



Platinum Savings Account

Please complete, sign and return to **Capital Credit Union, 31 Dunedin Street, Edinburgh EH7 4JG.**
If you have any queries or require any further information, please contact the Member Enquiry Line on 0845 634 9901

Member No

Name

Address

Postcode

Home Phone No.

Work No.

My initial deposit is £ (min £2000)

I wish to make my initial deposit By Cheque Cash Debit Card Share Transfer (A minimum of £10 must be left in your Membership Account)

(Please make cheques payable to '(your name) c/o Capital Credit Union Limited' and print your Member No. clearly on back)

Signature

Date

Amendment to Deduction

The amendment to deduction below should also be completed in order that details of your amended deduction amount can be forwarded to your pay office or bank/building society.

Member No

Name

Employer

Employee Ref No.

Please change the amount of my regular deduction/direct debit from £ to £

Payment Frequency Weekly Fortnightly 4-Weekly Monthly

I understand this instruction may remain in place with Capital Credit Union and details sent electronically to my Bank/Building Society or Pay office.

Signature

Date

Terms and Conditions: Platinum Savings Account

1. Applicants for a Platinum Savings Account must hold a credit union Member's Account and must meet all of the terms and conditions of its use.
2. A minimum of £2,000 and a maximum of £25,000 can be held within a Platinum Savings Account at any one time. Deposits must be in the form of free cash and cannot be secured against any loan previously taken out with Capital Credit Union or any other lender.
3. The rate of interest rate is set every 6 months with rates fixed from 1st April to 30 September and 1st October to 31st March.* The interest rate is set by the Board of Directors as delegated by the membership at the AGM.
4. Members must provide 90 days notice for any withdrawal from their Platinum Savings Account.
5. Notice of a member's intention to withdraw funds from their Platinum Savings Account must be provided to Capital Credit Union in writing accompanied by an authorised signature.
6. In the event that a member allows their Platinum Savings Account to fall below the minimum £2,000 level, the account may be closed and the balance on the account will be transferred to the member's Share 1 account, which attracts an annual dividend.
7. Any request to close the account must be made in writing.

*The Board of directors reserve the right to change the rate of interest at any time with 30 days notice