

Christmas Saver Account Application Form

Name		Membership No.	
Address			
		Postcode	
Email		Mobile Number	

Spread the cost of Christmas & start saving with us today. You can also make extra payments to your Christmas Saver Account at any time.

I want to save Weekly (please tick) Monthly (please tick)
 by New / Existing Standing Order / Payroll Savings (please delete as appropriate)

Other comments

I wish to open a Christmas Saver Account and agree to abide by the Terms & Conditions.

Signed Date

Terms & Conditions

The following conditions apply in addition to those applicable to FAIRshare's standard saving product -

- To join our Christmas Saver Account you must be a member of FAIRshare
- Flexible deposits by cash, standing order, PayPoint or Payroll Savings (if offered by your employer).
- One 'free withdrawal' before 1st October is permitted. To encourage you to save there is a charge of £5 per withdrawal for 2 further withdrawals. If more than 3 withdrawals are requested, the Christmas Saver Account will be closed and funds will be transferred to an access saver account.
- Withdrawals between 1st November & 20th December are free of charge.
- The maximum value of savings permitted in a Christmas Saver Account is £15,000.
- Any outstanding balance in your Christmas Saver Account as at 20th December will be carried forward automatically to your following year's Christmas Saver Account.
- Your Christmas Saver Account is completely separate from your main savings account & cannot be taken into account when calculating loans.
- **Please note, if someone is in arrears with their FAIRshare loan, we reserve the right to use the funds in their Christmas Saving Account to cover those arrears, and when opening a Christmas Saver Account, they are agreeing to this.**
- *Other terms & conditions may apply.*

FAIRSHARE CREDIT UNION IS AUTHORISED BY THE PRUDENTIAL REGULATION AUTHORITY AND REGULATED BY THE FINANCIAL CONDUCT AUTHORITY AND THE PRUDENTIAL REGULATION AUTHORITY. OUR MEMBERS' MONEY IS ALSO PROTECTED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS).

FAIRshare Credit Union

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