

## Sheffield Credit Union Christmas Saver Account Terms & Conditions

I understand and agree to these terms:

- I can pay into this account at any time, using the methods outlined in my welcome letter, or on [www.sheffieldcreditunion.com](http://www.sheffieldcreditunion.com).
- I can only withdraw from this account between 1st of November and 31st December, inclusive. If I withdraw outside of this period, my Christmas Saver will be closed for the rest of the year.
- If I save at least £200 into this account by October 31st, by regular deposits, I may be entered into a Christmas prize draw for a hamper or another prize, and/or receive a shopping voucher\*.
- Dividends are not paid on my Christmas Saver account.
- Life savings insurance does not apply to my Christmas Saver account.
- I have the right to cancel this account within 14 days of applying. If I do, all deposits and payments will be refunded, minus any administration fees or fees for services.
- The maximum balance I can hold across all of my Sheffield Credit Union accounts is £25,000.
- These terms may be varied from time to time, and I understand that I can find the current version, as well as the Credit Union Rule Book which details other requirements of membership, online at [www.sheffieldcreditunion.com](http://www.sheffieldcreditunion.com). I can also request copies of these documents via phone, email or post.

\* These rewards are funded by the Illegal Money Lending Team, not by Sheffield Credit Union. If the Illegal Money Lending Team is unable to fund the rewards, and we are unable to find another sponsor, we may not be able to offer rewards. More info about the Illegal Money Lending Team: [www.stoploansharks.co.uk](http://www.stoploansharks.co.uk)

Funds in the Christmas Saver account are covered by the Financial Services Compensation Scheme, which protects deposits up to £85,000 in the event of the failure of Sheffield Credit Union. For more information visit [www.fscs.org.uk](http://www.fscs.org.uk).

In addition to these terms, more details on how we will manage your account, including the dormancy process for unused accounts, can be found in the **New Joiner Information** pack, **Privacy Policy** and **FSCS Information Sheet**. If you have not received these documents, or would like another copy, please visit [www.sheffieldcreditunion.com](http://www.sheffieldcreditunion.com) or contact us by phone on 0114 276 0787, or email at [admin@sheffieldcreditunion.com](mailto:admin@sheffieldcreditunion.com).