

CHRISTMAS SAVER ACCOUNT TERMS & CONDITIONS

THIS DOCUMENT CONTAINS IMPORTANT INFORMATION. PLEASE READ CAREFULLY AND RETAIN FOR FUTURE REFERENCE.

TERMS AND CONDITIONS

Your agreement with First Tech Credit Union Ltd. for your Christmas Saver Account consists of these Terms and Conditions. Copies of these Terms and Conditions may be obtained from the credit union or on our website www.firsttech.ie. The Christmas Saver Account is only available to members aged 18 and over and is subject to approval. If you have any further questions relating to the Terms and Conditions, please contact us on 01 642 7900.

DEFINITIONS

- Where we use the word 'Account', we are referring to the Christmas Saver Account.
- 'AER' means Annual Equivalent Rate based on a 365-day calendar year.

1. ACCOUNT FEATURES

- This savings product is available to new and existing members of First Tech Credit Union Ltd.
- Members may hold only one Christmas Saver Account either in their own name or jointly with another member.
- Amounts can be saved on a weekly, fortnightly or monthly basis subject to a minimum monthly savings amount of €100 and a maximum monthly savings amount of €500 (subject to the maximum savings threshold of €100,000 permissible for individual credit union members).
- Withdrawals from the Christmas Saver Account are limited to 1st November to 31st December each year, unless you cancel your Credit Union membership or are experiencing financial hardship.
- Any remaining balance at 31st December will be carried forward to the following year's Christmas Saver Account.
- Christmas Saver Accounts are not covered by the credit union's Life Savings Insurance cover.
- Balances on a Christmas Saver Account may not be held as collateral against a loan.
- No interest will be payable on the Christmas Saver Account.

2. APPLYING FOR A REGULAR SAVER ACCOUNT

- An application for a Christmas Saver Account may be made in branch by completing the application form or downloading the form from our website (www.firsttech.ie), completing it and posting it to us or emailing it to info@firsttech.ie.
- Unless we already hold it and its not out-of-date or nearly out-of-date, you must supply us with all the necessary information and documentation to satisfy our obligations to identify you under legislation to combat money laundering and terrorist financing.
- We reserve the right to decline an application.
- You may close your account at any time.

3. STATEMENTS

- Statements of account are available to you online.

4. FEES AND CHARGES

- There are no set up charges, maintenance, or transaction fees on your Christmas Saver Account.

5. CHANGES TO THESE TERMS AND CONDITIONS

- We may change these terms and conditions from time to time.
- Changes in these terms and conditions will be advised to you by any of the following methods; by post, email, text message, through our online banking services, and on notices in our branch and on our website, which can be found at www.firsttech.ie.

6. COMPLAINTS

- In the event that you wish to make a complaint, you may do so by writing to the Complaints Officer at First Tech Credit Union Limited, 55 Dawson Street, Dublin 2 or ringing 01 6427900. If you are not satisfied with the outcome of your complaint, you are entitled to take your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. Further details of our complaint's procedure are set out at www.firsttech.ie.

7. DATA PROTECTION

- We will at all times comply with our obligations in accordance with applicable data protection laws and regulations as regards relevant data in our possession relating to you. A copy of our Privacy Policy is available at www.firsttech.ie.

8. GOVERNING LAW AND JURISDICTION

- The Christmas Saver Account Application Form and any non-contractual obligations arising out of or in connection with these forms, are governed by and construed in accordance with Irish law.
- All information and communication with you will be in English.