



Refer a Friend - Budget Plan Application Form

The benefits of the Budget Account were recommended to me by: (please provide the Members name and Member account no:)

NAME: ACCOUNT NUMBER:

CALL US TODAY AND A MEMBER OF OUR TEAM WILL HELP YOU COMPLETE THE FORM

Please complete each section in block capitals

NAME: ACCOUNT NUMBER:

BUDGET YEAR: MONTH:

MEMBERSHIP NUMBER: CONTACT PHONE NUMBER:

PLEASE COMPLETE THE FIELDS BELOW AND SIGN AND RETURN THE FORM TO US WITH A COPY OF YOUR MOST RECENT PAYSIP						OFFICE USE:	
BUDGET ITEM	AMOUNT	FREQUENCY	DUE DATE	PAYEE	REF NO.	ITEM NO.	TYPE
MORTGAGE/RENT							
ELECTRICITY							
GAS/FUEL							
TELEPHONE							
BROADBAND/SATELLITE							
TV LICENCE							
WASTE CHARGES							
TAX 1							
TAX 2							
INSURANCE 1							
INSURANCE 2							
INSURANCE 3							
INSURANCE 4							
MISCELLANEOUS							
MISCELLANEOUS							
MISCELLANEOUS							
MISCELLANEOUS							
MISCELLANEOUS							
SUB TOTAL		OFFICE USE:					
ADD 5% CONTINGENCY							
ADD ANNUAL FEE							
OVERALL TOTAL		FORTNIGHTLY DEDUCTION		€	MONTHLY DEDUCTION		€

By signing this form I am agreeing to the attached Terms and Conditions

"I hereby agree to have payments in respect of my Budget Plan deducted at source from my DES income or from my bank account and that such deductions will be paid to Comhar Linn INTO Credit Union Ltd. on my behalf until otherwise notified."

SIGNED: DATE:

Additional information Rules & Conditions of Comhar Linn INTO Credit Union Ltd. Budget Plan Account

1. Only registered members of Comhar Linn INTO Credit Union Ltd operating an active Credit Union account and in good standing shall be eligible to participate in the Budget Plan Account facility. The Budget Plan is only suitable for a natural person and is not applicable for a club or school.
2. Members must complete and sign an application form to participate in the Budget Plan and provide a copy of their most recent payslip.
3. The financial year of the Budget Plan should commence at the beginning of the month of the first lodgement. Each financial year the member will be requested to review their budget plan and complete a new budget application form.
4. Members availing of the Budget Plan must set up a regular payment via DES deduction at source or a bank account. We can facilitate an annual lump sum payment.
5. The Budget Plan caters for expenses or costs relating to the following:
 - Mortgage/Rent
 - Electricity/Gas/Fuel
 - Telephone/Broadband/Satellite
 - TV Licence
 - Waste Charges
 - Tax
 - Insurance
 - Miscellaneous
6. A 5% contingency must be added to the total amount of the Budget for each member. The contingency amount will only be used in respect of under budgeting of any item in the Budget Plan.
7. An annual administration charge of €42 will apply.
8. Credit limits:

Budget Total	Credit Limit
€10,000	50%
€20,000	40%
€30,000	30%
€40,000	25%
9. Interest on overdrawn accounts will be charged at the rate of 1% per month.
10. Conditions under which payments will be made from the account:
 - (a) At least 1 calendar month's payment is received
 - (b) Subject to credit limits
 - (c) Any budgeted items due for payment annually on the payment date specified as per the application, or the nearest working day if the date falls on a weekend or bank holiday
- (d) Upon request of a member for any items with no payment date indicated on the application form
- (e) Any budget item payable by Direct debit to Service Providers as indicated on the application form.
11. On death of a member, the account is closed and the deficit (if any) is taken from the members share account.
12. If a Budget Account falls into Arrears by > one month, outgoing payments will cease until the account is brought up to date
13. No dividend or Interest Rebate applies to a Budget Account.
14. The Budget Account is not included in our Life Savings Insurance policy.
15. While every effort will be made to pay the members account, the Board of Directors, Board Oversight Committee, Management or Staff of Comhar Linn INTO Credit Union Ltd. will not accept liability or be liable for non-payment of any account or consequences thereof.
16. The Board of Directors reserve the right to:
 - (i) Change or amend the rules and conditions of the Budget Plan
 - (ii) Change the administration charge
 - (iii) Introduce/amend any alternative payment system
17. Failure to comply with the rules will lead to an account being discontinued.
18. Any amendments to the Budget account during the financial year must be requested in writing.