



Credit Unions

South Manchester Credit Union is open for new members and for new loans.

What do I need to know before I start?

You will be required to accept separate terms and conditions when you download the App. You can use this service to:

- provide data and information as part of joining and applying for [loans](#)
- provide images of documentation and yourself to support identification checks, and fraud and anti-money laundering controls
- discuss any queries about your accounts with us
- register on Nivo - download the app from the link below, provide your name and phone number, and set a 5-digit passcode. You should never disclose your 5-digit passcode to anybody else
- send South Manchester Credit Union a message at any time and they will be able to reply during [office hours](#)

What is Nivo?

[Nivo](#) is a secure instant-messaging app for Android and iPhones. It's just like the messaging apps you use every day, with extra security built in.

We recommend it as the best way to communicate with us, especially for sharing the personal information we require to get you set up, and for sensitive conversations about payments, banking details, and transaction requests.

Service information

Members can continue to operate their credit union accounts as normal in the following ways:

Nivo: [download now](#)

Email: hello@smcreditunion.co.uk

Phone: [0161 448 0200](tel:01614480200)

Website: [Members' Area](#)

Post: 187 Fog Lane, Burnage, M20 6FJ

Manchester Credit Union are still open to new members and new loans. All applications should be made online at www.manchestercreditunion.co.uk

