

Application form to join the St. Dominic Credit Union (“SDCU”) Death Benefit Scheme

***N.B. To join you must be a member over age 16 and under age 65 on 1st Jan in the year you are joining, be in good health and have paid the required fee to SDCU.**

I confirm I wish to apply to join the SDCU Death Benefit Scheme (“Scheme”). This Scheme will commence on 1st January each year. I confirm I have read and understood the Key Fact document, the Scheme eligibility terms and conditions. This scheme is underwritten by a group insurance policy solely between St. Dominic Credit Union Ltd (the Policyowner) and ECCU Assurance DAC (the Insurer).

Unless otherwise notified, the Scheme will auto renew annually on 1st January for a subsequent 12 months. I understand an annual fee of €80 will be deducted from my account on 1st January 2024, and thereafter in January annually, and that the annual fee may change each year.

I hereby authorise St. Dominic Credit Union Ltd to deduct the required Scheme fee annually from my account. I understand the fee may change at the end of each scheme year (1st January to 31st December annually) and that the scheme is subject to its ongoing renewal with the Benefit only guaranteed on a year-by-year basis if the Scheme is renewed.

I understand and agree that I can withdraw from the Scheme at any time by giving notice in writing to the Credit Union at its registered office. Where I am withdrawing from the Scheme, I understand that my withdrawal will take effect from the next annual renewal date.

I will ensure there are adequate funds in my account to pay the required annual Scheme fee plus the required amount to retain my membership of the credit union (currently €10) as per the credit union rules. I also understand if there is insufficient funds in my account on the deduction date to cover the fee required for the Scheme, plus retain my membership of the credit union, that I will not be eligible to be covered for a Scheme benefit on my death.

I understand that St. Dominic Credit Union Ltd may terminate the Scheme at the end of a scheme year. I understand that the Credit Union will give advance notice of discontinuance of this proposed scheme and future schemes. I understand that St. Dominic Credit Union Ltd will have no liability in the event that the scheme does not proceed or for any non-compliance by me with the scheme’s terms and conditions.

Name (One name only - print name)	
Account No:	
Date of Birth	
<u>I wish to join the DBI scheme and:</u> 1. I understand and agree to the above terms & conditions of the SDCU Scheme and, 2. I confirm I am over age 16 and under 65 years of age at 1 st Jan 2024 and, 3. I confirm that I am in good health, that I am receiving no treatment for any serious medical or health conditions and that to the best of my knowledge I am not suffering from any serious medical or health conditions.	
Signed (one signature only) _____	

ECCU Assurance DAC is regulated by the Central Bank of Ireland.
St. Dominic Credit Union is regulated by the Central Bank of Ireland.