

## **'TELFORD SAVER' ACCOUNT TERMS & CONDITIONS**

- Offer only available to new members who live or work in Telford.
- Membership is FREE with this promotion (i.e. The non-refundable one-off joining fee of £4 does not apply.)
- Only one application per household. The number of 'Telford Saver' accounts is limited and acceptance is at the discretion of Just Credit Union.
- Members must be 18 years or over and save a minimum of £10 over a 13 week period.
- A £25 bonus credit will be added to the account after the 13 week savings period has been completed. Please allow up to 3 months for this to be received.
- Members qualify for an annual dividend subject to one being paid.
- FREE life insurance pays £1 for every £1 saved - doubling the amount deposited by members under the age of 65 up to a maximum of £5,000. Deposits made by members over the age of 65 are not covered by free life insurance.
- Members may close their savings account at any time by completing a Closure of Account form. Just Credit Union reserves the right to require a maximum of 30 days notice of the account closure.
- Members closing their savings accounts automatically end their membership and cease to be shareholders in Just Credit Union.