

1-YEAR FIXED RATE TERM DEPOSIT ACCOUNT – 1% OVER 1 YEAR (AER 1.00%)**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:** €1,000
- Maximum lodgement:** €50,000 to include any savings held with the credit union.
- Interest rate:** The interest rate is currently 1% fixed. The interest rate stays the same for the term of the account. 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:** Access to invested funds within the 1 year fixed term period will incur a full surrender of interest accrued during this time.
- Additional lodgements:** Single lodgement only. Apart from the initial lodgement you cannot make other payments to the account.
- 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 your shares 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.

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 Blanchardstown & District Credit Union Account would you like to transfer the funds from?

☐

Shares

☐

Thrift

☐

Deposit Account

☐

Other* (please specify)

*if you're transferring new funds into this account, please note you will be asked to complete a source of wealth/funding form to accompany your application form.

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: