



Rainbow Saver Anglia Credit Union Ltd

The Peterborough and Lowestoft branch will be temporarily closed to the public until further notice so we need referrals to be made in new ways.

This credit union is legally restricted to Suffolk, Cambridgeshire and South Norfolk so please do not refer anyone out of those areas.

Existing credit union customers

Members can be given the email address or text message number. The main problem for existing members is their incoming UC payment was not credited to their account, this is always due to an anonymous payment arriving without a NI number or other identifier and we hold it in a suspense account until we are advised who it belongs to.

The easiest way to resolve this is to text us their name or member number, the date of the payment and the exact amount including pence. The customer should be able to see this on their Journal !

New Referrals

If you have a customer who has been unable to open a bank account, we will be able to offer a credit union account with a prepaid Debit card. The only condition is that we need to receive a referral by email or post so that we are permitted to bypass the usual financially regulated ID and address verification protocols. We can take referrals from any statutory regulated body such as Jobcentres, GP practices, social workers etc, and from voluntary sector organisations that we can check out.

New members can be sent a new prepaid Debit card with a unique sort code and account number, provided they can give an address to send it to.

If someone has a care of address or a temporary address it is very important that the phrase c/o is used on their address so that we suspend the usual online address check.

If the person is completely homeless with no contact address, they will need to find someone who is willing to be a c/o address for the card to be sent to, this could be a community group, a Jobcentre or similar. As long as the c/o prefix is used, the address is not linked to the customer for the future, so organisations need not be concerned about future liability.

As soon as the debit card arrives to the customer, they will need to tell you the sort code and account number that is printed on the card. (We would normally offer cash during the wait for the card to arrive, but we cannot offer this service during the national lock down.)

Rainbow Saver Anglia Credit Union Ltd www.rainbowsaver.co.uk

Registered under the Co-operative and Community Benefit Societies Act 2014

Authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority FRN 213617

Head office: 229 London Road South, Lowestoft, NR33 ODS Tel: 01502 584854



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How to Refer:

Download the membership joining form from our website www.rainbowsaver.co.uk

On the top menu bar press "Join" and the Membership Application form is at the bottom of the Membership Benefits page.

The customer completes the form and signs it, then post it to us, OR scan and email a pdf to us, but we recognise this is not always possible.

Alternatives include:

The referrer can email the personal details to one of the email addresses below. If your data protection rules prevent you sending unencrypted data, ask the applicant to email or text us themselves. You still need to email us separately to say that you are referring the person, their first name and last name will suffice. However, we will be unable to order them a Debit card until they themselves email or post us their complete details.

If the applicant cannot print a membership application form, they can email or post their own personal details and state they wish to join:

Name and Address including postcode – we have special arrangements if someone is homeless so they can provide a c/o address if necessary,

Date of Birth,

Contact phone numbers – a minimum of one phone number is required, preferably a mobile

Contact email address – it must be their own email address as security information is sent to them by email

Referrers and the public can contact us by any of these methods:

For head office in Lowestoft, covering Suffolk and Cambridgeshire (apart from Peterborough)

Text: **07745 795865**

Email: **patsy@rainbowsaver.org.uk**

Landline: **01502 584854** (but voicemail is switched off)

Post mail to the address in the footer

For Peterborough PE1 - PE7, no post can be received at present so send to the address in the footer

Text: **07549 237364**

Email: **stephanie.mccombie19@gmail.com**

Landline: **not available** as team all working remotely

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