Recording a charge

Section 1 – About this form

Use this form to record a charge under the Co-operative and Community Benefit Societies Act 2014 (including credit unions); or Co-operative and Community Benefit Societies Act (Northern Ireland) 1969 (excluding credit unions).

Part 5 of the Co-operative and Community Benefit Societies Act 2014 enables charges over the assets of a society to be recorded with us. For English and Welsh societies, fixed or floating charges can be recorded. For Scottish societies, only floating charges can be registered. Section 29 of the Co-operative and Community Benefit Societies Act (Northern Ireland) 1969 enables charges (fixed or floating) over the assets of a society to be recorded with us.

Use this form to record a charge. If you complete the form correctly and send it to us in time with a copy of the charge, we will record the charge as appropriate and send you a formal notification.

Send this application form and the instrument to us within 21 days (including the date of signing) of the date the charge document was signed.

We have the discretion to extend the 21 day deadline where it has been missed by reason of inadvertence or other sufficient cause. Further information is provided in this form.

For information about our approach to charges under the Co-operative and Community Benefit Societies Act 2014 please see our guidance at <https://www.handbook.fca.org.uk/handbook/RFCCBS>.

* + - 1. Please note that this form, including any details provided on the form, will be made available to the public through the Mutuals Public Register: <https://mutuals.fca.org.uk>. Our privacy notice explains how and why we use personal data: <https://www.fca.org.uk/privacy>.

Section 2 – About this application

2.1 What is the name and register number of your society?

|  |  |
| --- | --- |
| Society name |  |
| Register number |  |

2.2 Who can we contact about this application?

|  |  |
| --- | --- |
| Name |  |
| Role |  |
| Email address |  |
| Phone number |  |

Section 3 – About the charge

**3.1 Which of the following are you asking us to do?**

|  |  |
| --- | --- |
| Record a charge (not available for societies in Scotland) |  |
| Register a floating charge (Scottish societies only) |  |

3.2 Who are the parties to the charge?

|  |  |
| --- | --- |
| **Name** |  |
| **Name** |  |
| **Name** |  |
| **Name** |  |

3.3 What date was the charge executed?

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |

3.4 Please confirm you have attached a certified copy of the charge:

|  |  |
| --- | --- |
| Certified copy of the charge attached |  |

3.5 Has the application been submitted within the 21 day limit?

|  |  |
| --- | --- |
| Yes |  |
| No |  | Please provide reasons below |

To decide if we can extend the registration period we need to know the reasons for the late application. Your answer should explain why the application was submitted late. Please ensure you provide sufficient information for us to determine whether the application is late by reason of inadvertence or some other sufficient cause.

Section 4 – Declaration

Please ensure this form is signed by one of the following:

* The secretary of the society or credit union; or
* A solicitor acting on behalf of the society or credit union; or
* A person interested in the charge on behalf of the society or credit union.

|  |  |
| --- | --- |
| Name |  |
| My signature below confirms that the information in this form is accurate to the best of my knowledge | |
| Signature | |
| Position |  |
| Date |  |

Section 5 – Submitting this form

* + - 1. Please submit a signed, scanned version of your application by email to: mutual.societies@fca.org.uk
      2. Or please submit by post to:
      3. Mutual Societies
      4. Financial Conduct Authority
      5. 12 Endeavour Square
      6. London
      7. E20 1JN

This form is available on the **Mutuals Society Portal**: <https://societyportal.fca.org.uk>