

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.

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

Questions? Please contact us

Full accounts terms & conditions: www.sheffieldcreditunion.com/savings/christmas-saver

By phone on 0114 276 0787, lines open 10am-3pm Monday, Tuesday, Thursday & Friday; 10:30am-3pm Wednesday. By email to admin@sheffieldcreditunion.com