



Find out just how rewarding membership can be

As a member of Chelmsford Star Co-operative Society (trading in mid-Essex as The co-operative), you not only enjoy a share of our profits, you also have a say in how we do things. Here are some of the questions we're most commonly asked about what it means to be a member.

Q1. What is membership?

A. A Co-operative Society **IS** its members. The Society exists for the common good of its members rewarding their loyalty with a share of the profits which can be spent in society stores.

Q2. How does it differ from other loyalty schemes?

A. Becoming a member of Chelmsford Star Co-operative makes you one of our shareholders - the more you spend, the more you share in the profits. The points you earn with us will be converted into a share of the profits depending on how much profit we make and may alter from year to year.

Q3. So where can I earn points?

A. Points can be collected on a membership card every time you shop in Chelmsford Star Co-operative stores, including food, departmental stores, travel and funeral. (Exclusions apply)

The card can also be used in any other Co-operative Society participating in The Co-operative Membership scheme, where a membership sticker will be displayed prominently on the front door or window.

Q4. When will I receive my share of the profits?

A. In Chelmsford Star Co-operative profits are shared annually at the end of April or early May. Share of the profits gained from purchases from other societies will be added to membership cards when received from those societies.

Q5. How will I know the date of the AGM?

A. Full details will be available in-store or online in the weeks running up to any members meeting.

Q6. So is it just about earning a share of the profits?

A. Not at all. In fact there are lots of ways members can get involved, for example voting on important issues affecting our business or attending local events. Members may wish to play a bigger part by joining committees or even becoming a board member.

Q7. Does being a member cost anything?

A. You invest £1. You can either include £1 with this application form, or take it to any of our stores to be processed through the till.

Chelmsford Star Co-operative

Find out just how rewarding membership can be (continued)

Q8. So how do I join?

A. To become a member simply complete and return this application form to the FREEPOST address shown.

Q9. As a Member, what will be my responsibilities?

- A.**
- Abide by the Rules of the Society
 - Use the trading services of the Society
 - Not to act to the detriment of the Society
 - Acknowledge and subscribe to the values and principles set out in the Statement of Co-operative Identity of the International Co-operative Alliance
 - Take an interest in the governance of the Society and vote in director elections and attend Annual General Meetings where possible

Q10. Where can I go for more information?

A. Our website is full of details about our stores, our events, and our work in the Community. We also have a section dedicated to Membership. You can visit it at www.chelmsfordstar.coop

Q11. I've got some more questions?

A. If you can't find the answer on our website, call customer services on 01245 490101.

Or alternatively...

email: membership@chelmsfordstar.coop
 facebook: /Chelmsfordstarcoop
 twitter: @CStarCoop
 text us at: 60777
 (start your message with the word STAR).

The **co-operative** membership
 Here for you for life

Chelmsford Star Co-operative



The **co-operative** membership
 Here for you for life

Join us today



Chelmsford Star - the Co-operative
 at the heart of essex

www.chelmsfordstar.coop

Application form

You can become a member by filling in this application form. If you are already a member and have lost your card, please call 0800 254 0404.

Please post your completed form to:

Chelmsford Star Co-operative Society Limited,
FREEPOST ANG2556,
Chelmsford,
Essex. CM2 0YY

When you become a member, we will open a share account for you with your £1 investment. You can pay this in any of our stores and receive a receipt. Please include this receipt with your form. We will return your £1 if you decide to cancel your membership.

Your share of the profits will be automatically added to your membership card annually at the end of April or early May.

Please fill in this form in **BLOCK CAPITALS** and in black ink.

LOCAL STORE

Please list which Chelmsford Star store you will use most often.

Street:

Town:

PRIMARY CARDHOLDER

Mr Mrs Miss Ms

Other:

First name:

Surname:

House number and/or name:

Street:

Town/City:

County:

Postcode:

Daytime phone number (including area code):

Mobile phone number:

E-mail address:

Date of birth (for example 31/03/1964):

SECONDARY CARDS

Other members of your immediate family or household may have a secondary membership card. This will have your name, as primary cardholder, on it and is used solely for collecting points on your behalf. These will be routinely transferred to the primary card for share of the profit purposes. Secondary cardholders do not have any voting rights within the Society.

You may have up to 2 secondary cards. If required please indicate quantity required by ticking the appropriate box.

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Are you an employee of Chelmsford Star Co-operative Society?

Yes No

Employee No.

Declaration and signatures

Please read the following statements and then sign and date to confirm that you agree with them.

- I am over the age of 16 and live in the UK.
- I am committed to the Society remaining a local co-operative and I support the Co-operative values and principles. (copy available on the website)
- I have read, understand and agree with the 'Terms and Conditions' stated in this leaflet.

Your Signature:

Date (for example 31/12/2016):

From time to time we would like to tell you about products, services, offers, news and events. Tick here if you would prefer **not** to receive this information.

If you do not tick the box above then by completing this form you are agreeing to us using your information in this way.

Our terms and conditions are available on the members section of our website.

Or if you prefer, we would be happy to send you a copy in the post, please tick the box if you require this.

Chelmsford Star Co-operative operates:

The **co-operative** food

The **co-operative** travel

QUADRANT

DEPARTMENT STORE

CHELMSFORD STAR
CO-OPERATIVE
FUNERAL SERVICES

Application Form - simplified Terms and Conditions of membership

1. Members must be 16 years of age or over.
2. A membership card is issued subject to the member agreeing to the Society's full terms and conditions of membership.*
3. When your membership is accepted, your £1 investment is added to your account balance.
4. The membership card remains the property of Chelmsford Star Co-operative Society Limited ("the society"), which may withdraw the card at any time.
5. The card is valid in outlets operated by the society and other businesses participating in The Co-operative Membership scheme.
6. Details of the products and services included in the scheme can be found on our website - details will be included in your new membership pack.
7. A share of the profits will be paid each May as a proportion of the society's profits, which may differ from year to year.
8. The membership card can only be used for the benefit of the member named on the front of the card and when that person has signed the back of the card. You may not transfer any rights or duties under this scheme.
9. The membership card can only be used for purchases by and for the individual member and for his/her immediate family.
10. The card is not a loyalty card, credit card, payment card or cheque guarantee card.
11. If the card is lost, stolen or damaged, a replacement card is available from the society on request from the Membership Department.
12. Share of the Profits may be utilised for the payment (or part payment) of goods purchased from the Society at any time within two years of the last qualifying purchase, but any Share of the Profits not redeemed in that time can be cancelled and forfeited to the Society.
13. In the event of a dispute, the society's decision on the matter is final and binding.

*Full terms and conditions of the scheme can be found by visiting www.chelmsfordstar.coop or by requesting a copy on the application form overleaf.

Your application is subject to approval by Chelmsford Star Co-operative Society Limited.

This society follows a Code of Practice and has to provide a statement to its members of the nature of their share holding investment and any change affecting it.

- As a member you are a shareholder of Chelmsford Star Co-operative Society Limited. If the society is unable to meet its debts and other liabilities, you will lose the whole amount held in shares, hence it is known as risk capital. This may make it inappropriate as a place to invest savings.
- The Financial Services Compensation Scheme, which covers bank and building society accounts, does not apply to your share account with the society, so you cannot claim compensation under the Scheme in the event of the society not being able to meet requests for withdrawal of shares. This is because the society does not require authorisation under the Financial Services and Markets Act 2000 to issue withdrawable share capital. Societies are not subject to supervision by the Financial Services Authority for the issue of these shares
- You may withdraw money from your share account at any time unless the board of directors have removed this facility under the society's rules.
- Withdrawable share capital does not characterise an investment in the conventional sense. The withdrawable share capital held in your share account may receive interest but the shares do not increase in value. It is primarily for the purpose of supporting your society rather than making an investment.
- The Financial Ombudsman Service does not apply to your share account or your relationship with the society but under the society rules any dispute is to be submitted to an arbitrator agreed by the parties or in the absence of agreement to be nominated by the Chief Executive of Co-operatives UK Limited. The arbitrator's decision will be binding and conclusive on all parties.

If you have any questions regarding the Code please address them to:-
The Secretary, Chelmsford Star Co-operative Society Limited, 220 Moulsham Street, Chelmsford CM2 0LS.

Registered Office: Chelmsford Star Co-operative Society Limited
220 Moulsham Street, Chelmsford, Essex CM2 0LS

Telephone: 0800 254 0404
Email: membership@chelmsfordstar.coop

Registered No. 973R Essex

Get to know us better by visiting our website:
www.chelmsfordstar.coop

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