



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:

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

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: Key Facts Document



Sheffield
Credit Union



Savings and Loans across South Yorkshire

Why choose this account?

This account might be a good fit for you if:

- You want to save for Christmas and receive rewards
- You can save regularly over the year
- You can save at least £200 by 31st October

This account may not be suitable for you if:

- You need to withdraw throughout the year
- You prefer to receive cash dividends rather than prizes

Bonus and prizes

If you have saved at least £200 by 31st October, by making regular deposits, we will normally send you a shopping voucher and enter you into a prize draw for a Christmas hamper.

These rewards are provided by the Illegal Money Lending Team (www.stoploansharks.co.uk). If they are unable to fund the rewards, and we are unable to find another sponsor, we may not be able to offer rewards.

You will not receive a dividend or interest on this account.

You can pay in by:

- Standing order
- Payroll deduction*
- Benefit transfer
- Cheque (14 working days clearing time)

*If your employer is part of our payroll scheme.

You can withdraw by:

- Phone or in person to your nominated bank account
- Online request to any UK bank account
- Cheque (written request required)

You can only withdraw during November and December.

Closing your account

To close your account, you should withdraw the full balance, and stop paying in. If you have a regular deposit which is split across multiple accounts, please let us know how much you would like to pay into your remaining accounts in future.

You can close this account at any time.

Questions? Please contact us

By phone on 0114 276 0787, lines open 10am-3pm Monday, Tuesday & Friday; 10:30am-3pm Wednesday.

By email to admin@sheffieldcreditunion.com

You can open this account if you are:

- 16 or over
- A member of Sheffield Credit Union

What is included:

- ✓ Christmas bonus and prize draw entry

What's not included:

- ✗ Annual dividend
- ✗ Life savings insurance

You can open and manage this account:

- At our office
- By post

Statements:

We will send an annual statement by post or email, in February.

You can request additional statements at any time, free of charge, or view your transaction history online.

FSCS:

All your savings with us are protected by the Financial Services Compensation Scheme.

www.sheffieldcreditunion.com/fscs

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.
- 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. 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

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.

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 or contact us by phone on 0114 276 0787, or email at admin@sheffieldcreditunion.com.