

Junior Saver Account under 16s

Capital's Junior Saver Account is a great way for under 16s to start saving and watch their money grow.

The account includes these benefits:

- Regular return on investment (not guaranteed)
- Instant access when required
- Peace of mind that your savings are safe as Capital Credit Union is a member of the Financial Services Compensation Scheme. For further information about the scheme (including the amounts covered and eligibility to claim) please call us on 0131 225 9901 or ask at our office, visit the FSCS website www.fscs.org.uk or call 0800 678 1100.

Account Features:

- **Account name:** Junior Saver
- **Minimum balance of £1**
- **No. of withdrawals:** Unlimited
- **Dividend:** paid annually (not guaranteed)
- **Maximum balance of £15,600**

How can I open an account?

By filling in this form and then taking it with the appropriate identification (see below) to Capital Credit Union's office or a School Credit Union. Alternatively, you can send it by post to our Head Office, 62 Hamilton Place, Edinburgh, EH3 5AZ (further ID will be required).

What ID do I need?

If the Young Saver is joining through their School Credit Union then the school can verify their identification. If not, then the adult signatory must provide full identification (two official documents proving their name and address) and the Junior Saver's birth certificate. Please contact the office for more information about acceptable ID. Money laundering regulations require us to check your identity.

- School ID
- Parent ID
- Birth Certificate

w: capitalcreditunion.com

t: 0131 225 9901

e: enquiries@capitalcreditunion.com

a: 62 Hamilton Place, Edinburgh, EH3 5AZ

Capital Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 213575. We are covered by the Financial Services Compensation Scheme therefore your savings are secure up to £75,000. For further information visit the FSCS website www.fscs.org.uk or call 0800 678 1100.



Savings
made simple
for under 16s

Junior Saver Account

Together, we make financial sense!



1. Junior Saver Details

First name:
Surname:
Gender:
Date of birth:
Address:
Postcode:

2. Adult Signatory Details (normally parent or legal guardian)

Title:
First name:
Surname:
Address (if different from above):
Postcode (if different from above):
Telephone number/s:
National insurance number:
Email address:
(Junior)Mother's maiden name:
Relationship to junior member:

3. Bank Details (for transfer purposes)

Name(s) of account holder(s):
Branch sort code:
Account number:

4. Direct Debit Details (if you wish to save regularly)

Bank/Building society:
Account holder name:
Branch sort code:
Account number:
I authorise a transfer of payment via Direct Debit deduction to Capital Credit Union for:
Amount (figures): £
Amount words:
Direct debit start date:
Weekly Fortnightly 4Weekly Monthly

5. Declaration

In order to qualify for Junior membership of Capital Credit Union , the Junior member must be under the age of 16 years old. The membership will be held in Adult Signatory for the Junior member.

I hereby apply for Adult Signatory Junior Membership of Capital Credit Union Limited for the above named individual and agree to abide by the rules of the organisation. I declare that the information given by me on this application form is true and correct to the best of my knowledge and belief. I agree to act as an Adult Signatory of this account until the junior member reaches the age of 16 years at which point the junior member will become solely responsible for his/her own membership upon notification. I also agree to Capital Credit Union carrying out any enquiries to confirm my details including an electronic identification search.

NOTE: All correspondence will be sent to Adult Signatory's address unless otherwise requested.

I confirm I have read, understood and received the
Financial Services Compensation Scheme - Information Sheet

Signature of Adult Signatory:

Dated: