



Christmas Club Account Application

Note that you must have a main Share/Loan Account to open a Christmas Club Account

Title Mr Mrs Ms Miss Dr Other (specify)

Full Name **Share Account No**

Home Address

Town/City **Post Code**

Telephone/Mobile

Required for Benefits Payments

Email **Date of Birth**

Would you like to subscribe to our Newsletter? Email me a copy of the Newsletter (approximately every quarter)

I have read and understood the Terms and Conditions for Christmas Club Membership overleaf.

I understand that my data will be stored and processed according to the principles of the European General Data Protection Regulations as detailed in the City of Plymouth Credit Union Data Privacy booklet*.

* Copy available on request

I have been given a copy of the Credit Reference Agency Information Booklet.

Please use the information I have provided to keep me informed of services supplied by the credit union.

Signature **Date**

FOR OFFICE USE ONLY

Identification checked Conaccess Entry Complete **Christmas Club Membership No**

Terms and Conditions for Christmas Club Accounts

1. To open a Christmas Club Account, you must already be a Member of the City of Plymouth Credit Union and hold a current main Share/Loan Account.
2. No membership fee is payable for a Christmas Club Account.
3. Savings into a Christmas Club can be withdrawn without penalty between 1 November and 31 December in full or in part.
4. Christmas Club savings can be withdrawn at any time in full or in part, subject to a £5 administration charge should this not be within the dates in para 3 above.
5. Christmas Club Accounts do not support loans. Only main Share/Loan Accounts can have loans attached.
6. If the total of all of a member's savings accounts falls below £5 and no transaction is performed for 12 months, we reserve the right to transfer any remaining balance back to the main Share/Loan account and close the Christmas Club account.
7. The credit union has the right to suspend an account if fraudulent activity is suspected.
8. Your account is for personal use only.
9. Any change of name or address, change of e-mail address or change of telephone or mobile number must be notified to us immediately. Proof of change of name or address may be required.
10. An annual dividend may be paid, gross of tax, on all sums deposited, subject to surplus. City of Plymouth Credit Union is not responsible for tax declarations and does not give advice on tax due on dividends. Please contact HMRC for advice.
11. The dividend will be recommended by the Board of Directors and authorised by the members at the Annual General Meeting. Any dividend due will be paid as soon as practicable after the Annual General Meeting. Any dividend payable may be freely withdrawn by the member.
12. Any dividend due is calculated for the credit union financial year which is 1st October to 30th September. Dividend can only be paid to active members' accounts. Accounts closed after the financial year end (30th September onwards) but before the dividend is credited, will forfeit the right to any dividend due. Members who close their account during the financial year also forfeit the right to any dividend due. Dividend is not paid to any member that has a current bad debt within the credit union.
13. Should a member die, the balance of all accounts, after addition of any Life Insurance due and after repaying any outstanding loans, will be paid to the Executor for the estate of the deceased, or to the Beneficiary as recorded on the Beneficiary Form if available.