



**BCCA**

**High Street Membership Enquiry Pack  
(Including Application Form)**

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## Who Can Join?

Whether you are fairly new to the industry or have been trading for some time, if you provide either or both of the following, the BCCA is the right trade association for you;

- Third party cheque cashing,
- Unsecured short-term loans where the intended repayment period is 6 months or less. This includes payday loans.

## What Are The Benefits Of Joining?

There are many benefits to joining the BCCA. Services we provide include;

- **representing** our members interest by lobbying Government and regulatory bodies
- **increasing** the understanding of the industry through contact with the above as well as the media and other relevant organisations
- **advising** our members on a wide range of business and legal issues
- **guiding** our members on new and existing regulation to help them remain compliant

As well as these core benefits, BCCA members also enjoy the following;

- Our quarterly news sheet, newsletter and bulletins
- A preferential delegate rate at the BCCA annual conference - an excellent networking event featuring a trade exhibition and guest speakers
- Access to our Business Support Helpline
- Inclusion in our 'Find a Member' online database which features on our website
- **Third party cheque cashing members** can also benefit from our Cheque Alert System. This is a fully searchable web database that allows members to instantaneously share information about, for example, suspect transactions.

## Membership Fees

<b>Number of branches</b>	<b>Annual fee</b>
50 or fewer	£500 for the first outlet then; £150 for each after that
Over 50	£500 for the first outlet then; £160 for the 2 <sup>nd</sup> to 50 <sup>th</sup> £80 for the 51 <sup>st</sup> to 150 <sup>th</sup> £40 for all other outlets

Fees are payable on 1 January each year. Businesses which apply for membership during the year have to include the full year's fee with their application and a pro-rata rebate will be offset against the following year.

## What Is Third Party Cheque Cashing?

Third party cheque cashing is very useful for those who are unable to obtain a bank account or for those that do not want to wait for a cheque to clear through the banking system.

The way that third party cheque cashing works is that a member of the public will visit a cheque casher with, for example, a wages cheque made payable to the customer (the 'payee'). The cheque casher, by virtue of the Money Laundering Regulations will make suitable checks to identify and verify the customer. If they are satisfied that the customer is who they say they are, they may then decide to cash the cheque. It is also likely that the cheque casher will make enquiries about the cheque with the drawer (i.e. whoever wrote the cheque).

There is a charge for this service which is usually deducted from the face value of the cheque. The cheque casher pays the customer, less the fee, and the customer walks away with the cash in their hands. The cheque is then banked by the cheque casher and payment made by the drawer of the cheque.

All third party cheque cashers must be registered with Her Majesty's Revenue and Customs (HMRC) as a Money Service Business by virtue of the Money Laundering Regulations. Further details can be found at [www.hmrc.co.uk/mlr](http://www.hmrc.co.uk/mlr)

## About Short Term, Unsecured Loans (including payday loans)

The purpose of loans of this nature is to act as a short term temporary solution to a customer's temporary cash flow problems. In certain circumstances, the customer can elect to 'renew' the loan for a fee and delay payment for a further agreed period of time.

All unsecured short term loans are regulated by the Consumer Credit Act, which is enforced by the Office of Fair Trading (OFT). Businesses providing these types of loans must therefore hold a consumer credit license, which are issued by the OFT. Further information on obtaining a license can be found at the OFT's website at [www.of.gov.uk](http://www.of.gov.uk).

For more useful links and further information on what you need to consider when setting up a short term lending business, please see our '*Guide to Business*'.

## About Our Code of Practice

Our Code of Practice is integral to the Association and the way we expect our members to run their businesses. All members are required to strictly abide by the terms set out in our Code. Before submitting your application for membership, we strongly advise that you read the Code, which can also be found on our website.

**For further information on BCCA membership, please contact Lindsay Cryer, Membership Services Manager, on 01925 426 090 or email Lindsay at [lindsay@bccca.co.uk](mailto:lindsay@bccca.co.uk)**

## Frequently Asked Questions – Membership Application

### What does the application process involve?

All membership applications we receive are sent to an independent consultant who undertakes an assessment. **It is for this reason that we ask applicants to ensure they include all the required information.** (Please see page 9 for a checklist of items.) After the application has been reviewed, it will be sent back to us to process. If their application is in order, we will email it to our Board of Directors for their ratification and they will have one week to consider it. If the application is ratified, we will contact the applicant and advise them of the outcome.

### How long does the application process take?

The length of time of the application process depends solely on the individual applicant and whether all the required information is submitted. If it is, the process generally takes around one month.

### If my application is refused, can I re-apply?

In circumstances where an application is, for example, not in order we will contact the applicant in writing. In most cases, applicants can re-apply after 3 months of receiving the letter.

### Am I issued with a membership number?

If you become a member of the BCCA, we will send you your membership number and a membership pack in the post **provided we have received payment.**

### How can I pay for my membership fee?

You can pay by the following methods;

- Cheque – please make payable to ‘BCCA Ltd’
- Bank transfer – our details are as follows;

Account name: BCCA Limited

Account no: 13694623

Sort code: 20-20-46

Bank Name: Barclays

**Please make sure there is a reference on the payment e.g. your company name.**

Our address for invoicing is:

BCCA Limited, Portal Business Centre, Dallam Court, Dallam Lane, Warrington, WA2 7LT

## Membership Application Form Checklist

When applying for BCCA membership, please ensure that you return **all** the information in the checklist below. Failure to provide all the necessary information may delay your application. Please also ensure that you complete **all 4 parts** of the application form.

No.	Information Required (where applicable)*	CHECK √
1.	2 Photographs – one of the outside <b>and</b> one of the inside of the premises	
2.	MSB Registration Letter	
3.	Third Party Agreement Form	
4.	Anti Money Laundering Policy, procedures and manual	
5.	Consumer Credit Licence or confirmation letter*	
6.	PDA Agreement form*	
7.	Data Protection Act registration number	
8.	Completed Application Form	
9.	Cheque for membership fee	

## High Street Retailer Application Form

If your answer cannot fit into the boxes provided, please use the additional sheet on page 12, stating the question number to which the answer refers.

### PART 1: ABOUT YOUR BUSINESS

1) Please indicate the type of organisation applying for membership.	Sole trader <input type="checkbox"/> Partnership <input type="checkbox"/> Limited company <input type="checkbox"/>	
2) Name of business.		
3) Please complete the right hand column.	Company registration number (if appropriate)	Year established
4) Details of any other trading names and subsidiaries under which you do business.		
5) Registered office address (if applicable).  6) Principal address (including post code. We will use this address for correspondence unless you advise us otherwise).  7) Telephone number, fax number and email address (if appropriate).		

8) Full names and home addresses of all directors, partners and officers of the company (or partnership) indicating position held.	
9) Please provide on page 12 details of any individual or company, not named in 8) above, controlling 25% or more of the company's shares, or of any shadow director or other person not named having a material interest in, or influence on, company (or partnership) policy.	
10) Please provide us with general background information about your business on page 12.	

**PART 2: YOUR BUSINESS ACTIVITIES**

1) Please list your principal business activities.	
2) If you also offer short term unsecured loans of 6 months or less <b>online</b> , e.g. payday loans, please provide the website address.	
3) If you answered Question 2, please advise us if the business for which you are seeking membership is also the business that you use to trade online.  If you have a separate business for your online operation, please provide details of it.	
4) Number of years in the business of cheque cashing.  4a) Number of outlets through which a cheque cashing service is provided	

<p>5) Have all relevant persons within your organisation been subject to and passed the new 'Fit &amp; Proper' test under the Money Laundering Regulations 2007?</p>	
<p>6) Are you registered with HMRC as a Money Service Business? If yes, please enclose a copy of your registration confirmation letter.</p>	
<p>7) Who is your appointed 'Nominated Officer' for the purpose of the Money Laundering Regulations?</p>	
<p>8) Please provide a copy of your Consumer Credit Licence. Insert the Licence number into the box opposite.</p>	
<p>9) Are you registered with the Information Commissioners Office under the Data Protection Act? <b>If so, please give your registration number.</b></p>	

### **PART 3: ADDITIONAL INFORMATION**

<p>1) Where applicable, please provide a copy of your;</p> <ul style="list-style-type: none"> <li>• Third Party Cheque Cashing Agreements</li> <li>• Consumer Credit Agreements/</li> <li>• Anti money laundering policies &amp; procedures.</li> </ul>	
<p>2) For <b>credit businesses</b>, please provide a copy of your policies and procedures to evidence compliance with the OFT's Irresponsible Lending Guidance.</p>	

<p>3) Please provide us with details of your complaints procedure.</p> <p>4) Do you have an ongoing relationship with your local Trading Standards department such as seeking advice from them on a regular basis?</p>	
<p>5) Name and address of bankers</p>	
<p>6) Name and address of an accountant or solicitor who we may contact to make enquiries about your company.</p>	
<p>7) Names of other trade associations of which you are a member.</p>	
<p>8) Names of any trade associations of which you were a member but from which you resigned. Please provide details regarding the reason for resignation.</p>	
<p>9) Names of any trade associations which have refused you membership.</p>	
<p>10) Please describe on your <b>business letter headed paper</b> how you comply with all aspects of the enclosed BCCA Code of Practice (where applicable).</p>	

## **PART 4: DECLARATION**

*I/We hereby confirm that the details supplied on this form are complete and true and I/we agree to the objects of the Association and will abide by its Constitution and Rules and Codes of Practice until such time as I/we officially resign in writing. I/we further accept that infringement of any of the above may result in disciplinary measures being taken against me/us by the BCCA and ultimately may result in expulsion from the Association.*

*I/We hereby confirm that none of the individuals named in **PART 1: 8) or 9)** above have any unspent criminal convictions (excluding traffic convictions), are undischarged bankrupts or are disqualified by court order from being a director.*

*I/We hereby authorise the BCCA to make such enquiries as it deems to be appropriate about our company, its directors, officers, partners or shareholders. These enquiries will include checks on information held at Companies House and on other publicly-available registers such as the register of County Court Judgments.*

*I/We enclose my/our cheque for £                      including VAT in respect of this application for the first year's membership (Please refer to the enclosed membership fee schedule).*

<b>Name</b>	<b>Name</b>
<b>Position</b>	<b>Position</b>
<b>Signature</b>	<b>Signature</b>
<b>Date of signature</b>	<b>Date of signature</b>

<b>Name</b>	<b>Name</b>
<b>Position</b>	<b>Position</b>
<b>Signature</b>	<b>Signature</b>
<b>Date of signature</b>	<b>Date of signature</b>

**Please use this sheet of paper to complete any questions as stated in the application form.**

Please ensure that the question number is included.

You can also use this opportunity to provide the BCCA with any further additional information that you believe would be considered relevant when assessing the suitability of your business for BCCA membership.