



Gibraltar General & Clerical Association

Credit & Savings Scheme Application Form

Name: _____

Company/Department: _____

GGCA Membership number: _____

I hereby apply to become a member of the GGCA Credit and Savings Scheme and wish to enter the scheme as follows (please tick):

Credit scheme I would like to use my card to purchase goods at participating shops.

Savings scheme I would like to save £_____ per month (Multiples of £5 only)

Rules:

1. Any member of the GGCA is eligible to participate in the scheme so long as subscriptions are deducted from payroll.
2. Enrolment to the scheme will be by way of this agreement.
3. The credit scheme may be used to effect purchases from any of the retailers on the approved list.
4. Single transactions may not exceed £250.00 without a letter of authority. Requests for such authority should be addressed to the Management Committee (PO Box 279).
5. No interest will be charged on outstanding amounts in the credit scheme and similarly no interest will be awarded in respect of amounts held in the savings scheme.
6. Withdrawals from the savings scheme may be made by contacting Peter Valarino on **Tel: 20076930 Fax: 20079646** or by **Email: pvalarino@hotmail.com**.
7. The Management Committee reserves the right to withdraw the facility from any member.
8. Members may resign from the scheme by giving the Management Committee one clear month's notice in writing.
9. Participation in the scheme will automatically cease if a member resigns or is dismissed from the GGCA or from his/her employment in which case a bulk deduction to clear his/her account will be made from his/her salary or gratuity or in case of a retired member from his pension.
10. Statements of account are available on request.
11. **Monthly deductions in respect of the Credit and Savings Scheme will be made from salary or pension at source i.e. from payroll section.**
12. The Management Committee will deal with any matter not provided for in the above rules.
13. **Members wishing to use the Credit Scheme must first have three months savings in the Savings Scheme prior to request for the issue of the Credit Membership card. This excludes Car/Motorbike Insurance, which members have the use of immediately.**

I have read, and hereby agreed to the rules governing the scheme and authorise the Accountant General through the GGCA Executive Committee to deduct whatever sum or sums may be required in accordance with the said rules.

Signed by the above named: _____

In the presence of: _____

Date: _____

Gibraltar General and Clerical Association
7 Hargraves Ramp, P.O. Box 279, Gibraltar
Tel : (00350) 200 76930
Fax : (00350) 200 79646
Email: info@ggca.gi
Website: www.ggca.gi