

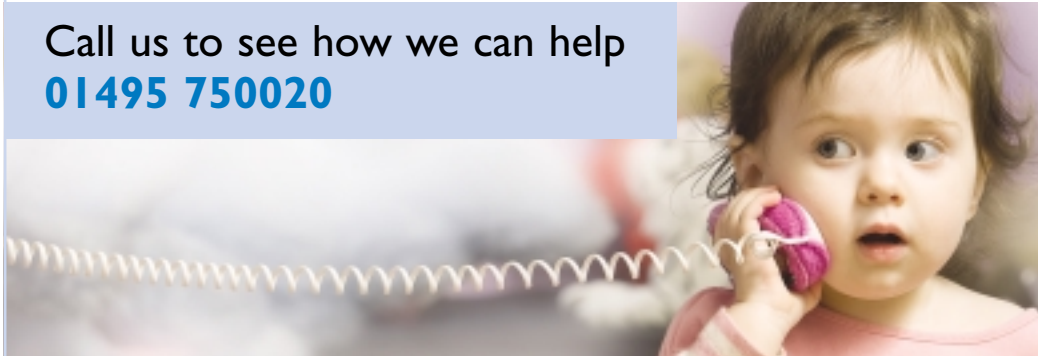
We can help your family's day-to-day finances too!

Our members use Gateway to budget for Christmas, save for holidays, and they have the peace of mind of knowing that when there's a crisis, a house move, a broken washing machine or a new car needed, we'll be there to help.

All our members of working age get free life insurance on loans and savings too, whether you are working or not.

We specialise in low cost, small loans of a few pounds to a few thousand, to spread the cost of anything you need: - your baby's pram, his first school uniform, driving lessons or that big family holiday.

Call us to see how we can help
01495 750020



Your money is secure

Gateway Credit Union is Authorised and Regulated by the Financial Services Authority, the same body that regulates all UK banks and building societies, and is a member of the Financial Services Compensation Scheme.

We are supported by Torfaen Council, Welsh Assembly Government, Monmouthshire County Council and local Housing Associations to help local families to make their money go further and give children a good start in life.

 Gateway Credit Union

21 Commercial Street, Pontypool, Torfaen NP4 6JQ
Telephone: **01495 750020**

www.gatewaycu.co.uk Authorised and regulated by the Financial Services Authority No. 214010

 Gateway Credit Union

Gateway Child Trust Fund

A better future for your child...

...and a better future for your community

- Safe,
- Local
- Convenient
- Ethical
- Friendly



Child Trust Fund



They grow up so fast...

We all have dreams of a great future for our kids. Since 2002 every child born in the UK has been given a voucher for £250 or £500 to open a Child Trust Fund Account. The Fund is held for them until they reach 18. It's a chance to save for your child's future, what-ever that future may hold.

If you are looking for a safe and convenient option, why not open your child's account with Gateway Credit Union Ltd?

Safe: Our account is a cash account paying a competitive interest rate (currently 3% pa.). Unlike accounts invested in stocks and shares, your child's account can only increase in value.

Convenient: You can add to the fund by cash, standing order, cheque, or PayPoint, as little and as often as you like. Other family members can pay in too.

Local: Everyone involved in Gateway Credit Union lives or works in Torfaen or Monmouthshire. As well as our Pontypool office we have volunteer-run branches all over the area.

Ethical: By opening your child's Trust Fund with Gateway Credit Union you will be investing in the future of our community. Gateway Credit Union exists to provide fair and affordable financial services to all the members, whatever their circumstances. We are part of a worldwide Credit Union and co-operative movement, helping ordinary people to plan for a better future.

Friendly: Pop into our Pontypool office or your local Collection Point. We will help you with all the forms and open your account.

If you have already opened an account and would like to transfer it to Gateway Credit Union, contact us and we will do it for you.

For more information phone

01495 750020

Or go to www.gatewaycu.co.uk

Lost your voucher? Need advice? Call us!

Pop in to your local Gateway office and we'll help you sort it out.



 Gateway Credit Union

Child Trust Fund Application

Child's Details

Full Name: _____ Date of Birth: _____

Male Female

Address: _____

Postcode: _____

CTF ref no (URN): _____ CU membership no: _____

Adult Contact

Title: _____ Full name: _____

Date of Birth: _____ CU membership no: _____

Relationship to child: _____

Address: _____

Postcode: _____

Tel: _____ Email: _____

I declare that:

- I am over 16 years of age
- I have parental responsibility for the child named above
- I will be the registered contact for the CTF

I authorise Gateway Credit Union to:

- Hold the child's inland revenue contribution, subscriptions, CTF investments, interest, dividends and any other rights or proceeds in respect of those investments and cash and
- To make, on the child's behalf, any claims to relief from tax in respect of CTF investments.

I agree to the CTF terms and conditions

Adult Signature: _____ Date: _____

Please send in this form with your child's birth certificate and the Child Trust Fund voucher.

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