



## CHRISTMAS SAVER APPLICATION FORM

### Member details

Member Number

Title

Full Name

Address

Postcode

Home Telephone

Mobile Telephone

Email

### Savings method

I would like to pay into my Christmas savings account by:

Cash/cheque at Main Office

Please deduct from my Payroll (until further notice)

Please deduct from my Standing Order (until further notice)

Total I wish to pay: £

Amount in words:

(Date)

day of (month)

(year)

And every Week

Fortnight

Month

When possible

until further notice

I would like to receive marketing information on products and services provided by Sheffield Credit Union only

By post

By email

By text

By phone

### Declaration

I have read and agree to be bound by the Terms and Conditions overleaf.

Signed

Date

DD MM YYYY

### Other ways to set up a Christmas Saver Account

You can ring the office and ask us to move payments into a Christmas Saver account from one of your other Share accounts—or ask us to change how your money is divided between your accounts to include a Christmas Saver deposit on a regular basis. You will still be bound by the terms and conditions overleaf, which include restrictions on withdrawals.

## **CHRISTMAS SAVER ACCOUNT Terms & Conditions**

- A Christmas Saver Account may only be opened by Sheffield Credit Union (SCU) members by completing an application form. Therefore, a non-member must first join and will be subject to the terms and conditions of membership at the time of joining.
- A Christmas Saver Account may be opened by depositing a minimum of £1, either by transfer from any other SCU savings account or by cheque, cash or electronic transfer.
- No withdrawals (other than account closure) permitted until November 1st. From November 1st to December 31st there are no restrictions on deposits or share withdrawals.
- Christmas Saver accounts cannot be used to secure loans.
- From time to time, offers will be available on this account. This will be on a year to year basis. Please ask in the office for further details.
- Deposits may be made at any time throughout the year either by transfer from any other SCU account or by cheque, cash or electronic transfer.
- Any request to close the account made before 31st October will result in the closure of the account for that calendar year, and will result in non-qualification for the reward/special offers available that year.
- Only one Christmas Saver Account per member is permitted at any one time.

### **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a credit union is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the Credit Union including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website <http://www.fscs.org.uk/> or call 0800 678 1100.

### **Data Protection Statement**

In accordance with the principles of the General Data Protection Regulations (GDPR) introduced May 2018, we will use your personal details for the purposes of managing your accounts with the Credit Union. You can view our updated privacy policy at [www.sheffieldcreditunion.com/privacy-policy/](http://www.sheffieldcreditunion.com/privacy-policy/) or by requesting a copy from our offices.

We will not sell/pass on any of your details to any third parties however from time to time we may wish to contact the account holder about other Sheffield Credit Union accounts or services that we think may be of particular interest to you. If you do not want to receive any further information please notify us in writing.