The Transport Credit Union, 186 Argyle Street, Glasgow, G2 8HA
**Member Services Department**
0141 221 7474, **Option 1**
enquiries@transportcu.co.uk

*Working For you, Working With You*

# Payment Change - Easy Saver

## Additional Shares Account

**Easy Saver Account terms and conditions:**

- *This is an additional savings account and operates similarly to the Standard Shares Account, without being attached to any loan, allowing for access to shares at any time*.*

  ****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.*

- *This account is available to any member who maintains regular payments to their Standard Shares Account.*

- *Lump sum payments of up to £20,000 over a 12-month rolling period, may be paid into this account by card payment, bank transfer or cheque. Cash is not accepted.*

- *This limit is shared with lump sum payments made to the Standard Shares account.*

- *Members may request to withdraw funds from their Easy Saver Account at any time.*

- *Share withdrawal requests can be submitted via online account, or form completed and sent by email or post. Withdrawals from this account will be paid to the member as soon as possible, in line normal share withdrawal procedure. Members will be informed of any notice period currently in force and any future changes prior to implementation.*

- *The annual dividend is paid on Easy Saver 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.*

(THE TRANSPORT CREDIT UNION IS THE TRADING NAME OF SCOTTISH TRANSPORT CREDIT UNION LTD)
"Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority FRN: 213869"

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## Additional Shares Account

**Name** _____ **Date of Birth** _____ **Credit Union No**_____

**Address**_____ **Postcode** _____

**Mobile no** _____ **Email Address**_____

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

   Weekly ☐ Fortnightly ☐ 4-weekly ☐ Monthly ☐

2. I wish to now save £_____ *in my Standard Shares Account:

   Weekly ☐ Fortnightly ☐ 4-weekly ☐ Monthly ☐

   **A payment should be always maintained to the Standard Account*

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 wish to close my Easy Saver Account and transfer the funds to my Standard Account ☐

**Member's Signature** _____ **Date** _____/_____/_____

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# Payment Change - Easy Saver

**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).**

## 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 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).**

_____
_____

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