a parent, guardian or grandparent) to sign the form as your trustee and take the form and the money you would like to save to the address at the top of the form.

#### **Over 16?**

On your 16th birthday you become an adult member of the credit union. You can continue to save at our branch or by standing order.

#### **Mums, Dads, Grandparents and Guardians**

If you live or work in London you can get involved in Adventist Credit Union too! You can pay in extra money into your child's account - at one of our branches or by standing order.

#### **Adults can join ACU and enjoy these benefits:**

- Flexible Savings Plans - save as little as £10.00 per month.
- Low cost loans - at 12.7% APR, interest on a £1,000 loan repaid over 12 months is only £66.67

#### **Data Protection Statement:**

In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purpose of managing your accounts with the credit union. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of debt recovery.

Full details of the credit union's use of members' personal information can be found in the ACU Policy Document available at: [www.adventistcreditunion.co.uk](http://www.adventistcreditunion.co.uk)

We may at times use your details to keep you informed of services available from the credit union.

If you do not wish your details to be used for this purpose, please tick box

# ACU Young Savers Application Form

Adventist Credit Union LTD  
 c/o Hyland House School  
 Holcombe Road, Tottenham, London N17 9AD  
 Mobile: 07930 854 730  
 Website: [www.adventistcreditunion.co.uk](http://www.adventistcreditunion.co.uk)  
 Email: [info@adventistcreditunion.co.uk](mailto:info@adventistcreditunion.co.uk)



Please complete in BLOCK CAPITALS and return to the above address

<b>Young Savers Details:</b>			
Surname:	First Name:	Middle Initials:	Gender:
Home Telephone:	Mobile No:	Email address:	Date of birth:
<b>Addresses:</b> (Give address for the last 3 years. Attach separate sheet (s) if necessary)			
Current Address:		From:	Date:
Town:	County:	Postcode:	
Previous Address:		From :	Date:
Town:	County:	Postcode:	
<i>The Parent or Guardian has control of the account until the Young Saver reaches 16 years old. Then the account will mature into an adult Membership account. Young Savers cannot take loans from the Adventist Credit Union.</i>			
<b>Parent/Guardian Details:</b> (*Delete as appropriate)			
Membership No:	Title:	Surname:	First Name:
Address:		From:	Date:
Town:	County:	Postcode:	
Home Telephone:	Mobile No:	Email address:	Relation to Young Saver:
<b>Declaration:</b>			
<p>I ..... am applying to open a Young Savers account at ACU on behalf of the Young Saver named above. I agree to abide by the Credit Union's rules.</p> <p>Applicant's Signature: _____ Date: _____</p>			