

Partial Amendment of rules of Penny Post Credit Union

Register Number: 453C

Rule 3:

Add, after d.:

e. To carry on one or more of the financial activities specified in section 1ZA(1) of the Credit Unions Act 1979 for the benefit of the members of the society

Rule 7:

Delete and replace with:

7. Admission to membership of the Credit Union is restricted to:

a) An individual who follows an occupation in the following 'Minor' Groups of the Office of National Statistics' Standard Occupational Classification:

- i. 821: Road transport drivers
- ii. 823: Other drivers and transport operatives
- iii. 114: Directors in Logistics, Warehousing and Transport
- iv. 124: Managers in Logistics, Warehousing and Transport

b) An individual who follows an occupation in the following 'Minor' Groups of the Office of National Statistics' Standard Occupational Classification:

- i. 711: Sales Assistants and Retail Cashiers
- ii. 712: Sales Related Occupations
- iii. 713: Sales Supervisors
- iv. 721: Customer Service Occupations
- v. 722: Customer Service Managers and Supervisors
- vi. 115: Managers and Distributors in Retail and Wholesale
- vii. 125: Managers and Proprietors in Other Services
- viii. 249: Media Professionals
- ix. 321: Health Associate Professionals
- x. 411: Administrative Occupations: Government and Related Organisations
- xi. 412: Administrative Occupations: Finance
- xii. 413: Administrative Occupations: Records
- xiii. 414: Administrative Occupations: Office Managers and Supervisors
- xiv. 415: Other Administrative Occupations
- xv. 541: Textile and garment trades
- xvi. 542: Printing trades
- xvii. 543: Food Preparation and Hospitality Trades
- xviii. 544: Other skilled trades
- xix. 622: Hairdressing and related services
- xx. 922: Elementary Cleaning Occupations
- xxi. 923: Elementary Security Occupations
- xxii. 924: Elementary Sales Occupations

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- xxiii. 925: Elementary Storage Occupations
- xxiv. 926: Other Elementary Services Occupations

Provided that they are employed in retail and manufacturing, wholesale distribution and support services for the purposes of retail.

c) A body corporate, an individual in his/her capacity as a partner in a partnership, an individual in his/her capacity as an officer or member of the governing body of an unincorporated association, if the principal business of the body corporate, partnership or unincorporated association:

- i. requires it to employ or otherwise engage persons who follow the above occupation
- ii. relates to the above occupation in the following way:
 - a. is a social club whose members follow the above occupations
 - b. is a retirement fund with members in the above occupations
 - c. provides trade union services to members in the above occupations

d) An individual employed by the following employers:

- i. Royal Mail Group (or its successors)
- ii. Parcelforce
- iii. Post Office Limited
- iv. Angard Staffing
- v. Royal Mail Property & Facilities Ltd (including RM Manufacturing)
- vi. Quadrant
- vii. RoMEC
- viii. Penny Post Credit Union Limited
- ix. Manchester Airport Group
- x. Peel Holdings Airport division
- xi. The Department for Work and Pensions & the associated agencies:
 - Money and Pensions Service
 - Social Mobility Commission
 - Health & Safety Executive
 - The Pensions Regulator
 - National Employment Savings Trust Corporation
 - Industrial Injuries Advisory Council
 - Social Security Advisory Committee
 - Pension Protection Fund Ombudsman
 - Pension Ombudsman
 - Office for Nuclear Regulation
 - Pension Protection Fund
- xii. Jaguar Land Rover
- xiii. Leadec & Veltec (formerly VOITH)
- xiv. Johnsons Switchgear
- xv. Association of British Credit Unions Limited
- xvi. Departments of HM Government, their associated agencies or public bodies:
 - Prime Minister's Office
 - Attorney General's Office
 - Cabinet Office
 - Department for Business and Trade
 - Ministry of Housing, Communities and Local Government
 - Department for Culture, Media and Sport

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- Department for Education
- Department for Environment, Food and Rural Affairs
- Foreign, Commonwealth & Development Office
- Department for Energy Security and Net Zero
- Department for Science, Innovation and Technology
- Department for Transport
- Department of Health and Social Care
- HM Treasury
- Home Office
- Ministry of Defence
- Ministry of Justice
- The Charity Commission
- Competition and Markets Authority
- Crown Prosecution Service
- Forestry Commission
- Government Actuary's Department
- Government Legal Department
- HM Land Registry
- HM Revenue & Customs
- National Savings and Investments
- The National Archives
- Office of Rail and Road
- Ofgem
- Ordnance Survey
- Serious Fraud Office
- Supreme Court of the United Kingdom
- The Water Services Regulation Authority
- UK Statistics Authority

xvii. Or the successor companies of the above

e) A body corporate, 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:

- i. is one of the above employers (or their successor subsidiaries)
- ii. provides services to one of the above employers
- iii. is related to one of the employers in the following way:
 - a. is a social club whose members are employed by one of the above employers
 - b. is a retirement fund with members who are employed by one of the above employers
 - c. provides trade union services to the above employers

f) An individual associated with the individuals in a) by virtue of:

- i. receiving a pension as a result of following the same occupation as those individuals
- ii. providing the maintenance of vehicles for those individuals
- iii. providing contracted support, ancillary, social and welfare or trade union services to those individuals

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g) An individual who is a member or retired member of the following bona fide organisation:

- i. The Communication Workers Union
- ii. Unite the Union
- iii. GMB Trade Union
- iv. UNISON
- v. RMT
- vi. ASLEF
- vii. USDAW
- viii. PCS Trade Union

h) An individual who is a member of the student association of one of the following Higher Education Institutions or Further Education Colleges:

- i. Aberystwyth University
- ii. Anglia Ruskin University
- iii. Arts University Bournemouth
- iv. Aston University
- v. Bangor University
- vi. Bath Spa University
- vii. Birkbeck, University of London
- viii. Birmingham City University
- ix. Bishop Grosseteste University
- x. Bournemouth University
- xi. Brunel University
- xii. Canterbury Christ Church University
- xiii. Canterbury College
- xiv. Cardiff Metropolitan University
- xv. Cardiff University
- xvi. City University
- xvii. City University London
- xviii. Courtauld Institute of Art
- xix. Coventry University
- xx. Cranfield University
- xxi. Crichton University Campus, Dumfries
- xxii. De Montfort University
- xxiii. Durham University
- xxiv. Edge Hill University
- xxv. Edinburgh Napier University
- xxvi. Edinburgh's Telford College
- xxvii. Glasgow Caledonian University
- xxviii. Glasgow School of Art
- xxix. Glyndŵr University
- xxx. Goldsmiths College
- xxxi. Goldsmiths, University of London
- xxxii. Heriot-Watt University
- xxxiii. Hull College Group
- xxxiv. Imperial College London

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- xxxv. Keele University
- xxxvi. King's College London
- xxxvii. Lancaster University
- xxxviii. Leeds Beckett University
- xxxix. Leeds Trinity University
- xl. Liverpool Hope University
- xli. Liverpool John Moores University
- xl.ii. London Metropolitan University
- xl.iii. London School of Economics
- xl.iiii. London South Bank University
- xl.v. Loughborough University
- xl.vi. Manchester Metropolitan University
- xl.vii. Middlesex University
- xl.viii. Newcastle University
- xl.ix. Newman University
- l. Northampton College
- l.i. Northumbria University
- l.ii. Norwich University of the Arts
- l.iii. Nottingham Trent University
- l.iv. Open University
- l.v. Oxford Brookes University
- l.vi. Plymouth College of Art
- l.vii. Queen Margaret University
- l.viii. Queen Mary, University of London
- l.ix. Queen's University Belfast
- l.x. Roehampton University
- l.xi. Royal Agricultural University
- l.xii. Royal College of Art
- l.xiii. School of Oriental and African Studies
- l.xiv. Sheffield Hallam University
- l.xv. Southampton Solent University
- l.xvi. Staffordshire University
- l.xvii. Swansea Metropolitan University
- l.xviii. Swansea University
- l.xix. Thames Valley University
- l.xx. The Robert Gordon University
- l.xxi. The Royal Central School of Speech and Drama
- l.xxii. University Campus Suffolk
- l.xxiii. University Centre at Blackburn College
- l.xxiv. University College London
- l.xxv. University for the Creative Arts
- l.xxvi. University of Aberdeen
- l.xxvii. University of Abertay Dundee
- l.xxviii. University of Bath
- l.xxix. University of Bedfordshire
- l.xxx. University of Birmingham
- l.xxxi. University of Bolton

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- lxxxii. University of Bradford
- lxxxiii. University of Brighton
- lxxxiv. University of Bristol
- lxxxv. University of Buckingham
- lxxxvi. University of Cambridge
- lxxxvii. University of Central Lancashire
- lxxxviii. University of Chester
- lxxxix. University of Chichester
- xc. University of Cumbria
- xci. University of Derby
- xcii. University of Dundee
- xciii. University of East Anglia
- xciv. University of East London
- xcv. University of Edinburgh
- xcvi. University of Essex
- xcvii. University of Exeter
- xcviii. University of Glamorgan
- xcix. University of Glasgow
- c. University of Gloucestershire
- ci. University of Greenwich
- cii. University of Hertfordshire
- ciii. University of Huddersfield
- civ. University of Hull
- cv. University of Kent
- cvi. University of Kingston
- cvii. University of Leeds
- cviii. University of Leicester
- cix. University of Lincoln
- cx. University of Liverpool
- cxii. University of London
- cxiii. University of Manchester
- cxiv. University of Northampton
- cxv. University of Nottingham
- cxvi. University of Oxford
- cxvii. University of Plymouth
- cxviii. University of Portsmouth
- cxviii. University of Reading
- cxix. University of Salford
- cxx. University of Sheffield
- cxxi. University of Southampton
- cxxii. University of St Andrews
- cxxiii. University of Stirling
- cxxiv. University of Strathclyde
- cxxv. University of Sunderland
- cxxvi. University of Surrey
- cxxvii. University of Sussex
- cxxviii. University of Teesside

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- cxxix. University of Wales
- cxxx. University of Warwick
- cxxx. University of Westminster
- cxxxii. University of Winchester
- cxxxiii. University of Wolverhampton
- cxxxiv. University of Worcester
- cxxxv. University of York
- cxxxvi. University of the Arts London
- cxxxvii. University of the West of England
- cxxxviii. University of the West of Scotland
- cxxxix. York St John University

- i) An individual who is a member of the of a Higher Education Institution or Further Education College listed in (h) above graduate association**

- j) An individual who is a member of one or more of the following bona fide organisations:**
 - i. Association of Apprentices
 - ii. National Society of Apprentices
 - iii. Apprenticeship Ambassador Network
 - iv. Black Apprentice Network
 - v. Care Experienced Apprentice Network
 - vi. Disabled Apprentice Network

- k) An individual who is a member of the same household as, and is a relative of, an individual who is a member of the credit union and falls directly into a common bond specified above**

Rule 12:

Rescind

Rule 14:

Delete and replace with:

A junior saver, who is eligible for membership of the credit union according to rule 7 of these rules, shall convert to full membership of the Credit Union upon reaching the age of 16, provided that no person that has a deposit in a child trust fund account or a junior ISA is eligible for membership of the Credit Union until they have reached the age of 18 years.

Rule 17d:

Delete and replace with:

They have agreed to pay any annual administration fee of an amount not to exceed £10 or any such reasonable amount sufficient to cover the administration costs of membership

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specified by the Board of Directors from time to time and agreed by the Members at the annual general meeting; and