

AGM 2025 Proposed Rule Changes

There were two amendments to the Standard Rules for Credit Unions (Republic of Ireland) (“the Standard Rules”) arising from League AGM 2025.

Resolution One

That this Annual General Meeting agrees to amend Rule 14(1) of the Standard Rules for Credit Unions (Republic of Ireland) by the insertion of the word “natural” to read as follows:

Rule 14. Person under age 16

(1) A natural person under the age of sixteen:

- a) may be a member of the credit union, and
- b) subject to paragraph (2), may enjoy all the rights of membership, other than voting rights, and can give all necessary receipts.

Resolution Two

That this Annual General Meeting agrees to amend Rule 109 of the Standard Rules for Credit Unions (Republic of Ireland) by the deletion of Rule 109(3) (a) to (f) 1 inclusive and replacing it with the following:

(3) All complaints under this rule shall be decided in the following manner:

- (a) For the purposes of this rule the complaining party or parties described under paragraph (1) shall be referred to as the complainant.
- (b) The board of directors shall appoint a complaints officer who is suitably qualified and authorised to investigate, and wherever possible resolve complaints, received from complainants.
- (c) In the event that a complaint is not resolved to the satisfaction of the complainant, the complainant may refer the complaint to the Financial Services & Pensions Ombudsman, or other adjudication body as appropriate
- (d) Nothing in this rule shall prevent the Financial Services & Pensions Ombudsman from investigating and adjudicating a complaint made against a credit union about the provision of, or failure to provide, a financial service, so long as the complaint:
 - (a) falls within the jurisdiction of that Ombudsman, and
 - (b) does not relate to a matter that involves only the governance of the credit union.

The Board of Ballyfermot Inchicore Credit Union wish to propose the following changes with the meetings approval.

Proposed change to our common bond

Rule 11. *Membership (May be Moved)*

Membership shall be limited to and consist of the signatories to the application to register the credit union and such other persons having the following common bond:

Living, working or in full-time education in the areas of Ballyfermot/Inchicore

Persons having residence, working or in full-time education in the parishes of the Most Holy Sacrament (St. Lawrence's), St. Mathew's or Our Lady of the Assumption. Residents of the area enclosed by Kylemore Park North, Kylemore Road, Grand Canal Way and Killeen Road, Sarsfield Road - on right side of road, Liffey Gales, Meadow View, The Ranch Up to Ruby Finnegan's Pub, Sarsfield Road - on left side of road, Floraville & Sevenoaks Apartments, Sarsfield Road before railway bridge/Inchicore Road, Woodfield Estate, Kilmainham down as far as Garda Station and 49 Steps, Emmet Road, Down as far as Flair Hair Salon Service/Building Providers, South Circular Road past Hilton, Islandbridge, Bellvue, Clancy Quay Apartments, Riverpark Apartments, Sarah Place, Bulfin Estate, Tyrone Place, Goldenbridge, Spa Road South Circular Road down as far as Hybreasal House/Apartments and small garage on left, Tyrconnell Road, Ring Street, Bluebell Estate, Nass Road, Bluebell Industrial Estate, Fox & Geese, Mc Donald's, FBD, BOC Gases and Labre Park

as have been duly admitted members of the credit union in accordance with these rules and comply with such of the rules as relate to membership and including, if otherwise qualified, such other persons as were members of the unincorporated body known as Ballyfermot Inchicore Credit Union Limited.

Changed to

Membership shall be limited to and consist of the signatories to the application to register the credit union and such other persons having the following common bond:

Living, working or in full-time education in an address from Islandbridge to Cherry Orchard Industrial estate and from the Longmile Road to Chapelizod as are within the boundary shown on the map (www.bicu.ie/membership/common-bond) or a family member resident within the State of such a person, with family members defined as husband, wife, civil partners, son, daughter, parents, brother, sister, half-brother, half-sister, grandfather, grandmother, grandson, granddaughter, father-in-law, mother-in-law, brother-in-law, sister-in-law, son-in-law, daughter-in-law, uncle, aunt, nephew, niece and first cousin. All applicants must be resident within the State,

as have been duly admitted members of the credit union in accordance with these rules and comply with such of the rules as relate to membership and including, if otherwise qualified, such other persons as were members of the unincorporated body known as Ballyfermot Inchicore Credit Union Limited.