



# SUPPORT US AND INVEST

“Feeling the trust that Shared Interest gives us is something that motivates us a lot.”

SEGUNDO GARCIA, COFFEE PRODUCER FROM THE  
CECAFE CO-OPERATIVE IN LONYA GRANDE, PERU

**SHAREDINTEREST**  
INVESTING IN A FAIRER WORLD

# A meeting of hearts and minds


Shared Interest was set up in 1990 and brings together a community of over 12,000 people in the UK with a shared goal of investing in a fairer world. We work hand in hand with people in communities where income opportunities may be limited and businesses are facing increasing challenges.

We act co-operatively, providing finance to fair trade businesses in up to 45 countries. The majority of these organisations support smallholder farmers who produce around a third of the world's food but often struggle to feed their families.

We use the investments of our members to make loans to organisations of farmers and craftspeople as well as some fair trade buyers. The loans typically fund seeds, plants, materials, crops, equipment or finished goods. Once the crops or crafts are sold, the organisation repays Shared Interest the capital plus a fair rate of interest. The funds can then be recycled and lent out again.


By opening a Share Account you are investing in withdrawable shares in Shared Interest Society. Your investment is at risk due to the nature of the businesses that we support so you should never invest more than you can afford to lose.

In 2022, we supported almost 400,000 producers and craftspeople to trade and earn a living.



“I feel excited and much grateful being part of TradeAID, Because since my involvement my children and life have been changed, in that, I now pay my children school fees, hospital bills and provide feeding for the household which was not so in the past.”

TRADEAID INTEGRATED BASKET  
WEAVER ATULE AZEYOKE, WEAVING  
BASKETS ON A FARM IN GHANA

A man with short dark hair and a goatee, wearing a grey suit jacket over a plaid shirt, stands in a coffee plantation. He is holding a branch of a coffee tree with green cherries. The background is a blurred view of the plantation with brown soil and green leaves.

**“There are changes.  
I don’t live far from it, there is  
an electricity grid and it’s where  
our village got power from, there  
was a road that was damaged  
and they constructed a new one  
where our bicycles pass when  
we go to KOAKAKA.”**

**KOAKAKA COFFEE PRODUCER  
MARCEL MYASIRO PICKING COFFEE  
BERRIES ON A FARM IN RWANDA**

# **We see a world where people can trade as equals**

**Shared Interest is a community benefit society.  
We bring together investors who want to make  
a difference.**

**Over our 30 year history, our members have helped  
support millions of people with limited income to grow  
their businesses, and earn a fair living. Our regional teams  
understand their daily challenges and successes, and  
together we enable producer organisations to finance orders,  
access working capital, purchase essential machinery and  
infrastructure. Once they sell their crops or crafts, they pay  
back the loan, and we lend this money again.**

**You become a member of Shared Interest by opening a  
Share Account with an investment of between £100 and  
£100,000.**

**Our members have an equal voice, regardless of  
the size of their investment.**

# Who we work with

A close-up portrait of a woman with dark hair, smiling warmly. She is wearing a dark grey sweater and a vibrant, multi-colored patterned shawl. The background shows a rugged mountain landscape with green and yellow vegetation under a cloudy sky.

## Fiorella Inka Moss, Peru SPHAGNUM MOSS

Formed in 2010, Inka Moss is a social enterprise dedicated to the production and export of sphagnum moss. Today, they work with 38 communities in the Andean highlands, supporting over 2,800 people; 64% of the producers are female.

Food insecurity is an issue in the rural regions of Peru, where many smallholder farmers produce basic food crops, mostly potato, at a subsistence level. Inka Moss offers training to enable communities to learn how to supplement their income from potato farming by collecting moss in a way that complements the natural ecosystem.

Fiorella Anchiraico Montalvo is from the Tambillo region of Peru in the province Huamanga. She began collecting moss eight years ago to earn an income to support her family.

She said: “The main change I have seen in the community is that the children can now get the proper food that they need to be healthy, and that the community as a whole has an additional source of income to cover the needs we have.”

A woman with short, dark, curly hair is looking down at coffee cherries she is sorting on a wooden tray. She is wearing a vibrant green and brown patterned top with a yellow scarf. The background shows a rustic wooden structure and a blurred outdoor setting.

## Marie Claire KOAKAKA, Rwanda

### COFFEE

KOAKAKA (Koperativey' abahinzi ba Kawa Karaba) was formed in 1999 to give local farmers the opportunity to collectively negotiate and gain a better selling price for their coffee. Since then, the co-operative has grown to 1,316 members (297 women) and almost all are small-scale farmers.

Each member owns just under an acre of land, growing approximately 400 coffee trees interspersed with food crops such as bananas, corn and beans. These crops provide food for the household and the surplus is sold on the local market for additional income.

Marie Claire began coffee farming in 2005. Since joining KOAKAKA, she has increased the number of coffee trees on her farm to 720, and over half of these are organic. She takes time to sort the coffee cherries (pictured right), to ensure that only those of the best quality are selected.

She said: "Changes are here, resulting from the co-operative and resulting from the women's group...., Coffee farming has led me to good achievements. I never lack insurance for my children, for the family. And my children can't lack food."



**Josinta**  
**BOCU (Bukonzo Organic Farmers**  
**Cooperative Union), Uganda**

**COFFEE**

Based in the Kasese region of Uganda, BOCU is a coffee co-operative made up of over 3,000 smallholder farmers in the Rwenzori Mountains, where they produce high quality, organically grown, handpicked coffee. The co-operative became a Shared Interest customer in 2014 and has since used our finance to build up stock levels for buyers to export and support their growth. Their membership has increased by over 60% and they have subsequently developed their processing capacity.

BOCU is one of the few coffee co-operatives in Africa, which is managed by women. General Manager Josinta Kabugho said: "The loan from Shared Interest has allowed us to double our coffee sales and pay the farmers on time. With the increased income from coffee sales, the farmers have been able to educate their children."





## Elias and Maria Apicoop, Chile

### HONEY

Nestled in an area between the Andes Mountains and the Pacific Ocean in southern Chile is honey and blueberry co-operative Apicoop (Cooperativa Campesina Apícola Valdivia), a Shared Interest customer for over two decades.

Apicoop is based in Paillaco town in Valdivia, where native species of plants are pollinated by bees and the nectar is used by the co-operative to produce Fairtrade honey. Its light amber colour is said to be 'liquid gold' and its taste and consistency naturally smooth. Apicoop supports the local community to use this precious resource to provide a sustainable income for families.

Shared Interest was one of the first organisations to lend to Apicoop, with the finance used to improve their facilities for honey processing.

Founder and General Manager Chino Henriquez, said: "Our business is not really about honey or blueberries. It is about people. Producers are now sending their children to university. To see this as a result of the income from honey and blueberries is the true meaning of success."

# How to get started

**UK residents can open a Share Account with £100 or more. You can do this online or by post and our Membership Team will help you with any questions you may have.**

You can also make an investment in Shared Interest in Euros or US Dollars. Please contact us directly for more information on this.

**[membership@shared-interest.com](mailto:membership@shared-interest.com)  
0191 233 9101**

Couples, families, schools and businesses as well as community and faith groups can all become investors and help us support people living and working in remote communities.

As part of our “Know your customer” responsibilities, we carry out electronic checks to meet anti-money laundering regulations. Most of the time these checks can be carried out without the need for additional documentation.

## HOW IT WORKS

By opening a Share Account, you are investing in withdrawable shares only. (£1 = 1 share). As an investor you will become a member with one vote, regardless of the amount you invest. Unlike conventional shares, withdrawable shares cannot be sold, traded or transferred between members. They also do not increase in value. It is ‘withdrawable’ because as a member you can request the return of some or all of your investment from Shared Interest Society, but the Board can suspend withdrawals temporarily or indefinitely.

The Directors can opt to pay interest, at a rate notified in advance and necessary to attract and retain the capital to carry out our mission. Any interest is accrued daily, and paid on the 31st March for the year ended on the previous 30th September. You can read more about our interest rate on our website: [www.shared-interest.com/invest](http://www.shared-interest.com/invest)

As a not-for-profit organisation, the members are not entitled to the underlying value of the Society.

As a member, you will have a democratic say in our social aims and future success, with an opportunity to attend our AGM and member events. We will keep you informed with regular statements detailing your investment and a quarterly member magazine. You can also choose how you would like to receive these by post or email. Our secure Member Portal also enables you to keep up to date with your Share Account online.

Once open, you can add investment to your Share Account (up to the value of £100,000) or make a withdrawal.

## STATEMENT OF RISKS

It is important to note that this is an investment and your funds are at risk.

The loans we offer are generally unsecured, so investors share the risk of losses exceeding cumulative reserves, but can never lose more than they invest. If there were substantial bad debts in one year, for example, wiping out our reserves, we would have to make a charge against Share Accounts and reduce the value of your investment. It should be noted that we have never had to make such a charge during the entire operation of the Society from its commencement in 1990 to date (August 2023).

Shared Interest Society is not a regulated entity and any investment in the Society is not covered by protection such as the Financial Services Compensation Scheme (FSCS).

Please read our Terms and Conditions carefully. If you have any questions or would like further information, please contact our Membership Team on 0191 233 9101 or at [membership@shared-interest.com](mailto:membership@shared-interest.com).

**Once you are ready to proceed, please complete the application form in the next section and return it to us.**



KOAKAKA AGRONOMIST JEANNE D'ARC MANISHIMWE CHECKS THE QUALITY OF COFFEE BEANS AT ONE OF THE CO-OPERATIVE'S THREE WASHING STATIONS IN THE SOUTHERN PROVINCE OF RWANDA

# OPENING A SHARE ACCOUNT

**STEP 1**

A Share Account is opened



**STEP 2**

Money is invested in Shared Interest to finance businesses that follow Fair Trade Principles



**STEP 3**

Shared Interest provides a loan



**STEP 4**

The loan is used to buy equipment or to pre-finance orders, etc



**STEP 5**

The loan is repaid to Shared Interest



**STEP 6**

Return to step 3...

# TERMS AND CONDITIONS

In this small print “we”, “us” and “our” refer to Shared Interest Society Limited, registered number 27093R, Pearl Assurance House, 7 New Bridge Street West, Newcastle upon Tyne NE1 8AQ. Shared Interest Society Limited is a society registered under the Co-operative and Community Benefit Societies Act 2014 (the “Act”), governed in accordance with its registered rules, a copy of which can be obtained, free of charge, from the above address (the “Rules”).

## BEING A MEMBER

Membership is subject to the Rules. Members invest in risk share capital and accept the possibility of loss. As a result, Shared Interest Society Limited can use members’ money in ways that a bank would find difficult. We aim to benefit people in the less developed parts of the world and we put this before financial benefit to our members. You cannot lose more than you invest.

The mechanism by which a loss of your share capital could arise is set out in our Rules. If the auditors or any independent qualified accountants appointed for the purpose by the directors certify at any time that the aggregate of Shared Interest Society Limited’s liabilities and the amount of its issued share capital exceeds its assets then (unless in the meantime the excess has been removed) the directors may determine that the amount of the excess or any part of it shall be apportioned among the members in proportion to but not beyond the amount of the nominal value of the shares paid up and held by each member at the close of business on the date of such determination and the appropriate number of shares held by each member shall be cancelled accordingly notwithstanding that the number of shares held by any member may thereby be reduced below the minimum shareholding.

## USING YOUR SHARE ACCOUNT

The minimum investment is £100. You can make investments in your share account up to the legal limit, currently £100,000. You can invest by standing order and through the member online portal.

You can make a withdrawal using a withdrawal slip or by simply sending us a letter. The minimum withdrawal is £50. Withdrawals require the signature of a sole signatory or at least two signatories where there are multiple signatories.

We will pay by cheque to the account holders or by transfer to a bank account in the name of the account holder. There must be sufficient cleared funds in your Society share account before we can make a payment.

The Rules relating to withdrawing capital are shown below. Directors have waived the notice of withdrawal (in accordance with paragraph (c) below) at the date of this booklet and have authorised withdrawal without notice until further notice. Shares may be withdrawn by members upon giving six months’ notice to the society provided that:

- (a) all withdrawals shall be paid in the order in which the notices were received by the society;
- (b) except where a member withdraws from the society as provided for by the following Rule members shall not be entitled to withdraw shares so as to leave them with less than the minimum shareholding;
- (c) the directors may waive the notice required for a withdrawal and may direct payment to be made without notice or on such shorter notice as they consider fit;
- (d) the right to withdraw may by resolution of the directors be suspended either wholly or partially and either indefinitely or for a fixed period. The suspension shall extend and apply to all notices of withdrawal which have been received and remain unpaid at the time

the resolution suspending the right to withdraw is passed by the directors. Where the suspension is for a fixed period such period may be extended from time to time by a resolution of the directors;

(e) during any period when the right of withdrawal has been suspended under clause (d), the shares of deceased members may, if the directors so determine, be withdrawn by their personal representatives upon giving such notice as the directors may require;

(f) the amount to be paid to a member on withdrawal shall be the amount paid up or credited on the shares to be withdrawn;

(g) interest shall be payable on any share in respect of which a notice of withdrawal has been given until the date of repayment; and any share withdrawn in accordance with this Rule shall be cancelled.

Members may withdraw from the society by withdrawing all their shares in the society in accordance with the preceding Rule or, if the right to withdraw has been suspended as provided for in that Rule, by surrendering all their shares to the society. Upon such surrender the directors may in their discretion pay to the withdrawing member, the amount paid up or credited in the shares surrendered.

## TRANSFERS ON DEATH OR BANKRUPTCY OF MEMBERS

Members may nominate any person or persons to whom any of their property in the society at the time of their death shall be transferred. On receiving satisfactory proof of death of a member who has made a nomination the directors shall if and to the extent that the nomination is valid under the Act either transfer or pay in accordance with the Act the full value of the property comprised in the nomination to the person entitled thereunder. Upon a

claim being made by the personal representative of a deceased member or the trustee in bankruptcy of a bankrupt member to any property in the society belonging to the deceased or bankrupt member the directors shall transfer or pay such property to which the claimant has become entitled as the claimant may direct them. On the death of a joint holder of any share it shall be registered in the name of the survivor or survivors.

#### **INTEREST**

On your application form for membership you indicated whether you would like interest to be donated each year, waived or to remain in your account. You can alter these arrangements at any time. Interest is calculated at our published rate on the closing daily balance of your account. Interest rate changes are advised to members as soon as practicable, usually through our regular newsletter, Quarterly Return or on our website ([www.shared-interest.com](http://www.shared-interest.com)). The directors decide in advance what the interest rate will be, with any interest credited to members' accounts on 31st March for the year ended on the previous 30th September.

#### **TAX**

Interest is paid gross of tax for UK residents. It is your duty to declare any gross payment to HM Revenue & Customs.

#### **STATEMENTS**

You will be sent a regular statement detailing the transactions on your share account. At any time you can opt to receive monthly or half yearly statements.

#### **TRANSFERABILITY**

Shares in Shared Interest Society Limited are not transferable except on death or bankruptcy.

#### **GOVERNING LAW AND INVESTOR PROTECTION**

Shared Interest Society Limited is registered in and governed by the laws of England. Your membership is governed by the laws of England.

Shared Interest Society Limited is an exempt person from regulated activity of accepting deposits for the purpose of the issue of shares by it pursuant to paragraph 24 of Part II of the Schedule of the Financial Services and Markets Act 2000 (Exemption) Order 2001.

The shares are not a specified investment for the purpose of section 22 of the Financial Services and Markets Act 2000 pursuant to article 76 of the Financial Services and Markets Act (Regulated Activities) Order 2001. Section 85 Financial Services and Markets Act 2000 does not apply to Shared Interest Society Limited's shares because the shares issued are withdrawable and not transferable.

Section 21 of the Financial Services and Markets Act sets out a restriction on financial promotion. Article 35 of the Financial Services and Markets Act (Financial Promotion) Order 2005 provides that financial promotion restrictions do not apply to non-transferable, withdrawable shares, such as those issued by Shared Interest Society Limited, in certain circumstances.

To the best of the knowledge and belief of the Directors (who have taken all reasonable care to ensure that such is the case), the information contained in this document is fair, clear and verifiable. If you have any doubt about the contents of this document, please contact a person authorised to advise on this investment under the Financial Services and Markets Act 2000. Shared Interest Society Limited is not a member of any investor protection scheme.

#### **ACCOUNTS FOR YOUNG PEOPLE**

Accounts opened for persons under 16 years of age must have at least one parent or guardian as a second signatory on the account.

#### **DATA PROTECTION**

By completing the application for membership, you consent to Shared Interest Society Limited, Shared Interest Foundation, our contractors, agents and any third parties where we have a legal or statutory responsibility to do so, holding personal data about you in accordance with all data protection legislation currently in force. Shared Interest Society Limited will use the details you have provided to administer your Share Account and to use your data for anonymous analysis in accordance with our Privacy Policy.



# Finance with a human face

We remain committed to supporting fair and just trade by providing affordable finance to groups who comply with the 10 Principles of Fair Trade.

CANDELA PRODUCER ESMIKER  
DE LA PEÑA HUANUIRE GATHERS  
BRAZIL NUTS FROM THE  
RAINFOREST IN PERU

**SHARED INTEREST SOCIETY LIMITED****Share Account Application Form for Individuals and Joint Holders**

Please use black ink and BLOCK CAPITALS. All sections must be completed to enable the application to be processed.

**I/we wish to become a member of Shared Interest Society Limited and invest**

£  (minimum £100, maximum £100,000)

**by cheque** made payable to 'Shared Interest Society'

**by bank transfer** to 'Shared Interest Society'. Account number 70062793. Sort code 08-90-06

Alternatively you can open a Share Account online at [shared-interest.com/applyonline](https://shared-interest.com/applyonline)

**PRIMARY SHAREHOLDER**

Title / Full name

Address

Postcode

Telephone

Date of Birth   (Must be completed to progress your application)

Signature  Date  /  /

To ensure we can always get in touch please provide an emergency contact:

Title / Full name

Telephone  Email

How often would you like to receive statements from us? **Quarterly**  **Twice yearly**

Have you held a Share Account with us before? **YES**  **NO**

Would you like to receive postal statements? **YES**  **NO**

Would you like to have access to the member portal? **YES**  **NO**

If yes, please ensure you provide your email:

**BANK ACCOUNT DETAILS**

**(for receipt of interest and withdrawals paid by Shared Interest Society Limited):**

Please note no funds will be taken out of your bank account

Branch

Sortcode   Bank Account Number

Account Name

**I/we understand that interest is credited to our Shared Interest Society Limited account in the first instance.**

**I/we would like:**

**Interest to remain in our Share Account**

**All interest to be donated to Shared Interest Foundation**

**Waive all interest**

I/we give Shared Interest Society Limited permission to use the information supplied in this application form to verify our identity/ identities to meet Shared Interest Society Limited's policy to comply with money laundering regulations. I/we understand that withdrawals may be suspended at any time, that a share of any losses of Shared Interest Society Limited may be deducted from my account with Shared Interest Society Limited and that the interest rate payable may vary without notice. I/we understand that withdrawals from joint accounts must be signed by all account holders.

**I/we confirm that I/we have read, understood and agree to the terms and conditions**

**SECOND JOINT SHAREHOLDER (if applicable)**

Title / Full name \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_ Postcode \_\_\_\_\_  
Telephone \_\_\_\_\_ Email \_\_\_\_\_  
Date of Birth    (Must be completed to progress your application)  
Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

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**THIRD JOINT SHAREHOLDER (if applicable)**

Title / Full name \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_ Postcode \_\_\_\_\_  
Telephone \_\_\_\_\_ Email \_\_\_\_\_  
Date of Birth    (Must be completed to progress your application)  
Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

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**In order to comply with anti-money laundering regulations, we need to ask the following question where an opening investment or further investment of £1,000 or more is being made:**

- Savings
  - Sale of investment/ property
  - Gift
  - Rather not say
- Other (please specify) \_\_\_\_\_

**Please tell us what motivated you to invest in Shared Interest:**

- to support fair trade
  - to help communities trade their way out of poverty
  - as a social investment
- Other (please specify) \_\_\_\_\_
- 

**We will only use your information to deal with your investment and will not share it with any third parties without your permission other than where we have a legal or statutory obligation to do so. For further details on how your data is used and stored visit [www.shared-interest.com](http://www.shared-interest.com) to see our Privacy Policy.**

**Please return completed application form, with accompanying cheque, in the reply paid envelope provided or send to:**

**Freeport RTTJ-TXXJ-XZLU, Shared Interest Society Ltd, Pearl Assurance House,  
7 New Bridge Street West, NEWCASTLE UPON TYNE, NE1 8AQ**

**SHARED INTEREST SOCIETY LIMITED****Share Account Application Form for a Group / School / Organisation**

Please use black ink and BLOCK CAPITALS. All sections must be completed to enable the application to be processed.

**We wish to become a member of Shared Interest Society Limited and invest**

£  (minimum £100, maximum £100,000)

**by cheque** made payable to 'Shared Interest Society'

**by bank transfer** to 'Shared Interest Society'. Account number 70062793. Sort code 08-90-06

Alternatively you can open a Share Account online at [shared-interest.com/applyonline](https://shared-interest.com/applyonline)

Name of Group/School/Organisation \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_

Telephone \_\_\_\_\_

How often would you like to receive statements from us? **Quarterly**  **Twice yearly**

Have you held a Share Account with us before? **YES**  **NO**

**BANK ACCOUNT DETAILS of Group/School/Organisation**

**(for receipt of interest and withdrawals paid by Shared Interest Society Limited):**

Please note no funds will be taken out of your bank account

Branch \_\_\_\_\_

Sortcode   Bank Account Number

Account Name \_\_\_\_\_

**We understand that interest is credited to our Shared Interest Society Limited account in the first instance.**

**We would like:**

**Interest to remain in our Share Account**

**All interest to be donated to Shared Interest Foundation**

**Waive all interest**

We give Shared Interest Society Limited permission to use the information supplied in this application form to verify our identity/ identities to meet Shared Interest Society Limited's policy to comply with money laundering regulations. We understand that withdrawals may be suspended at any time, that a share of any losses of Shared Interest Society Limited may be deducted from our account with Shared Interest Society Limited and that the interest rate payable may vary without notice. We understand that withdrawals from joint accounts must be signed by all account holders.

**We confirm that we have read, understood and agree to the terms and conditions**

**PRIMARY SHAREHOLDER – Group Share Accounts must have between two and four signatories**

Title / Full name \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_

Telephone \_\_\_\_\_ Email \_\_\_\_\_

Date of Birth   (Must be completed to progress your application)

Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Would you like to manage your account online? **YES**  **NO**

**SECOND JOINT SHAREHOLDER (if applicable)**

Title / Full name \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_  
Postcode \_\_\_\_\_  
Telephone \_\_\_\_\_ Email \_\_\_\_\_  
Date of Birth    (Must be completed to progress your application)  
Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**THIRD JOINT SHAREHOLDER (if applicable)**

Title / Full name \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_  
Postcode \_\_\_\_\_  
Telephone \_\_\_\_\_ Email \_\_\_\_\_  
Date of Birth    (Must be completed to progress your application)  
Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**In order to comply with anti-money laundering regulations, we need to ask the following question where an opening investment or further investment of £1,000 or more is being made:**

- Savings  
 Sale of investment/ property  
 Gift  
 Rather not say  
Other (please specify) \_\_\_\_\_

**Please tell us what motivated you to invest in Shared Interest:**

- to support fair trade  
 to help communities trade their way out of poverty  
 as a social investment  
Other (please specify) \_\_\_\_\_

**We will only use your information to deal with your investment and will not share it with any third parties without your permission other than where we have a legal or statutory obligation to do so. For further details on how your data is used and stored visit [www.shared-interest.com](http://www.shared-interest.com) to see our Privacy Policy.**

**Please return completed application form, with accompanying cheque, in the reply paid envelope provided or send to:  
Freepost RTTJ-TXXJ-XZLU, Shared Interest Society Ltd, Pearl Assurance House,  
7 New Bridge Street West, NEWCASTLE UPON TYNE, NE1 8AQ**

**SHARED INTEREST SOCIETY LIMITED****Share Account Application Form for a Child under 16**

Please use black ink and BLOCK CAPITALS. All sections must be completed to enable the application to be processed.

**I/we wish to become a member of Shared Interest Society Limited and invest**

£  (minimum £100, maximum £100,000)

**by cheque** made payable to 'Shared Interest Society'

**by bank transfer** to 'Shared Interest Society'. Account number 70062793. Sort code 08-90-06

Alternatively you can open a Share Account online at [shared-interest.com/applyonline](https://shared-interest.com/applyonline)

**CHILD'S DETAILS**

Full name of Child

Address

Postcode

Telephone

Date of Birth   (Must be completed to progress your application)

**GUARDIAN/PARENT'S DETAILS**

Title / Full name

Address

Postcode

Telephone  Email

Date of Birth   (Must be completed to progress your application)

Signature  Date  /  /

**CHILD'S ACCOUNT DETAILS. Please also provide a bank statement**

**(for receipt of interest and withdrawals paid by Shared Interest Society Limited):**

Please note no funds will be taken out of your bank account

Branch

Sortcode   Bank Account Number

Account Name

**I/we understand that interest is credited to our Shared Interest Society Limited account in the first instance.**

**I/we would like:**

- Interest to remain in our Share Account**
- All interest to be donated to Shared Interest Foundation**
- Waive all interest**

I/we give Shared Interest Society Limited permission to use the information supplied in this application form to verify our identity/ identities to meet Shared Interest Society Limited's policy to comply with money laundering regulations. I/we understand that withdrawals may be suspended at any time, that a share of any losses of Shared Interest Society Limited may be deducted from my account with Shared Interest Society Limited and that the interest rate payable may vary without notice. I/we understand that withdrawals from joint accounts must be signed by all account holders.

**I/we confirm that I/we have read, understood and agree to the terms and conditions**

**SECOND JOINT SHAREHOLDER (if applicable)**

Title / Full name \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_  
Postcode \_\_\_\_\_  
Telephone \_\_\_\_\_ Email \_\_\_\_\_  
Date of Birth    (Must be completed to progress your application)  
Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

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**THIRD JOINT SHAREHOLDER (if applicable)**

Title / Full name \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_  
Postcode \_\_\_\_\_  
Telephone \_\_\_\_\_ Email \_\_\_\_\_  
Date of Birth    (Must be completed to progress your application)  
Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

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**In order to comply with anti-money laundering regulations, we need to ask the following question where an opening investment or further investment of £1,000 or more is being made:**

Savings  
 Gift  
 Rather not say  
Other (please specify) \_\_\_\_\_

**Please tell us what motivated you to invest in Shared Interest:**

to support fair trade  
 to help communities trade their way out of poverty  
 as a social investment  
Other (please specify) \_\_\_\_\_

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Please confirm that you consent to us using the information about you and your child or ward for the purposes of dealing with their investment. We will not share these details with any third parties without your permission other than where we have a legal or statutory obligation to do so. For further details on how this data is used and stored visit [www.shared-interest.com](http://www.shared-interest.com) to see our Privacy Policy.

**Please return completed application form, with accompanying cheque, in the reply paid envelope provided or send to:  
Freepost RTTJ-TXXJ-XZLU, Shared Interest Society Ltd, Pearl Assurance House,  
7 New Bridge Street West, NEWCASTLE UPON TYNE, NE1 8AQ**

## Shared Interest Society

Pearl Assurance House  
7 New Bridge Street West  
Newcastle upon Tyne  
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