

# Application Form

## 90-Day Notice Deposit Account

Interest rate variable 0.80%  
(AER 0.80%)

For assistance and support  
please contact us at:

**0818 297 007**

*help@lucancu.ie*

Webchat through  
our website:

*www.lucancu.ie*



## Terms & Conditions of Deposit

This deposit is a 90-day notice account. This means that you can save and earn some interest on your savings, but you cannot access your funds until you give 90-days written notice and this has expired. There is no end date or term on this deposit.

- Members may open one of these accounts only.
- This account cannot be attached to a loan as collateral.
- Savings in this account are **not** covered by life savings protection insurance. This insurance is for share accounts only.
- Members can save a maximum of €10,000 in this account. This can be a lump sum, a weekly or monthly instalment or a combination of both.
- You may stop and start making instalment payments at any time.
- Current interest is 0.80% (AER 0.80%).
- **This rate is variable** and may increase or decrease in line with the markets. Rates will be reviewed annually at a minimum.
- Interest is paid annually on the last working day of September.
- DIRT will be deducted at the prevailing rate, unless you have an exemption and have completed form DE1, available at the counter and at [www.revenue.ie](http://www.revenue.ie)
- Interest may be withdrawn each year or left in the deposit account where this will not push the account above €10,000.
- The Board reserves the right to withdraw this product for new entrants at any time.
- On giving 90-day written notice, the funds in this account can be:
  - ▶ Fully withdrawn and the account closed
  - ▶ Partially withdrawn
  - ▶ Transferred to another term deposit account where the savings limit allows or
  - ▶ Transferred to your shares or on-demand deposit account. This will only be permitted where the total balance would be below the prevailing caps on those accounts.
  - ▶ Any interest owed on this account after the deposit has matured will be paid into the account on the last working day of September

## Application to Open Account

I would like to open a 90-day notice deposit account

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Member no.: \_\_\_\_\_

*I confirm that I have read and understood the terms & conditions outlined in this application brochure.*

*Initial in box*

I understand that the interest rate on this account is variable and that the rate may move up or down in line with the markets.

I understand that I will not have access to the funds until I provide 90-days written notice and this term has expired.

I understand that there is no end date or term on this account, and I may keep it open until such time as I provide 90-day written notice to withdraw some or all the funds therein.

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

*Office use only:*

Date account was opened: \_\_\_\_\_

Opened by: \_\_\_\_\_

Date of deposit maturity: \_\_\_\_\_

Input to file: \_\_\_\_\_ (Initial)