2-YEAR FIXED TERM DEPOSIT ACCOUNT PAYING 2.5% p.a.

Reward Your Savings with a Guaranteed 2.5% p.a.

Invest with confidence and let your savings work harder for you.

APPLICATION FORM

TERMS AND CONDITIONS

Closing Date: 17th August 2026
Deposit Start Date: 18th August 2026
Maturity Date: 18th August 2028

1. This offer is open to existing Members and non-Members. To avail of the product, non-Members must complete a Membership Application, provide the supporting documentation required and meet the relevant qualifying criteria for membership. Membership Applications can be made in the office or by following this link: **https://kilcu.ie/membership.**

2. Depositor's must be at least 16 years of age at 17th August 2026.

3. The minimum deposit is €5,000 and the maximum is €100,000.

4. Interest of 2.5% will be paid at each anniversary to each Depositor's Regular Share Account. This interest rate is fixed and guaranteed for the 2-year term.

5. No fees or charges apply.

6. Interest is subject to DIRT deducted at source.

7. Savings in this Fixed Term Deposit are not eligible for dividends that may be paid by the Credit Union.

8. This offer is subject to a maximum tranche value of €1,000,000. If oversubscribed, allocations will be made on a First Come First Served basis.

9. This deposit, like all Credit Union savings is covered under the terms of the Deposit Guarantee Scheme as administered by the Central Bank of Ireland. For information on this Scheme go to: **https://kilcu.ie/other-services/forms-notices.**

TERMS AND CONDITIONS

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

11. Deposits are committed for the full 2-year 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 may need access to these funds before the 18th August 2028 then this Fixed Term Deposit may not be suitable for you.

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

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

14. The Fixed Term Deposit is not covered by the Loan Protection and Life Savings Scheme, or Death Benefit Insurance Scheme. Any funds that you withdraw from your Share Account to fund this Fixed Term Deposit may impact the amount of Life Savings Insurance payable by the credit union in the event of your death.

15. The operation of the Fixed Term Deposit will be governed by and interpreted in accordance with the laws of the Republic of Ireland.

Warning: If you invest in this Fixed Term Deposit you will not have access to your money until 18th August 2028.

FIXED TERM DEPOSIT ACCOUNT APPLICATION FORM

Kilcock Credit Union

1. PERSONAL DETAILS APPLICANT 1		2. PERSONAL DETAILS APPLICANT2 (IFJOINTAPPLICATION)	
Name		Name	
Address		Address	
Member No		Member No	
Mobile No		Mobile No	
Email		Email	
DoB		DoB	

2. DEPOSIT AMOUNT

€ (Minimum €5,000 / Maximum €100,000)

3. DECLARATION AND SIGNATURE

I/we hereby apply to invest in a Fixed Term Deposit Account in the amount stated above. I/we acknowledge I/we have read and understand the Terms and Conditions provided with this Form.

Applicant 1 Signature		Applicant 2 Signature	

OFFICE USE ONLY

Date Application Form Received:

Member Documentation On File: ID POA PPSN

Signed (CU Official):

WARNING: SUBJECT TO CLAUSE 3.1 OF THE TERMS AND CONDITIONS, YOU WILL NOTHAVEACCESSTO YOUR MONEY UNTIL 17TH AUGUST 2028.

Kilcock-Kilcloon and District Credit Union Limited, tradingasKilcock Credit Union, is regulated by the Central Bank of Ireland (344CU) and is authorisedas an investment business for the provision of investment intermediaryservices (C13889).