

How to apply for Merton Young Savers

Step by step guide to help you register for a Merton Young Savers account.

Click on the link to apply: <https://www.yourcb.org.uk/mertonyoungsavers>

Scroll down the click on 'join now'



- Merton Young Savers is for current Year 7 students in the 2025/26 academic year
- Eligible savers should have birthdays between 1/9/2013 – 31/8/2014
- Eligible savers should live in Merton (but don't have to go to a school in Merton)
- A £20 deposit will be made to each MYS account which cannot be accessed until the saver's 16th birthday
- Each Merton Young Savers account must have an account opened by an adult from the same household
- A £10 deposit will be made into the adult account (for a £5 deposit and £5 to cover the account joining fee)

HOW TO JOIN

To become a member of Your Community Bank and open a Merton Young Saver Account, please click the button below. You will then be directed to open your Adult and Young Saver Accounts.

Join Now

Please note that we will require documentation to complete the application and to take advantage of the free deposit. (See bottom of the Parent/Carer Guide)

1. Open the link provided, and in the first option box; *I live, work or study in the following area* **Please select – Merton**
2. *Do you wish to open young savers account for your child?* **Select – Yes**
3. Please write your **Unique Code** given to you by your school **HERE** _____
(Can be found in attached file – Leader letter, in the original email from Merton Council)

Membership of Your Community Bank (the trading name of Croydon, Merton & Sutton Credit Union Ltd) is open to anyone aged 16 and over who lives works or studies within the London Boroughs of Croydon, Merton & Sutton.
Members under 16 may also join but must be opened with or attached to an existing adult account.

I live, work or study in the following area

Merton ✓

Do you wish to open a Junior Saver Account for your Child? (or a Merton Young Saver if eligible)

Yes No

Have You Been Provided A Reference For A Scheme?

4. Please select your child's school (if the school is not listed, select other and manually input an appropriate response)

Child's school

Select ▼

5. Please fill out your child details – **First name, Middle name (optional), Last name, DOB (Date of Birth)**

Child's First Name?

Child's Middle Name?

Child's Surname?

Child's Date of Birth:

DD / MM / YYYY

6. Please fill in your (parents) details – **Title, First name, Middle name, Last name, DOB (Date of Birth), NI (National Insurance) Number, Residential Status, Current address and how long you have lived at your current address.**

Your Information

Date of Birth:

Your National Insurance Number:

Your residential status

Your address

[Enter address manually](#)

How long have you lived at your current address?

Please select years and months

years

months

7. Please fill in your **Home Telephone Number, Mobile Telephone Number and Email Address**; and how you heard about Your Community Bank.

Home Telephone Number

Mobile Telephone Number

Personal Email Address

Confirm Personal Email Address

How did you hear about us?

Website	Email	Flyer/Leaflet	more ▾
---------	-------	---------------	--------

The form consists of four text input fields for contact information, followed by a question 'How did you hear about us?' with four radio button options: Website, Email, Flyer/Leaflet, and more (with a dropdown arrow).

8. Please provide your bank account details for ID verification and payments for any future funds that the credit union sends to you. **(Bank sort code and account number)**

Membership of Your Community Bank

Please register your bank account with us for ID verification and for payment of any funds that the credit union sends to you.

Bank Sortcode

12 - 34 - 56

Bank Account Number

Do you pay tax outside of the UK?

Yes No

The form is titled 'Membership of Your Community Bank' and includes an instruction to register a bank account. It features a 'Bank Sortcode' field with a pre-filled example '12 - 34 - 56', a 'Bank Account Number' field, and a question 'Do you pay tax outside of the UK?' with two radio button options: 'Yes' and 'No'.

9. Please confirm whether **you pay tax outside the UK**, and provide **beneficiary details, (FOR ADULT MEMBER ONLY)** please note, these can be provided at a later date.

(Note. Credit unions collect beneficiary details to ensure that, in the unfortunate event of a member's passing, their financial assets are transferred seamlessly and efficiently to their chosen loved ones or heirs. Some exceptions may apply)

(For Adults Only) You must supply us with Beneficiary (Next of Kin) information. Do you want to do this now?

Yes

No

Beneficiary (Next of Kin) Information

Beneficiary (Next Of Kin) Name

Beneficiary (Next Of Kin) Relationship To You

Is your Beneficiary (Next of Kin) currently living at the same address?

Yes

No

Previous step

Next step

10. Please **SELECT** your employment status.

If employed (full-time/part-time/self-employed) please provide the following details, **Occupation, Employers Name and Employer's Address. (*payroll number is optional)**

Your employment status

Full time employed



more ▾

Occupation

Employer's Name

Payroll Number

Employer's address

Enter A Postcode, Street Or Address

[Enter address manually](#)

For ALL other options – Select appropriate option and press **Next**

Your employment status

Benefits ✓ more ▾

Previous step Next step

- more
- Full time employed
- Part time employed
- Self employed
- Unemployed
- Homemaker
- Student
- Retired
- Benefits

11. Lastly, **review** your **details** and confirm you agree with the terms and conditions, and press **SUBMIT**

Review

Step 3 of 3

This is your opportunity to confirm the information you have entered is correct.

Human Verification

Before submitting your application, please tick the box below

I'm not a robot
reCAPTCHA is changing its terms of service. [Take action.](#)

reCAPTCHA
Privacy - Terms

Previous step Submit

Legal Information

Please tick this box to confirm that you have read and understood our [terms of membership](#) and [how we will use your information](#).

Please tick this box to confirm that you have read and understood our membership of the [Financial Services Compensation Scheme](#).

Marketing Preferences

Please indicate how you wish to receive marketing material

SMS Email Post Decline

What happens next?

Once your application is submitted you will receive an email shortly afterwards advising you of your membership numbers (One for the adult and one for the Young Saver account). We will also attempt to contact you as soon as possible and provide you with a welcome letter/email.

To complete your account opening, you will need to provide the **birth certificate** for the Merton Young Saver's account holder (student), your **photo ID** (parent/guardian) and **proof of address** (parent/guardian) to us via the secure email provided: mys@yourcb.org.uk

Please accept our apologies in advance if you experience any delays in receiving your welcome letter/email due to the high demand of this new savings scheme.

Should you have any questions in the meantime please do not hesitate to contact us on 0203 468 8568 or via secure email at: mys@yourcb.org.uk

Welcome to Your Community Bank (formerly CroydonPlus Credit Union), the registered trading name of Croydon Merton & Sutton Credit Union.