

# New Member Guidance Notes

**New Member Applicants: To become a Member of Walsave you need to live or work in the Walsall Area**

When applying for a Walsave Account you will **NEED** to bring with you the following information to enable the account to be opened. Without at least **two forms of ID**; we **cannot** open the account.

**Two Forms of Identification:** The following list of suggestions is not exhaustive but will give you an idea of what ID is acceptable:

## **Proof of Identity:**

- Current Valid Full Passport (**must** contain English translation)
- Current Full or Provisional Photo-Card Driving Licence
- Full EU or EEA Photo-card Driving Licence
- Residence Permit
- Northern Ireland Voters Card
- Instruction from a UK Court appointing an individual (Court of Protection or Grant of Probate **ONLY**)
- Benefits Entitlement Letter (including Government-issued Pensions, DWP Universal Credit & UK Disability Blue Badge)
- HMRC Tax Notification (issued within the last 12 months or Valid for the current Tax Year – SA302, P45's & P60's are **NOT** acceptable)
- UK Armed Forces Military ID Card (valid for the current period)
- Centrally issued EU & EEA National Identity Cards

## **Proof of your Home Address:**

- Current Full or Provisional Photo-Card Driving Licence
- Full EU or EEA Photo-card Driving Licence
- Benefits Entitlement Letter (including Government-issued Pensions, DWP Universal Credit & UK Disability Blue Badge)
- HMRC Tax Notification (issued within the last 12 months or Valid for the current Tax Year – SA302, P45's & P60's are **NOT** acceptable)
- Local Authority Council Tax bill (valid for the current Tax Year, issued within the last 12 months, **ONLY** acceptable if posted to the address to be verified (reference to a second property **NOT** acceptable)
- Utility Bill (issued within the last 30 days, Mobile Phone bills & TV Licences are **NOT** acceptable)
- Statement from an EU regulated Bank/Building Society/Credit Card/Credit Union showing current address (issued within the last 3 months)
- Mortgage statement from a recognised EU Regulated lender showing current address & evidencing an active Account (mortgage statement issued within the last 12 months/ A letter from a mortgage lender must have been issued with the last 3 months)
- Tenancy Agreement/Rent Payment schedule from a housing, local authority or public sector landlord **ONLY** (not a private arrangement/must be dated within 2 months/signed by the tenant & on behalf of the landlord)

Minimum **£5.00 in cash** into the Regular Saver Account upon opening to activate your account.

**Regular Payments:** You can pay into your Walsave Account by a number of different methods:

- ❖ Direct Debit
- ❖ Payroll Deductions
- ❖ Child Benefit Payments
- ❖ Standing Order

## **Additional Information:**

**If reopening a unused account, you will need to complete a new membership form and supply the ID stated above.**

## **Applying For a Loan:**

If you wish to apply for a loan you will need to have paid **at least 1** regular payment into your account and also provide 3 months Bank Statements. All our loans are assessed on an ability to repay and are sent to an independent Credit Committee. Without the correct information they will not be able to assess the loan application.

**Setting up an account takes around 20 minutes**

**We look forward to seeing you soon!**