



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

Payment Change - Gold Saver

Additional Shares Account (30 day notice)

Gold Saver Account terms and conditions:

- This is an additional savings account and is designed 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 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 Platinum 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 _____

Mobile no _____ Email Address _____

1. I wish to now save £_____ *in my Gold Saver Account:

Weekly Fortnightly 4-weekly Monthly

2. I wish to now 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 earnings 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 wish to close my Gold Saver and transfer the funds to my: Standard Account Easy Saver Account

Member's Signature _____ Date ____/____/____

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



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EARNINGS DEDUCTION

Credit Union no _____

Please complete in black ink

I (print name) _____ instruct an earnings deduction change at the earliest date,

from (current payment) £ _____ to £ _____, to be paid to The Transport Credit Union on my behalf,

Weekly Fortnightly 4-weekly Monthly

Full Pay Ref (if Railway please provide, national insurance number) _____

Employer _____ Workplace Location _____

Occupation _____

I understand this form is not valid without being countersigned by Credit Union staff or representative

Member's Signature _____ Date ____/____/____

*Signed _____ on behalf of the Credit Union

This form should be returned to the Credit Union office, or given to your workplace Credit Union rep (if applicable).

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

