

# 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.



Chelmsford Star Co-operative

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

**A.** In Chelmsford Star Co-operative profits are shared annually in early May, including any share of profits gained from purchase from other participating Societies.

# Find out just how rewarding membership can be (continued)

## Q5. 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.

## Q6. 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. You may prefer to have £1 deducted from your first share of the profits.

## Q7. So how do I join?

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

## Q8. I don't have £1 to join

**A.** You can join as a provisional member which means that we will deduct the £1 from your first share of the profits payment. We will then hold the £1 until you choose to cancel your membership.



Chelmsford Star Co-operative

# The **co-operative** membership

Chelmsford Star Co-operative

# Join us today



# 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 01245 490101.**

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. If you have not included the receipt with this form, we will take your £1 from your first share of the profits. 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 beginning of May. To activate this you will need to use the card in your 'home store'\* along with your PIN.

FOR PROVISIONAL MEMBERSHIP  
PLEASE TICK HERE  See question 8.

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

**\*HOME STORE: Please nominate the Chelmsford Star Co-operative store you shop in the most which will be known as your 'home store'. This store will be used to add your share of the profits onto your membership chip 'n' pin card.**

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/Jan/1964):

## SECONDARY CARDS

### (Not available to provisional members)

Other members of your immediate family or household may have a secondary membership card. This means their card will have the primary cardholder's name on it and can be used solely to collect points on **your** behalf. The points will need to be transferred onto the primary card prior to the end of our year for share of the profit purposes. Secondary cardholders and provisional members do not have any voting rights.

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

1  2

### 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/Jan/2011):

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 our website:

**www.chelmsfordstar.coop**

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**  
*good for you and your home*

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. You may choose to have your £1 investment deducted from your first share of the profits payment, in which case you are only a provisional member.
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. It does however have an embedded chip which contains your personal information and requires a PIN to access any share of the profits stored on it.
11. If the card is lost, stolen or damaged, a replacement card is available from the society on request from Customer Services.
12. 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 abides by a code of practice which requires it to provide a statement to its members of the nature of their investment and any change affecting it. The position you occupy as a member of Chelmsford Star Co-operative Society is that if the society fails, you may not have all or any of your investment returned to you. Your investment is withdrawable without penalty at the discretion of the Board. The society, unlike banks and building societies, is not subject to prudential supervision by the Financial Services Authority.

If you have any queries 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 Ltd.  
220 Moulsham Street,  
Chelmsford, Essex CM2 0LS

**Telephone: 01245 490101**  
**Email: membership@chelmsfordstar.coop**

Registered No. 973R Essex

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

TEAR OFF ALONG DOTTED LINE