



Working For you, Working With You

The Transport Credit Union, 186 Argyle Street, Glasgow,  
G2 8HA

Member Services Department  
0141 221 7474, Option 1  
enquiries@transportcu.co.uk

## Gold Saver Account Application

### Additional Shares Account (30 day notice)

#### Gold Saver Account terms and conditions:

- This is an additional savings account and is designed for longer term savers, who would like an improved return on their shares.
- To benefit from the higher dividend, **30 days' notice** is required for share withdrawals from this account, which can be requested at any time.
- Members are permitted **to one short notice** withdrawal from a higher dividend account **without giving the relevant notice period (30 days)**, over a 12-month rolling period.

If further withdrawals are required from this account, **out with the notice period**, this additional account will be closed and shares automatically transferred to your standard shares account. Any dividends on this higher dividend account will no longer be due.

- Withdrawal requests from the Gold Saver Account **cannot** be submitted online or via the standard share withdrawal form; a specific withdrawal form is required and sent to the office via email or post. Can be found on our website [www.transportcu.co.uk](http://www.transportcu.co.uk) or by contacting our office.
- This account is available to any member who maintains a minimum payment of £20 per week / £80 per month to their Standard Shares Account.
- Members can pay up to a maximum of £50 per week/ £200 per month to this account.
- A maximum of £20,000 can be held in a Gold Saver Account.
- Any balance over £20,000 will automatically be transferred to the Standard Shares account if there is no loan. If there is a loan, funds will be transferred to an Easy Saver account instead - this will be opened automatically for members who don't already have one.
- No lump sum deposits can be made to this account.
- This account is not attached to any loan, allowing for access to shares even if there is an outstanding loan\*.

**\*In the event of breach/default of loan agreement terms**, all shares held by you, across all share accounts (including this one) will be held as security for the loan, for the purpose of loan repayment. You will not be able to access any share accounts in this case.

- The annual dividend is paid on the Gold Account in February after approval of the dividend rate at Annual General Meeting (AGM). Annual dividend rates are recommended to the AGM by Board of Directors and their levels depend on a profit achieved by Credit Union in each financial year. Dividend applied to members' accounts is based on the average daily share balance during the last financial year.



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Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ Credit Union No \_\_\_\_\_

Address \_\_\_\_\_ Postcode \_\_\_\_\_

Employer \_\_\_\_\_ Workplace Location \_\_\_\_\_ Payroll No \_\_\_\_\_

Mobile no \_\_\_\_\_ Email Address \_\_\_\_\_

1. I wish to save £\_\_\_\_\_ \*in my Gold Saver Account:

Weekly  Fortnightly  4-weekly  Monthly

*\*Payments to the Gold Saver Account can be amended by completing a Gold Saver Account Payment Change Form.*

2. I wish to save £\_\_\_\_\_ \*in my Standard Shares Account:

Weekly  Fortnightly  4-weekly  Monthly

*\*A minimum payment of £20 per week / £80 per month required*

3. I have completed a new earning deduction form\* for the total of £\_\_\_\_\_

Weekly  Fortnightly  4-weekly  Monthly

*\*Only complete if you want to change your **overall, total** credit union deduction*

I confirm that I have read, understood, and agree to the terms of the Gold Saver Account

Member's Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

**Note: You can email the completed, hand-signed form to [enquiries@transportcu.co.uk](mailto:enquiries@transportcu.co.uk) or just post the form directly to the office (Please send via **one method only**).**