

Christmas Club Account (Share Four) Account Key Facts

Eligibility	Qualifying Members under the Common bond and their immediate family residing at their home address
Life Savings Cover	Life Savings Cover maximum cover limit is £5,000 (Terms & Condition's apply)
Fees	£5 per transaction fee for early withdrawals made between 1 st March and 30 th September
Payment Method	Payroll Deduction or Direct Debit
Minimum Regular Deposit	No minimum deposit
Maximum Regular Deposit	No maximum deposit
Membership Account Balance	Minimum balance required £5.00 Maximum balance allowed £75000.00
FSCS Cover	Aggregate eligible deposits up to a total of £85,000
Lump Sums	Lump sum deposits are permitted
Withdrawals	Access to savings held in this account will be subject to: <ul style="list-style-type: none"> ▪ Withdrawals are free between 1st October and the last day in February ▪ Withdrawals made between 1st March and 30th September incur a £5 fee per transaction. <p>Any notice period which may be applied to withdrawals under the registered rules of the Credit Union</p>
Online Withdrawal Limits	Minimum - £10 (must have a minimum balance of £5 remaining in account) Maximum - £500 per day
Attachment of Shares	Shares held in a Christmas Club Account are not attached to any borrowing
Share to Transfer Loan	To clear a loan(s) a Share-to-Share transfer would need to be made to the Regular Savings (Share One) Account, allowing the loan(s) to be cleared from that account
Return on Savings	Non-guaranteed Annual dividend
Cancellation of Membership	Successful applicants have the right to cancel their membership within 14 days where there has been no face-to-face contact with an authorised representative of the NHS Credit Union in line with the Distance Marketing Directive.

	<p>To exercise this right, applicants should send written notice of cancellation to the Credit Union's registered address. The Credit Union will return any funds it has received under the Terms and Conditions of the membership application.</p>
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