

Membership Application Form

Please complete all of the sections inside.
If you have any questions please call 01293 586666
and we will be pleased to help you.

To help improve our service, we may record your call.



Dedicated to
the personal
and financial
wellbeing of
everyone in
construction

Section 1. About you

1.1 Your company details

Company name: _____

Address: _____

Town: _____ County: _____ Postcode: _____

Website: _____ Email address: _____

Switchboard number: _____ Fax number: _____

Limited company – Registered Number: _____

Do you belong to any federations? Yes No

If yes, please state which: _____

Has your company previously been a member of B&CE? Yes No Don't know

Are you associated with a company that is currently a member of B&CE? Yes No Don't know

If yes, please complete:

Name of associated company: _____

1.2 Your details

Contact name: _____ (Mr/Mrs/Ms/Other _____)

Position: _____

Direct telephone number: _____ Direct email address: _____

Will you be the person dealing with the administration of your account? Yes No

If no, please provide details of the person who will be dealing with the administration of your account:

Contact name: _____ (Mr/Mrs/Ms/Other _____)

Position: _____

Direct telephone number: _____ Mobile telephone number: _____

Direct email address: _____

B&CE purposes only – Account Number: _____

Section 2. About your employee benefits

Amounts shown in section 2.1 and 2.2 are as at 1 October 2010

Which month do you wish the benefits to start: _____

Please note this cannot be in arrears.

If you operate the CIJC (Construction Industry Joint Council) working rule agreement, you will need to provide B&CE accident cover, life cover and stakeholder pension benefits to your operatives as part of the agreement.

2.1 EasyBuild

Will you be making EasyBuild, B&CE's stakeholder pension, available to any of your employees? Yes No
There is an administration charge of £1.00 per month (plus VAT) for each employee detailed on your monthly B&CE employee benefits schedule. To avoid incurring this charge, you must commit to matching your employees' EasyBuild pension contribution in line with the CIJC Working Rule Agreement. This is currently a weekly contribution of £5 up to £10. Employer contributions are only payable where an employee makes a contribution of at least £5 per week.

Please state the contribution amount you will match for your employees:

£5 (minimum amount) Up to £10 Other Please specify the amount _____ Varies depending on employee

If you commit to matching your employees' EasyBuild pension contribution, we will write to your employees to explain the level of employee contributions you are willing to match.

Please indicate if you do not wish to match your employees' EasyBuild pension contribution by checking this box.

Please go to Section 2.2

2.2 Employee Accident Cover from B&CE and Employee Life Cover from B&CE

Employee Life Cover from B&CE provides you with the opportunity to provide various levels of cover for different categories of employees. The life cover available is:

Life Cover	Life Cover provided
x 1 (Standard)	£23,000 in the event of death of an employee (£46,000 in the event of accidental death)
x 2	£46,000 in the event of death of an employee (£92,000 in the event of accidental death)
x 3	£69,000 in the event of death of an employee (£138,000 in the event of accidental death)

Will you be providing Employee Accident Cover and Employee Life Cover for any of your employees? Yes No

If yes, please define which employees you will be covering in each category. If No, go to Section 2.3.

Life Category	Multiples of Life cover	Membership Category Criteria* - please define your membership categories, eg "All employees", or "all Managers", or "All employees with over 1 year's service"
A	x 1 (Standard)	
B	x 2	
C	x 3	

*Please see EAC/ELC Technical Guide for Employers for further information.

Please note:

- At least 95% of all employees that you employ in each of the groups described above must be covered in the relevant Life Category. Where more than one Life Category is being established, each one must contain a minimum of 5 employees.
- Only members who are "Actively at Work" or on holiday are eligible to join the scheme. Actively at Work means the employee must be in full active employment, physically and mentally able to perform all the duties associated with their normal job on the day the cover is due to start.

2.3 Holiday Pay

Will you be using the NI Concession on the holiday pay you provide for any of your employees? Yes No

2.4 Employee Healthcare from B&CE

To apply for Employee Healthcare from B&CE you will need to complete a separate application form. To request information or forms please check here or contact our dedicated healthcare team on 01293 586790 or email healthcare@bandce.co.uk.

Section 3. Your employees' details

Please enter the details of the employees you would like to include. If you have more employees than allowed for in the space provided, please photocopy the page. If you already have ALL these details recorded in your own format, you can enclose this with the application form.

In order for an employee to be able to join the Employee Benefits Plan, we need their forename, surname, National Insurance number, date of birth and residential address including postcode.

You must inform your employees that you have passed their personal details on to B&CE.

For definition of Employee Accident & Life Cover Category see Section 2.2.

PLEASE USE BLOCK CAPITALS (Please tick relevant boxes.)

Title Mr/Mrs/Ms/Other	National Insurance No	Employee Role	Benefits required for this employee
Forename(s)		<input type="checkbox"/> Tradesman, eg joiner, bricklayer	EasyBuild Stakeholder Pension <input type="checkbox"/>
Surname	Date of Birth	<input type="checkbox"/> Other Manual Worker eg labourer	
Residential Address	/ /	<input type="checkbox"/> Technical, eg architect, surveyor	Employee Accident & Life Cover Category
	Employee Work No	<input type="checkbox"/> Director/Owner	A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Town		<input type="checkbox"/> Clerical, Management	
County	Pay Frequency	<input type="checkbox"/> Clerical, Other	
Postcode	Weekly Monthly		
Home Telephone	<input type="checkbox"/> <input type="checkbox"/>		
Mobile Telephone			

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Surname	Date of Birth	<input type="checkbox"/> Other Manual Worker eg labourer	
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Mobile Telephone			

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Surname	Date of Birth	<input type="checkbox"/> Other Manual Worker eg labourer	Stakeholder
Residential Address	/ /	<input type="checkbox"/> Technical, eg architect, surveyor	Pension <input type="checkbox"/>
	Employee Work No	<input type="checkbox"/> Director/Owner	Employee Accident & Life Cover
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Mobile Telephone			

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Postcode	Weekly Monthly		
Home Telephone	<input type="checkbox"/> <input type="checkbox"/>		
Mobile Telephone			

Section 4. Declaration and Agreement

1. I/We understand that B&CE may make a charge for the administration of the Holiday Pay Scheme and other services. I/We agree to the charges and method of deduction detailed in the B&CE Administration Charge Guide for Employers* and the Q&A section of B&CE's Employee Benefits brochure*. B&CE may at any time amend this charge and will give you at least three calendar months' notice in writing before implementation of the change.
2. I/We confirm that if we operate the CIJC working rule agreement, it is my/our responsibility to follow that agreement with regard to B&CE accident cover, life cover and stakeholder pension for our operatives.
3. I/We confirm that if we operate or designate the B&CE EasyBuild stakeholder pension to our employees, contributions to B&CE will be paid by the due date in accordance with Regulation 5 of the Personal Pension Schemes (Payments by Employers) Regulations 2000 (Statutory Instrument 2000/2692). B&CE provides an employee benefits brochure which gives guidance on this but has no legal force.
4. I/We confirm that if the Employee Accident Cover from B&CE (EAC) and Employee Life Cover from B&CE (ELC) is operated for our employees, it will be operated in accordance with the EAC/ELC Technical Guide for Employers, Rules of the Scheme and Policy Terms and Conditions. For inclusion in EAC and ELC, employees must be "Actively at Work" when cover commences and 95% of all members of a defined category must join the Plan.
5. HM Revenue & Customs (HMRC) only allows you to use the National Insurance (NI) concession on holiday pay for eligible employees. It is your responsibility to satisfy yourself that your employees are eligible for the NI concession. B&CE provides a NI Concession on Holiday Pay Eligibility Guide* which is for guidance only and has no legal force. I/We understand it is my/our responsibility to check with HMRC if I/we have any uncertainty about NI concession eligibility conditions. I/We understand that the NI Concession is due to cease in October 2012.
6. I/We confirm that all relevant employees, including those eligible for the NI Concession, will be added to the payment schedule and will advise B&CE of any changes to the schedule by the due dates set by B&CE.
7. I/We instruct you to pay direct payments to the bank account specified in Section 6.1 in respect of all holiday pay withdrawals for payment submitted to B&CE.
8. I/We confirm the details on this application form are correct and agree to operate the scheme(s) in accordance with these terms and conditions.
9. I/We understand that in common with most financial services providers, B&CE will make checks on my/our company identity and address.
10. I/We have authorisation to complete and sign this form on behalf of:

Name: _____ Position: _____

Authorised signature: _____ Date: _____

*These are all available at www.bandce.co.uk/Downloads/EmployeeBenefits

Section 5. Data Protection

As an employer, you may be asked to provide or may offer information about your employees for the purposes of operating B&CE's Employee Benefits Plan on behalf of your employees.

Please ensure you inform your employees that you have passed on their details to B&CE. The information you provide us will be used by the B&CE Group of companies to provide your employees with the benefits for which you apply and for maintaining records.

From time to time we may contact your employees with information on other B&CE products and services which may be of interest to them. This may be by mail, telephone or e-mail. If they do not wish to receive further details offered by B&CE by any or all of these methods, they should write to us quoting their National Insurance number, full postal address, telephone and email.

The information may be passed to selected third parties for underwriting, claims handling procedures, to provide services included in our schemes, as well as to prevent and detect fraud.

Section 6. Payments

6.1 How we pay you

Payments due to you will be paid directly into your bank account. Please provide details below:

Name of bank/building society: _____

Bank/building society address including postcode: _____

Account name: _____

Branch sort code: _____

Bank account number: _____

Please include an original copy of one of the following, as evidence of the above details: blank cheque (cancelled) or paying in slip. Please tick the box if you would like it to be returned to you when your account has been set up.
If we need further evidence we will contact you and let you know.

6.2 How you pay us

Payments to us are by Direct Debit, please complete the Direct Debit Instruction below. If you are unable to pay by Direct Debit please contact us.

- You will receive a statement of account each month. This will confirm the amount to be deducted and date of collection (which is normally 7-9 working days after you receive your statement).
- Please enter the fixed amount of holiday pay you would like us to collect each month in the box below. Your benefit contributions and any administration charge will be added to this amount.

Please enter the fixed amount of holiday pay £:

Instruction to your Bank or Building Society to pay by Direct Debit



Please fill in the form and send to: B&CE Benefit Schemes,
FREEPOST CY384, Crawley, West Sussex, RH10 9BR.

To: The Manager	Bank/Building Society

Address	

Postcode	

Bank Account Name

Branch Sort Code

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Bank/Building Society Account Number

--	--	--	--	--	--	--	--	--	--

Service User Number:

8	4	2	9	2	1
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Reference Number (B&CE Use only)

Instruction to your Bank or Building Society.

Please pay B&CE Benefit Schemes Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with B&CE Benefit Schemes and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

- If there are any changes to the amount, date or frequency of your Direct Debit, B&CE Benefit Schemes (B&CE) will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request B&CE to collect payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by B&CE or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society – if you receive a refund you are not entitled to you must pay it back when B&CE ask you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Please use the checklist below to ensure we have all the required details to set up your account.

- You have completed all the sections in this membership application form**
- You have enclosed a paying-in slip or an original blank cancelled cheque**
- You have signed the Declaration and Agreement**
- If you have not been visited by a B&CE representative please include proof of address eg original of a current utility bill or bank statement (dated within last 3 months). Please note mobile telephone bills are not accepted.**

Please ensure you inform your employees that you have passed their details on to B&CE.

Thank you for choosing B&CE.

Once we have received your application form we will set up your account and send the relevant paperwork.

For more information: tel **01293 586666**
or email **info@bandce.co.uk**

To help improve our service, we may record your call.



**Building & Civil Engineering
Holidays Scheme Management Ltd**

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