

	<i>Terms & Conditions</i>
<i>Adult Members</i>	1. Must meet membership qualification requirements (see Harp & Crown rule 5.1) 2. Age 16+ (can't be voting member until 18 years +) 3. Must provide ID and address verification to open 4. £5 account opening fee to be paid from first deposit 5. Minimum monthly deposit of £10 to be made by direct debit or payroll deduction (if no deposits for 3 years then account will be managed under dormancy rules) 6. Maximum monthly deposit of £1,000 per month (restricted to £250 per month in first 6 months) 7. Maximum lump sum deposit £5,000 per month – or subject to Senior Loans Officer's discretion (total of £5,000 in first 12 months) 8. Maximum total shareholding of £35,000 9. Shares can be withdrawn down to minimum £5 balance or pledged share balance where applicable 10. Dividend will be paid annually at rate approved at AGM, for preceding financial year to 30th September
<i>Junior Savers</i>	1. Must meet membership qualification requirements (see Harp & Crown rule 5.2) 2. Age up to 16 years 3. Suitable ID of junior member required 4. Address verification of Trustee required (account address will be as per verified Trustee) 5. No opening fee payable on account 6. No minimum monthly deposit required 7. Maximum regular monthly deposit of £1,000 per month (restricted to £100 per month in first 12 months) 8. Maximum lump sum deposit £5,000 per month (Total of £5,000 in first 12 months) 9. Maximum total savings of £35,000 10. Shares can be withdrawn down to minimum £5 balance 11. Interest will be paid annually at rate approved at AGM, for preceding financial year to 30th September

Corporate/ Group Members	1. Must meet membership qualification requirements (see Harp & Crown rule 5.3) 2. Constitution/ governing document of corporate/ group required 3. ID and address verification of ALL account signatories required 4. No minimum monthly deposit required 5. Maximum regular monthly deposit of £1,000 per month 6. No maximum lump sum deposit subject to 7 below 7. Maximum total shareholding of £40,000 8. Shares can be withdrawn only on production of signed share withdrawal in accordance with drawing instructions (minimum of 2 signatories and as per account opening application) and paid directly to nominated bank account 9. Maximum of 15 transactions per year; otherwise account will be subject to an annual fee of £25 to be applied to account on 30th September 10. Dividend will be paid annually at rate approved at AGM, for preceding financial year to 30th September
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