

# Christmas Club Account (Share Four) Account Key Facts

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| 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 <sup>st</sup> March and 30 <sup>th</sup> 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<br>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"> <li>▪ Withdrawals are free between 1<sup>st</sup> October and the last day in February</li> <li>▪ Withdrawals made between 1<sup>st</sup> March and 30<sup>th</sup> September incur a £5 fee per transaction.</li> </ul> <p>Any notice period which may be applied to withdrawals under the registered rules of the Credit Union</p> |
| Online Withdrawal Limits   | <b>Minimum</b> - £10 (must have a minimum balance of £5 remaining in account)<br><b>Maximum</b> - £300 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.   |

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|  | <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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