

Share / Loan Accounts

The Financial Service Counters in both Islands operate a share account payment service and a bureau de change, where small and medium currency transactions are available on-site for a number of currencies. Other amounts and currencies are available on request. In addition, in Jersey, the Financial Service Counters are able to offer limited services on behalf of the Co-operative Bank, where you can make deposits, withdrawals and conduct basic counter services.

In order to open your share account, you need to bring your Driving Licence/Passport and Proof of Address (usually a utility bill) to the Financial Service Counter in Don Street Jersey or St Sampson in Guernsey.

A member may use a share account as a savings account and may make deposits at any time accompanied by the passbook. Withdrawals may be made in a like manner unless subject to any changes made under Society Rules. Please remember to bring your share book or photographic proof of identification when you wish to make a transaction.

There is a maximum share account holding of £20,000.

A Loan Account is a basic deposit account, which can hold a minimum of £1,000 and a maximum of £50,000. Interest is calculated daily but accrued twice per annum, once in January, once in June. We are not currently able to offer Loan accounts in Guernsey.

The maximum amount that an individual can have in a combined Share and Loan account is £70,000.

Welcome Pack



On joining The Society new Members are given a 'Welcome Pack' providing a number of offers over and above the normal range of benefits available to Society Members:

- **Over £100 voucher book for new members**
- **5 x £1 vouchers to be used on separate visits to The Society's Food outlets (min spend £10 per visit).**
- **1 x £10 voucher towards the purchase of electrical goods at Homemaker (min spend £100).**
- **2 x 10% vouchers for Homemaker (each voucher up to a max of £50 spent) - excludes Electrical.**
- **1 x 10% voucher for Total Sport (up to a max of £50 spent).**
- **1 x £1 voucher at petrol stations (up to a max of £10 spent).**

Interest

Interest on Share accounts is calculated annually in accordance with the rules of the Society and the rate applicable at any time and may be ascertained by enquiry. Interest is credited to the account automatically on the first day of the new trading period and passbooks can be made up at any of our Financial Service Counters after this date.



Lost Passbooks

It is not a requirement to retain your Passbook to undertake transactions, however, photographic proof of identification will be required at all times.

Please note: Further information can be obtained by contacting the registered office at the address below or by e-mail at help@ci-coop.com

This area is for Society use only.

Share number

Grand Marché **locale enroute homemaker travelmaker totalsport**

Registered Office, 27 Charing Cross, St. Helier, Jersey, JE1 1AS. Telephone: (01534) 879 822.
Head Office Facsimile: (01534) 768 312. E-mail: help@ci-coop.com
A society incorporated under the Industrial & Provident Societies Acts 1965-1978



Membership Application Form

The Channel Islands
co-operative
Society Limited

caring & sharing

You can join today

If you are at least 16 years of age, you can start earning Dividend today! Simply fill in and sign the attached registration form. Return the form, together with an initial payment of £1 either to a member of staff in one of our stores or to The Channel Islands Co-operative Society Limited, Registered Office: 27 Charing Cross, St Helier, Jersey JE1 1AS or Branch Office: The Channel Islands Co-operative Society, Nocq Road, St Sampson, Guernsey, GY2 4PB.

On acceptance, a share passbook bearing your personal share number will be posted to you (usually within 2 weeks from receipt of application) and will indicate your holding of a minimum £1.00 share. This means you have a full membership of the Society and entitled to all the benefits of such membership. You will also have the right to vote at the Society's Annual General Meeting.

Your Channel Islands Co-operative Society is one of the most dynamic and progressive retailers in the British Isles. The published aim of The Society is to be a successful Co-operative business by serving our members as the outstanding retailer in the Channel Islands.



Our advertising slogan “co-operative & caring/sharing” is no empty corporate promise. We share by giving all Shareholders dividend on purchases, (over £7 million in 2009) and we care by donating large sums to needy causes in the community. We are a true co-operative in every sense and you can share in The Society's success.

In recent years, the dividend has been paid at the rate of 4p in the £1 given on the total value of purchases. It is credited to your Share Account and can be withdrawn as Cash or in Dividend Shopping Vouchers, or left to earn interest in your account until you require it. New members will be provided with a Welcome Pack.

Registration Form

Title (eg Mrs) Initials

Surname

Forename/s

Maiden Name

Address:

Post Code

Tel.No

E-mail

How many in household? Adults Children

Applicants date of birth

Name 2 (Joint Application)

Title Initials

Surname

All Parties to the share account agree that only one signature is required to effect a withdrawal.

Are you an employee of The Channel Islands Co-operative Society? Please tick box if yes.

More information? We may from time to time send you details of offers. If you wish to receive these, please tick the box.

If you are interested in a loan account please tick here and details will be sent to you.

I/we hereby apply for one withdrawable share in the The Channel Islands Co-operative Society Limited, in respect of which I/we agree to make the payments required by the Rules of the Society and otherwise to be bound by the Registered Rules of the The Channel Islands Co-operative Society Limited.

Privacy statement: The Data Controller as defined in the Data Protection Laws of Jersey and Guernsey respectively, is The Channel Islands Co-operative Society Limited. The data collected from the application form is used for operating the share account and only where the member has agreed, for communicating marketing material of the Society to members. No data is disclosed to third parties except where required by law. Requests for subject access under the respective laws are to be addressed to the Secretary at the Society's Registered Office. I/We understand the disclosure given in the privacy statement and hereby consent to the processing of the data by the Society.

Signature:

Signature (Joint application):

Code of Practice to Shareholders

This Society abides by a voluntary code of practice that governs Co-operative Societies and which requires it to provide a statement to its shareholders of the nature of their investment and any change affecting it. The position you occupy as a shareholder of The Channel Islands' Co-operative Society is no different from that of a shareholder in any other body corporate in the sense that, if The Channel Islands' Co-operative Society fails, you may not have all, or any of your investment returned to you. Your investment is withdrawable without penalty at the discretion of the Board. Although not subject to formal prudential supervision, a condition of the Society's exemption under the Banking Business (Jersey) Law 1991 is that the Society's Auditor must report annually to the Jersey Financial Services Commission that deposits with the Society do not exceed 100% of its most recently published capital and reserves.



Joint Accounts

If a second card is required, simply fill out the name of the second cardholder and sign at the bottom of the application form. Withdrawal of the £1 share or part of this share must be by authority of all joint parties. Any one of the holders may of course withdraw any interest or dividends due on production of the Share Passbook.

Dividends

Your share Number should be quoted each time you make a purchase in any of our stores in either island. You should always check that the assistants or cashiers have recorded your number correctly, as failure to do so will result in incorrect Dividend being paid.

Dividend is calculated on purchases made in a trading period, currently 2nd week in January each year, and the rate payable is declared at the Annual General Meetings held in May each year in both Islands. A dividend is then entered into your passbook after that date.