



Naomh Breandan

CREDIT UNION LIMITED

Fixed Term Deposit Account 2026 – Application Form

Naomh Breandan Credit Union

Dunkellin Street, Loughrea, Co. Galway
091 841 773 / info@naomhbreandancu.ie
www.naomhbreandancu.ie

Closing Date:

30th September 2026

Deposit Start Date:

1st October 2026

Maturity Date:

30th September 2027

MEMBER DETAILS

Account Number

:

Member Name

:

Member Address

:

Eircode

:

I wish to invest € in the 1 Year Fixed Term Deposit.
The Credit Union is authorised to transfer this amount from my savings
account on or before 30th September 2026.

I have read and understood the Terms and Conditions relating to this 1 Year
Fixed Term Deposit (Full Terms & Conditions on page 1 & 2).

MEMBER SIGNATURE

DATE

TERMS AND CONDITIONS

Closing Date:

30th September 2026

Deposit Start Date:

1st October 2026

Maturity Date:

30th September 2027

1.Funds invested in this 1 Year Fixed Term Deposit will have 2.5% added to their
balance on the Maturity Date.

2.No fees or charges apply however interest is subject to DIRT deducted at source
where applicable.

3.The minimum deposit is €1,000 and the maximum is €50,000.

4.This offer is open to existing Members only.

5.It is not permitted to transfer savings from outside the Credit Union directly into this 1 Year Fixed Term Deposit. Funds invested must be transferred from savings that have been in the Credit Union for at least three months.

6.Depositor's must be at least 16 years of age at 30th September 2026.

7.If the Proof of Identity or Address documentation held by the Credit Union as part of its anti-money laundering compliance is incomplete or out-of-date you will have to address this before the Closing Date.

8.Savings in this 1 Year Fixed Term Deposit are not eligible for dividend that may be paid by the Credit Union.

9.This offer is subject to a maximum tranche value of €2.5 million. If oversubscribed, allocations will be made on a First Come First Served basis.

10.This 1 Year Fixed Term Deposit, like all Credit Union savings is covered under the terms of the Deposit Guarantee Scheme administered by the Central Bank of Ireland. For more information go to: www.depositguarantee.ie

11.No additional deposits can be made after the Closing Date.

12.Deposits are committed for the full term. Whilst you may request access to some or all of your savings in this Fixed Term Deposit before maturity, the Credit Union reserves the right to decline such requests at its absolute discretion. If you think that you will need access to these funds before the Maturity Date then this Fixed Term Deposit may not be suitable for you.

13. If after making this 1 Year Fixed Term Deposit, you change your mind you may request your funds back within 14 days of the from the Deposit Start Date. You will receive no interest for the period in which your funds were in the deposit.

14. On maturity of the 1 Year Fixed Term Deposit, funds will be returned to your Regular Shares Account.

15. The operation of the 1 Year Fixed Term Deposit will be interpreted in accordance with Irish law.

Warning: If you invest in this 1 Year Fixed Term Deposit you will not have access to your money until 30th September 2027.