

1-YEAR FIXED RATE TERM DEPOSIT ACCOUNT - 1.5% OVER 1 YEAR (AER 1.50%)

KEY INFORMATION

- Term options:** 12 Month
- Cooling off/Change of Mind:** You have 14 days from the start date to change your mind. If you wish to close your account during this time, please contact us in writing and note that there will be no interest accrued.
- Minimum Age:** 18
- Minimum lodgement:** €5,000
- Maximum lodgement:** €50,000 to include any savings held with the credit union.
- Interest rate:** The interest rate is currently 1.5% fixed. The interest rate stays the same for the account term. This account does not qualify for Dividend payment or Life Savings Benefit.
- Interest payment:** Interest is calculated and accrued on a daily basis. Interest will be paid to your account within 15 working days of maturity.
- Access:** No withdrawals or additional lodgements are permitted during the fixed term.
- Fees/Charges:** There are no fees or charges associated with this account.
- Account Maturity:** Following account maturity, the balance plus all interest due will be paid to a Term Maturity Account within 15 working days of the 1-year anniversary of the account opening and the account will be closed.
- How to apply:** You can open this account by visiting the Credit Union office. Valid ID(Passport or Drivers Licence, Proof of Address (dated within last 6 months) and PPSN required.

Funds in this account are protected under the Deposit Guarantee Scheme (DGS) subject to the schemes terms and conditions. Further information is available at www.depositguarantee.ie. The AER is fixed at 1.5% and represents the annual rate of return on your deposit, taking into account the effect of compounding interest.

APPLICANT(S) DETAILS

Applicant 1

Full Name:

Membership No:

Home Address:

Mobile Number:

Email:

Applicant 2 (if applying jointly)

Full Name:

Membership No:

Home Address:

Mobile Number:

Email:

FUND TRANSFER INTO FIXED TERM DEPOSIT ACCOUNT

How much do you want to transfer to your fixed rate deposit account? Transfer Amount: €

Which Community Credit Union Account would you like to transfer the funds from?

☐ Shares ☐ Deposit Account ☐ Other* (please specify)

Note: *If you are lodging new funds into this account, please note you will be asked for a source of funds/wealth to accompany your application form. **Transferring funds from your share account into this account may affect your life savings insurance.

TAX RESIDENCY FOR THE PURPOSES OF THE COMMON REPORTING STANDARD

Tax Residence Country

Birth Country

SIGNATURES

Applicant 1

☐ I have read and agree to be bound by the terms and conditions.

Signature 1:

Date:

Applicant 2 (if applying jointly)

☐ I have read and agree to be bound by the terms and conditions.

Signature 1:

Date: