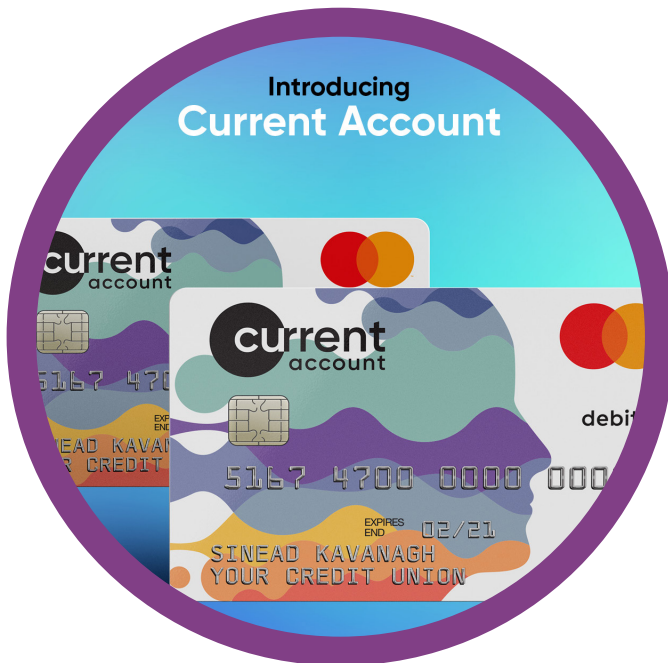




FIRST CHOICE
Credit Union
MAKING MORE POSSIBLE



HOW TO APPLY FOR YOUR OVERDRAFT ONLINE



WWW.FIRSTCHOICECREDITUNION.IE

Credit facilities are subject to repayment capacity and financial status and are not available to persons under 18 years of age. Security may be required. An overdraft facility fee of €25 per annum or per overdraft sanction, whichever is the more frequent will be applied. Overdrafts are subject to normal underwriting and lending criteria. Overdrafts are subject to approval. Terms and Conditions apply. First Choice Credit Union Limited is regulated by the Central Bank of Ireland.

Step 1

Log into your online banking account, the option of applying for a new or increased Overdraft limit on your account is available:

Balance	Available Balance ?	
€10.00	€10.00	View Transactions e-Statement Debit Card Overdraft
€135.98	€0.00	View Transactions e-Statement
€0.00	€0.00	View Transactions e-Statement

NEW CURRENT ACCOUNT

The **MINIMUM** overdraft limit is €200.

The **MAXIMUM** overdraft limit across all of your FCCU current accounts is €5,000.

The allowable limit will be reduced by the amount of any overdraft you have with another institution.

Terms and Conditions apply.

Current Account Application - Overdraft

* Indicates Mandatory Field

Terms and conditions

Important information - please read all documents below and confirm your acceptance and then we can proceed to the current account application



INTRODUCING CURRENT ACCOUNT



SCHEDULE OF FEES & CHARGES



CURRENT ACCOUNT AND DEBIT CARD TERMS & CONDITIONS

I confirm that I have read all documents above and accept all terms and conditions

NEXT

When you apply online, you will be asked to confirm that you have downloaded and read the schedule of fees and charges, the terms and conditions, and the current account features booklets, before clicking 'Next'.

Step 2

You'll be asked to verify your personal and account details:

Personal Details | Account Details

DOB: [Redacted] [?]

Occupation: [Redacted]

Address: [Redacted]

Post Code: [Redacted]

Country of Residence: [Redacted]

Years at Current Address: [Redacted]

Type Of Accommodation: [Redacted]

Email: [Redacted]

Home Phone Number: [Redacted]

Contact Number ending with: XXXXXX8172

Contact Hours: [Redacted]

NEXT

Main account for Everyday Banking?: [Redacted]

Regular Lodgement Amount: [Redacted]

Regular Lodgement Frequency: Monthly [?]

Lodgement Cash Percentage: [Redacted]

Lump Sum Value: [Redacted]

Do you intend to transact with any Countries outside of the following areas: EU, Liechtenstein, Iceland, Norway, North America or Australia / New Zealand?

No [?]

Nationality: Ireland [?]

Country Of Tax Residence: Ireland [?]

Country Of Birth: Ireland [?]

Are you a US Citizen?: No [?]

Are you a Politically Exposed Person (PEP)? No [?]

A politically exposed person is an individual, a close associate or an immediate family member of an individual, who holds or has held a prominent public function at any time in the last 12 months, as defined in Section 37 (10) of the Criminal Justice (Money Laundering and Terrorist Financing) Acts 2010 to 2018.

BACK | **NEXT**

Step 3

You'll be asked to select your Overdraft amount, and to input your Income and Outgoings details.

Overdraft ICB & CCR

New Overdraft Amount *

Employer's Name *

Employer Address *

*

Post code

Years Employed *

Nature of Business *

Have you ever been made bankrupt, entered into a Personal Insolvency Arrangement, Debt Settlement Arrangement or Debt Relief Notice, made any arrangements with creditors, had any court judgements for debt made against you or been in arrears with any existing or previous loan?

*

Note that the default Overdraft limit is set to the €200 minimum amount – you may change this to a different amount within the MINIMUM and MAXIMUM amounts outlined above.

Income

Type	Frequency	Amount	Payment Method	
<input type="text" value="Select"/> *	<input type="text" value="Select"/> *	<input type="text"/> *	<input type="text" value="Select"/> *	<input type="button" value="x"/> <input type="button" value="+"/>

Outgoings

Type	Frequency	Amount	Arrears	Reduced Payment	
<input type="text" value="Select"/> *	<input type="text" value="Select"/> *	<input type="text"/> *	<input type="text"/>	<input type="checkbox"/>	<input type="button" value="x"/> <input type="button" value="+"/>

Dependants

Date of Birth of 1st dependent *

Step 4

You'll be asked to accept our credit check terms, and to submit your request.

Overdraft **ICB & CCR**

Irish Credit Bureau

ICB are using Legitimate Interests (GDPR Article 6 (f)) as the legal basis for processing of your personal and credit information. These Legitimate Interests are promoting greater financial stability by supporting a full and accurate assessment of loan applications, aiding in the avoidance of over-indebtedness, assisting in lowering the cost of credit, complying with and supporting compliance with legal and regulatory requirements, enabling more consistent, faster decision-making in the provision of credit and assisting in fraud prevention.

Please review ICB's Fair Processing Notice which is available at <http://www.icb.ie/pdf/Fair Processing Notice.pdf>. It documents who they are, what they do, details of their Data Protection Officer, how they get the data, why they take it, what personal data they hold, what they do with it, how long they retain it, who they share it with, what entitles them to process the data (legitimate interests), what happens if your data is inaccurate and your rights i.e. right to information, right of access, right to complain, right to object, right to restrict, right to request erasure and right to request correction of your personal information.

Central Credit Register

Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements. The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information see www.centralcreditregister.ie

I have read and accept the terms * above

[BACK](#) [REQUEST OVERDRAFT](#)

Step 5

Uploading your supporting information.



In order to process your loan, we will need some documents from you, which are outlined on our website. The link to that webpage is available at the bottom of this page.

There are some important upcoming changes that will affect you under 18. Click here for more information

LOGOUT

- Account Balances
- Inter Account Transfers
- External Account Transfers
- Member Documents
- e-Statements
- Manage Payees
- Future Dated Payments
- Address Change
- Direct Debits
- Standing Orders
- Document Upload**

Account Balance

- Account
- Current Account
- Regular Shares
- Savings 2

Loan Balances

- Account
- 8.5% Personal Car Loan

You can upload a copy of these documents using the Document Upload button (see opposite), or you can send a hard copy of the documents to us by post.

Once we receive your application and the supporting documents, our decision is normally available within two working days.

Where we receive an application without the supporting information, the application will lapse after 14 calendar days.

<https://firstchoicecreditunion.ie/loans/supporting-documentation-for-loan-applications/>