Please return this form to:

Wave Community Bank, Tisbury Road Offices,
Hove Town Hall, Tisbury Road, Hove, BN3 3BQ
0300 303 3188
info@wavecb.org.uk www.wavecb.org.uk

Application for Joint Membership

First Account Holder

Title: ..... Surname: ………………………………..... First Name(s): ……………………...................

Address: …………………………………………………………Town: ………………………………

Post Code............................. Mobile No.……………………………………

Email:……………………………………….............................DOB: ....

National Insurance Number ………………………………..

Second Account Holder

Title: ..... Surname: ………………………………..... First Name(s): ……………………...................

Address: …………………………………………………………Town: ………………………………

Post Code............................. Mobile No.……………………………………

Email:……………………………………….............................DOB: ....

National Insurance Number ………………………………..

Your declaration to Wave Community Bank:

I apply for the membership and agree to abide by the rules of Wave Community Bank

I agree to supply an initial deposit of £6 and understand that my joining fee will be deducted from this or my first deposit/payment.

Wave Community Bank is the controller of your personal data which we will use in order to open, administer and run your account. You hereby consent to us accessing, processing, and retaining any information you provide to us, for the purposes of providing services to you and to comply with our legal and regulatory obligations. Your personal details are always treated confidentially, stored securely and will only be shared for purposes of identity & fraud checks with credit reference and identity checking agencies. For further information about how we will use your personal data, please view our full Privacy Notice, including your data rights can be found at www.wavecb.org.uk/privacynotice or a copy can be requested by email info@wavecb.org.uk or by telephoning 0300 303 3188. You may withdraw your consent to the use of this data by closing your account.

First Account Holder

Signed: …………………………………………… Date: ………………………………

Second Account Holder

Signed: …………………………………………… Date: ………………………………

Wave Community Bank: Equalities Monitoring Form Joint Account 1

In order to secure funding, we often have to provide statistics concerning the make-up of our membership. Whilst providing this information is not a mandatory requirement of membership, it would assist our statistical reporting and will be presented as a categorized number and never at an individual level. You can view a full copy of our Privacy Policy at www.wavecb.org.uk/privacy-policy and it's also available in hard copy upon request. If you are happy to provide this information, please answer the questions below and return the form with your membership application.

☐ **I consent to Wave Community Bank recording the below information to be used for the purposes described**.

Please tick one box from the list below that describes your ethnic group:

White		Asian or Asian British	
White non British		Black or Black British	
Mixed British		Chinese or Chinese British	
Mixed non British		Other	

Please tick one box from the list below that describes your Accommodation Type:

LA/HA rented		Living with Family/Friends	
Owner Occupied		No Fixed Abode	
Private Rented			

Please tick one box from the list below that describes your Employment Status:

Full Time		Retired	
Part -Time		Student	
Unemployed		Other	

Number Of Dependents:________________*This may be children or relatives you care for

Do you consider yourself disabled?

Yes ☐ **No** ☐

Signed……………………………………………. Date…………………………………..

Wave Community Bank: Equalities Monitoring Form Joint Account 2

In order to secure funding, we often have to provide statistics concerning the make-up of our membership. Whilst providing this information is not a mandatory requirement of membership, it would assist our statistical reporting and will be presented as a categorized number and never at an individual level. You can view a full copy of our Privacy Policy at www.wavecb.org.uk/privacy-policy and it's also available in hard copy upon request. If you are happy to provide this information, please answer the questions below and return the form with your membership application.

☐ **I consent to Wave Community Bank recording the below information to be used for the purposes described**.

Please tick one box from the list below that describes your ethnic group:

White		Asian or Asian British	
White non British		Black or Black British	
Mixed British		Chinese or Chinese British	
Mixed non British		Other	

Please tick one box from the list below that describes your Accommodation Type:

LA/HA rented		Living with Family/Friends	
Owner Occupied		No Fixed Abode	
Private Rented			

Please tick one box from the list below that describes your Employment Status:

Full Time		Retired	
Part -Time		Student	
Unemployed		Other	

Number Of Dependents:________________*This may be children or relatives you care for

Do you consider yourself disabled?

Yes ☐ **No** ☐

Signed……………………………………………. Date…………………………………..

Privacy & Marketing Preferences

Here at Wave Community Bank, we take your privacy seriously and will only use your personal information to administer your accounts and to provide the products and services you have requested from us. However, from time to time we would like to contact you with details of other services and products we provide,and tell you about the work we are doing in the community. If you consent to us contacting you for these purposes, please tick to say how you would like us to contact you:

Marketing Preferences for Joint account 1

Email		**Text Message**		**Telephone**		**Automated telephone**		**Postal**	

Marketing Preferences for Joint account 2

Email		**Text Message**		**Telephone**		**Automated telephone**		**Postal**	

We will never sell your data and we promise to keep your details safe and secure. You can change your mind about the above preferences at any time by visiting our website and completing the marketing preferences form in the member area. For further information on how we store your data please read our Privacy Policy on our website.

Basic information about the protection of your eligible deposits	
Eligible deposits in [insert name of *firm*] are protected by:	the Financial Services Compensation Scheme ("FSCS")[1]
Limit of protection:	£120,000 per depositor per bank / building society / credit union[2] The following trading names are part of your credit union: East Sussex Credit Union t/a Wave Community Bank
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of £120,000.[2]
If you have a joint account with other person(s):	The limit of £120,000 applies to each depositor separately.[3]
Reimbursement period in case of bank, building society or credit union's failure:	20 working days[4]
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact [insert name of *firm*] for enquiries relating to your account: To contact the FSCS for further information on compensation:	Wave Community Bank Tel: 0300 303 3188 email info@wavecb.org.uk Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional information (all or some of the below)

[1]Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £120,000 by the Deposit Guarantee Scheme.

[2]General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £120,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £110,000 and a current account with £20,000, he or she will only be repaid £120,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. East Sussex Credit Union also trades under Wave Community Bank. This means that all eligible deposits with one or more of these trading names are in total covered up to £120,000.

In some cases, eligible deposits which are categorised as "temporary high balances" are protected above £120,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

(a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
(b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
(c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under http://www.fscs.org.uk

[3]Limit of protection for joint accounts

In case of joint accounts, the limit of £120,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £120,000.

[4]Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £120,000) within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under http://www.fscs.org.uk.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.