

Rule 10.4 The Common Bond – amendment to our common bond to include Scotland in its entirety

Current Rule	Proposed Rule
<p>Membership of the Credit Union is not open to the general public. The Credit Union must have a Common Bond which all of its members and potential members have in common and which is approved by the Relevant Authorities.</p> <p>Accordingly, admission to membership is restricted to persons who fall within a Common Bond appropriate to a Credit Union as follows:-</p> <p>i) Being employed by a particular employer:</p> <p>An individual who is employed by one of the employers as listed in Rule 10.5.</p> <p>ii) Residing or being employed in a particular locality:</p> <p>a) An individual who resides or is employed in the locality of ‘The West of Scotland, Stirling, Falkirk, Clackmannanshire, Perth and Kinross, Dumfries and Galloway and the Scottish Highlands’ as defined per Rule 10.6 and as delineated by the attached map.</p>  <p>b) A corporate body, an individual in his/her capacity as a partner in a partnership, an individual in his/her capacity as an officer or a member of the governing body of an unincorporated association, if the body corporate,</p>	<p>Membership of the Credit Union is not open to the general public. The Credit Union must have a Common Bond which all of its members and potential members have in common and which is approved by the Relevant Authorities.</p> <p>Accordingly, admission to membership is restricted to persons who fall within a Common Bond appropriate to a Credit Union as follows:-</p> <p>i) Being employed by a particular employer:</p> <p>An individual who is employed by one of the employers as listed in Rule 10.5.</p> <p>ii) Residing or being employed in a particular locality:</p> <p>a) An individual who resides or is employed in the locality of ‘The West of Scotland, Stirling, Falkirk, Clackmannanshire, Perth and Kinross, Dumfries and Galloway and the Scottish Highlands’ <u>Scotland</u> as defined per Rule 10.6 and as delineated by the attached map.</p> 

partnership or unincorporated association has a place of business in the above locality.

iii) **Being a member of a bona fide organisation or being otherwise associated with other members of the society for a purpose other than that of forming a society to be registered as a Credit Union.**

An individual who is a member of a bona fide organisation as listed in rule 10.7.



b) A corporate body, an individual in his/her capacity as a partner in a partnership, an individual in his/her capacity as an officer or a member of the governing body of an unincorporated association, if the body corporate, partnership or unincorporated association has a place of business in the above locality.

iii) **Being a member of a bona fide organisation or being otherwise associated with other members of the society for a purpose other than that of forming a society to be registered as a Credit Union.**

An individual who is a member of a bona fide organisation as listed in rule 10.7.

10.5 Named Employers

Current Rule	Proposed Rule
<p>The named employers are:</p> <ul style="list-style-type: none"> • Aberdeen International Airport Limited • Abertay Housing Association Ltd 	<p>The named employers are:</p> <ul style="list-style-type: none"> • Aberdeen International Airport Limited • Abertay Housing Association Ltd

- Advance Construction Scotland
- Advanced Procurement for Universities and Colleges (APUC)
- AG Barr Plc
- Agility Bookkeeping
- AGS Airports
- Albert Bartlett & Sons (Airdrie) Ltd
- Allied Vehicles Group
- Altrad Babcock
- Amey
- Ark Housing Association Ltd
- Arnold Clark
- ARUP
- Ashurst
- Barr Holdings Ltd
- Barrhead Travel Service Ltd
- Bield Housing & Care
- Blackwood Homes and Care
- Blazing Griffin
- Blue Triangle (Glasgow) Housing Association Limited
- Berry / bpi
- Cairn Housing Association Ltd
- Caledonia Housing Association Ltd
- Care Visions Children's Services
- Citizens Advice Direct
- City Refrigeration Holdings (UK) Ltd
- Clark Contracts
- Common Thread
- Community Renewal
- Creditfix
- Cube Housing Association
- Dalziel Ltd
- Dentons
- Doosan Digital Innovation Europe
- Enva
- First Milk Ltd
- Forth Valley College
- Glasgow Airport
- Grahams Family Dairy
- Hanover (Scotland) Housing Association Ltd
- The Hillcrest Group Ltd
- Hochtief
- I & H Brown Limited
- IQVIA Inc
- Keepsafe Storage
- Kingdom Housing Association Ltd
- Kent Foods Ltd
- Link Group Ltd
- Little Stars Nurseries
- Mabbett & Associates

- ~~Advance Construction Scotland~~
- ~~Advanced Procurement for Universities and Colleges (APUC)~~
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- ~~Allied Vehicles Group~~
- Altrad Babcock
- Amey
- ~~Ark Housing Association Ltd~~
- Arnold Clark
- ARUP
- Ashurst
- Barr Holdings Ltd
- Barrhead Travel Service Ltd
- ~~Bield Housing & Care~~
- ~~Blackwood Homes and Care~~
- ~~Blazing Griffin~~
- ~~Blue Triangle (Glasgow) Housing Association Limited~~
- Berry / bpi
- ~~Cairn Housing Association Ltd~~
- ~~Caledonia Housing Association Ltd~~
- ~~Care Visions Children's Services~~
- ~~Citizens Advice Direct~~
- ~~City Refrigeration Holdings (UK) Ltd~~
- ~~Clark Contracts~~
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- First Milk Ltd
- ~~Forth Valley College~~
- ~~Glasgow Airport~~
- ~~Grahams Family Dairy~~
- ~~Hanover (Scotland) Housing Association Ltd~~
- ~~The Hillcrest Group Ltd~~
- Hochtief
- I & H Brown Limited
- IQVIA Inc
- ~~KeepSafe Storage~~
- ~~Kingdom Housing Association Ltd~~
- Kent Foods Ltd
- ~~Link Group Ltd~~
- ~~Little Stars Nurseries~~
- Mabbett & Associates

- Macfarlane Group Plc
- Mackenzie Construction
- Malcolm Group Ltd
- McCurrach Group Ltd
- McQueens Dairies
- Morgan Sindall
- Morris Leslie Ltd
- Morrison Construction
- nPower
- Peacock Salt
- Penumbra
- Phoenix House
- Real Life Options
- Regal Gaming
- Remploy
- RJ McLeod (Contractors) Ltd
- Robertson Homes
- Rock Compliance Limited
- Sacro
- Saltire Facilities Management
- The Scottish Government
- Scottish Children's Reporter Administration
- Scottish Enterprise
- Scottish Power
- Scottish Water
- Search Consultancy Ltd
- Simon Community Scotland
- Skills Development Scotland
- SMS plc
- South of Scotland Enterprise
- Scottish Fire and Rescue Service
- Scottish Sea Farms
- SRS Care Solutions
- SSE
- Star Refrigeration Ltd
- Strathclyde University
- Sterlint Furniture Ltd
- Tayside Contracts
- Terumo Aortic
- Turner & Co (Glasgow) Ltd
- University of Glasgow
- University of the Highlands and Islands
- University of West of Scotland
- VASCUTEK LTD
- Volunteer Development Scotland Ltd
- Weir Group PLC
- Wheatley Group
- The Wise Group
- Woodward International, Inc

- Macfarlane Group Plc
- Mackenzie Construction
- ~~Malcolm Group Ltd~~
- ~~McCurrach Group Ltd~~
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- ~~Scottish Power~~
- ~~Scottish Water~~
- Search Consultancy Ltd
- ~~Simon Community Scotland~~
- ~~Skills Development Scotland~~
- SMS plc
- ~~South of Scotland Enterprise~~
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Rule 10.6

10.6 ~~The West of Scotland, Stirling, Falkirk, Clackmannanshire, Perth and Kinross, Dumfries and Galloway and the Scottish Highlands~~Scotland

Current Rule	Proposed Rule
<p>'The West of Scotland, Stirling, Falkirk, Clackmannanshire, Perth and Kinross, Dumfries and Galloway and the Scottish Highlands' is defined as the locality comprising the following sixteen unitary local authorities as defined in Schedule 1 of the Local Government etc. (Scotland) Act 1994 (c39) or their successor organisation(s) by statute:</p> <ul style="list-style-type: none"> • Argyll and Bute • City of Glasgow • Clackmannanshire • Dumfries and Galloway • East Ayrshire • East Dunbartonshire • East Renfrewshire • Falkirk • Highland • Inverclyde • North Ayrshire • North Lanarkshire • Perth and Kinross • Renfrewshire • Stirling • South Ayrshire • South Lanarkshire • West Dunbartonshire 	<p>'The West of Scotland, Stirling, Falkirk, Clackmannanshire, Perth and Kinross, Dumfries and Galloway and the Scottish Highlands'Scotland is defined <u>under the Scotland Act 1998 and related orders</u> as the locality comprising the following sixteen unitary local authorities as defined in Schedule 1 of the Local Government etc. (Scotland) Act 1994 (c39) or their successor organisation(s) by statute:</p> <ul style="list-style-type: none"> • <u>Aberdeen City</u> • <u>Aberdeenshire</u> • <u>Angus</u> • <u>Argyll and Bute</u> • <u>City of Edinburgh</u> • City of Glasgow • Clackmannanshire • <u>Dumfries and Galloway</u> • <u>Dundee City</u> • East Ayrshire • <u>East Dunbartonshire</u> • <u>East Lothian</u> • East Renfrewshire • <u>Falkirk</u> • <u>Fife</u> • Highland • <u>Inverclyde</u> • <u>Midlothian</u> • <u>Moray</u> • North Ayrshire • <u>North Lanarkshire</u> • <u>Orkney</u> • Perth and Kinross • <u>Renfrewshire</u> • <u>Scottish Borders</u> • Stirling • South Ayrshire • South Lanarkshire • <u>West Dunbartonshire</u> • <u>West Lothian</u> • <u>Western Isles</u>

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