East Kilbride Credit Union is open to anyone who lives or works within our common bond areas of South Lanarkshire, North Lanarkshire, Renfrewshire and East Renfrewshire.

The products we offer are exclusive to our members and include:

* + Savings Accounts
  + Personal Loans
  + Home Start Deposit Loans

East Kilbride Credit Union is authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
Registration Number 21384

**East Kilbride Credit Union Ltd**

**43 Brouster Hill**

**East Kilbride**

**G74 1AG**

**Tel: 01355 224771**

**Web: www.ekcreditunion.co.uk**

Would you like to enjoy Christmas without the worry of the cost? Join our Christmas Savings Club today to help you spread that cost across the year.

The Christmas Savings Account is open to all East Kilbride Credit Union members, aged 18 or above.

**Account Features**

* Save as little as £10 per month
* Your savings are protected by the FSCS
* Join at any time throughout the year
* Access funds from 1st November to start your Christmas Shopping
* Barrier in place to discourage temptation of spending your savings before Christmas

**Terms and Conditions**

* The Christmas Savings account is only available to members of East Kilbride Credit Union
* Christmas Club accounts can only be opened upon completion of an application form
* A minimum balance of £5 must always remain in the Christmas Savings Account for it to remain open
* Any withdrawals on this account before 1st November will incur a £5 charge per withdrawal
* Funds are available from 1st November – 31st December and must be paid to the member via BACS
* Notice of withdrawal can be made by coming into the office or via our website
* Payments into the account can be made via cash, cheque, debit card and bank transfer
* A member’s collective savings balance is not permitted to exceed the FSCS limit in operation at that time

To open an East Kilbride Christmas Savings Account simply complete this form and return it to us at the address on the back of this booklet.

Please complete in BLOCK CAPITALS.

Member Number

Title

Forename

Middle Name

Surname

Date of Birth

Contact No.

Address

Post Code

I wish to make deposits into my Christmas Savings Account. I understand if I currently pay via Standing Order that I will need to increase this at my bank and notify the Credit Union of the split. I agree to pay a £5 penalty fee for each withdrawal I make from this account before the 1st November. From 1st November until 31st December each year, I will be able to access my Christmas Savings without incurring any penalties.

Signature

Date



**Christmas Savings Club**

**Now Open**

**Join & Start Saving Today**

