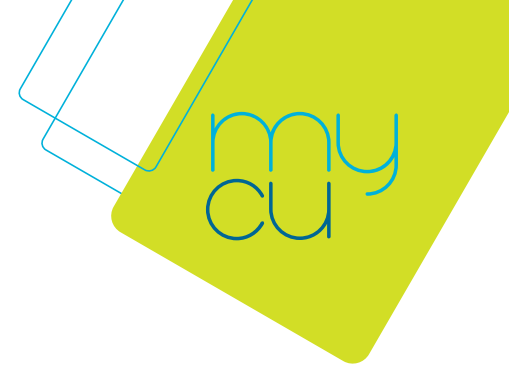




People First Credit Union

James Fintan Lalor Avenue, Portlaoise, Co. Laois, R32 XE18



MYCU Youth Account Parental/Guardian Consent (under 16's)

Account Opening (consent required)

I consent to a MYCU Youth Account being opened in my child/ward's sole name and acknowledge that, in opening the account, he/she will be agreeing to the MYCU terms and conditions available in-branch and at <https://mycu.ie/terms-conditions/>. I further acknowledge that any funds lodged to the Account belong to my child/ward, who is the beneficial owner of all such funds.

Parent/guardian full name

Signature

Date

Registration for Mobile App and Internet Banking (consent required)

I consent to my child/ward being registered for Mobile App and Internet Banking and acknowledge that he/she will be agreeing to the Terms and Conditions for Mobile App and Internet Banking which are available in-branch and on the credit union's website.

I further acknowledge that my child/ward will be able to transact on their MYCU Current Account, Share Account and any other account in their name held with the Credit Union (the "Accounts"), for example, he/she will be able to make credit transfers to other Irish and international accounts not held in his/her name using the Mobile App & Internet Banking.

Signature of parent/guardian

Application for MYCU Debit Mastercard® (consent required)

I consent to a MYCU Debit Card and Personal Identification Number (PIN) being issued to my child/ward and acknowledge that, by using his/her MYCU Debit Card, he/she will be agreeing to the MYCU Debit Card Terms and Conditions available in-branch and at <https://mycu.ie/terms-conditions/>. I am aware that this MYCU Debit Card can be used for ATM cash withdrawals, Point of Sale (POS) purchases in a shop, online or over the phone and Phone & Internet Banking transactions on the Account.

Signature of parent/guardian

Communication (consent optional)

The Credit Union may like to contact the applicant on occasion, as part of our customer service programme, to advise of its products and services that may be of benefit and relevant to his/her banking requirements. I acknowledge that any information or notices sent by the credit union in relation to the Accounts will be addressed to my child/ward.

Signature of parent/guardian

Data Protection Notice

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our Data Protection Policy at <https://www.railsbank.com/privacy-policy>. This Data Privacy Policy may be updated from time to time.

Restricted Age-Inappropriate Transactions Notice

The MYCU Debit Card will not work in certain merchants by default. This allows us to block purchases from some merchants including bars, off-licences, casinos and online gambling in order to protect children from inappropriate spending. This system works in most normal usage scenarios but it relies on merchants listing themselves appropriately. For example, a pub that serves food can classify itself as a restaurant so a young person would theoretically be able to buy alcohol there. However, as with all in-person sales of age-restricted items, the merchant has a legal responsibility to identify the person making the purchase.