

## 'SHROPSHIRE SAVE & BORROW' ACCOUNT TERMS & CONDITIONS

- Offer only available to new members who live or work in Shropshire or Telford.
- A non-refundable one-off joining fee of £4 applies.
- Only one application per household. The number of 'Shropshire Save & Borrow' accounts is limited, and acceptance is at the discretion of Just Credit Union.
- Members must be 18 years or over take out a loan and meet all their repayment and savings commitments as detailed in their loan agreement.
- Just Credit Union's standard loan terms and conditions apply and are detailed in the loan agreement.
- A £25 bonus credit will be added to the account after the 13 week savings and loan period has been completed.
- Please allow up to 3 months for this to be received.
- Members qualify for an annual dividend on their savings 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.
- FREE loan protection insurance up to the age of 70 with the loan repaid in full. Loans made by members over the age of 70 are not covered by FREE loan protection insurance.