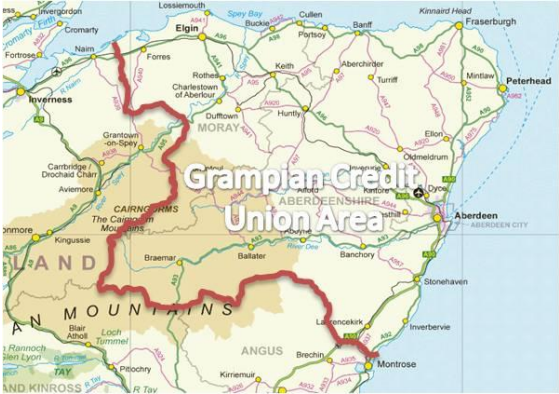


Grampian Credit Union is open to anyone who lives or works in the Grampian Area



Our products and services are exclusive to our members and include:

- Savings accounts
- Personal loans
- Insurance services
- Junior savings accounts



Christmas Savings Account Application Form

Grampian Credit Union is authorised and regulated by the Financial Services Authority Number 213701

Grampian Credit Union
224 – 226 Holburn Street
Aberdeen
AB10 6DB
Tel: 01224 576990
Email: admin@grampiancreditunion.co.uk
Web: www.grampiancreditunion.co.uk



Would you like your Christmas to be a special one without having to worry about the cost? Joining our Christmas Savings Club will help you spread the cost across the year, helping you budget for the festive period ahead.

Our Christmas Savings Accounts are available to any existing member of the Grampian Credit Union who is over the age of 16.

If you are not already a member of Grampian Credit Union and taking full advantage of the services on offer visit us at:

www.grampiancreditunion.co.uk to join.

Christmas Account Features

- Save from as little as £1 a week
- Join at any time of the year
- Save in the knowledge that your savings are safe and covered by the Financial Services Compensation Scheme
- Benefit from an Annual Dividend which is paid after approval at our AGM
- Access your funds from 1st November – giving you plenty of time to do your Christmas shopping.

Opening a Christmas Savings Account with us is easy. Simply complete this form and return to us at the address listed overleaf. Please complete the form in BLOCK CAPITALS.

Member No:	<input type="text"/>
Title:	<input type="text"/>
Forename:	<input type="text"/>
Middle Name:	<input type="text"/>
Surname:	<input type="text"/>
Date of Birth:	<input type="text"/>
Home Tel. No:	<input type="text"/>
Address:	<input type="text"/> <input type="text"/>
Postcode:	<input type="text"/>
Changes to Credit Union Contribution	
I wish to save <input type="text"/> into my Christmas Savings Account on each collection date. I authorise my Direct Debit or Payroll Contribution to be increased by the amount stated above. I agree to pay a £5 penalty for each withdrawal I make from this account before 1 st November. From 1 st November until 31 st December each year I will be able to access my Christmas savings without incurring any penalties.	
Signature:	<input type="text"/>
Date:	<input type="text"/>

Christmas Savings Account

Terms and Conditions

The Christmas Savings Account is available to existing members of Grampian Credit Union and may be opened by completing a Christmas Savings Club form.

A minimum of £5 must be maintained in the Christmas Savings Account for the account to remain open.

Notice of withdrawals must be made by one of the following options:

- Contact the Grampian Credit Union office
- Via the Grampian Credit Union website
- Complete the appropriate withdrawal form

Savings can be paid directly into the account at anytime throughout the year

Any withdrawals from this account from **1st January to 31st October** of the same year will incur a penalty of £5 per withdrawal.

From 1st November to 31st December members can access withdrawals from their account without penalty.

Lump sum deposits can be made at any time.

Lump sum deposits should be made by bank transfer to sort code number **80-45-06**, account number **10478563**, or by debit card to the Grampian Credit Union office or by cheque made payable to Grampian Credit Union.

An Annual Dividend will be paid, gross of tax on all sums deposited into the account, subject to surplus.

The Dividend rate will be determined by the Board of Directors and ratified by members at the Annual General Meeting. Any Dividend due will be paid directly after the AGM.

Any request to close a Christmas Savings Account must be made in writing. Closing the account between **1st January and 31st October** will result in a £5 penalty being charged.