



First Citizens

We put you first

SUPER SAVER



Focus
On
Your
Future

SUPER SAVER

It pays to save

Regardless of your age, marital status or current job, chances are you have hopes and dreams for your future and the future of your children and grandchildren.

- Perhaps you've recently married and, like most young couples, have dreams of purchasing your first home. This can be a challenging step to take, especially since you first have to save enough money for the down payment. To realise that goal, you need a disciplined savings strategy that ensures predictable returns for your nest egg to grow.
- Maybe you're focused on your children's education. Have you saved enough to cover the rising cost of tuition? A regular and well-structured investment plan can help ease the financial burden that you could face in the years to come.
- You may be looking forward to retirement and the life of leisure that most people hope will accompany their golden years. Super Saver can provide the financial stability you'll need to enjoy your retirement to the fullest.

Whatever your future plans are for you and your family, you can realise them if you make the right investment decisions. Decisions that take into account where you are today determine where you would like to be in the future, and put you on the road to successfully reaching that destination. Super Saver is a sure way to help you get where you want to be.

A structured growth strategy

Super Saver is precisely that, a savings plan combining the discipline of regular contributions with the benefits of compounded interest at a higher rate than a savings account offers. Super Saver provides you with a predictable, guaranteed return on your investment.

It's easy. Start by making a minimum \$1,000 initial deposit into your Super Saver savings plan. There is no maximum initial deposit. Afterwards, simply contribute the monthly pre-arranged amount of at least \$250, but no more than \$10,000, to your plan. Choose between Super Saver's three or five year investment plans. It's that simple.

With our competitive rates, it's easy to see how quickly your investment will grow, especially with the benefit of compounded interest:

Super Saver - \$1,000	3 Year (3.75%)	5 Year (4%)
Initial Deposit	\$1,000	\$1,000
Monthly Commitment	\$250	\$250
Final Balance	\$10,627	\$18,356
Interest component	\$627	\$1,791

Super Saver - \$5,000	3 Year (3.75%)	5 Year (4%)
Initial Deposit	\$5,000	\$5,000
Monthly Commitment	\$500	\$500
Final Balance	\$24,604	\$39,233
Interest component	\$1,604	\$4,233

Rates used in the example were correct at the time of printing but are subject to change and may not be the prevailing rate on the account

Super Saver gives you highly competitive rates and makes your monthly contribution easy.

Choose Super Saver today

Open a Super Saver savings plan today! Simply complete an Application Form and return it to your local First Citizens branch. With your initial \$1,000 deposit and the standing order from your chequing or savings account for \$250 or more a month, you'll be on your way to maximising your investment potential.

If you need the funds for a down payment on a loan or mortgage with First Citizens, you can withdraw your savings before the end of the term without penalty.

Affordable, predictable, competitive. Super Saver is the investment strategy that will help you build the financial security you need to buy your house, put your children through school, or retire in style.

Start saving for tomorrow, **today**.

For more information or to open your Super Saver account, please visit your local First Citizens branch or www.firstcitizensbb.com

Or call **431-4500** and speak with one of our friendly customer service representatives.

Super Saver Application Form

If you are a First Citizens customer, simply complete this Application Form and bring it, along with your photo ID, to your local branch where a Customer Service Representative will meet with you to discuss your application.

If you are not a First Citizens customer you will need to complete a Personal Bank Account application form contained in the Personal Accounts & Banking Services brochure, in addition to the Super Saver Application Form.

PRIMARY APPLICANT

Last Name: _____

First Name: _____

Middle Name(s): _____

Address: _____

Postal Code: _____

Home Phone: _____

Work Phone: _____

Cell Phone: _____

SECONDARY APPLICANT

Last Name: _____

First Name: _____

Middle Name(s): _____

Address: _____

Postal Code: _____

Home Phone: _____

Work Phone: _____

Cell Phone: _____

Applicant Information

Why are you saving?

Purchasing a home Education
Retirement Medical
Land Vehicle

Other: _____

Do you have an existing deposit account with First Citizens?

Yes No

If yes, please provide account number

Please note that your monthly commitment will be transferred directly from this account to your Super Saver account.

If no, please fill out our Personal Bank Account application to open a chequing or savings account so that your monthly commitments can be transferred directly into your Super Saver account.

Please indicate which Super Saver plan you wish to participate in:

3 year 5 year

Initial investment (minimum \$1,000): \$ _____

Monthly commitment
(minimum \$250 - maximum \$10,000): \$ _____

I/We have read the Terms and Conditions and agree to all the terms of the contract.

Date: _____

Print Name: _____

Signature: _____

Print Name: _____

Signature: _____

Terms and Conditions

(subject to deposit confirmation terms in each case)

1. Interest will be compounded, at the agreed rate per annum, by the Bank on a monthly basis.
2. Funds held in joint names shall be held to the order of the survivor(s) in the event of death of an account holder.
3. Subject to 7 below, Super Saver must be maintained to the agreed maturity date and in the absence of instructions to the contrary will then be rolled over automatically for a similar term at the prevailing rate of the day.
4. During the term of the plan, the amount debited must be in the account two days prior to the due date. The due date is the same day each month as the day the account is opened.
5. If during the term of the plan the account being debited for the pre-agreed monthly payment amount has insufficient funds on the monthly due date, the payment for that month will be deemed void if there are insufficient funds after an additional four business days.
6. If during the term of the plan three monthly payments are voided, the plan will thereupon automatically be deemed to have been from the outset, a deposit account bearing simple interest at the same rate(s) as would have been applicable to a fixed term deposit account with similar terms at First Citizens Bank (Barbados) Limited during the same period and the proceeds thereof shall be held to your order.
7. At any time during the term of the plan the Bank will provide access to the accrued funds with no penalty, provided such access to the funds is for the intended purpose specified in the application form and which is being financed in part by credit from the First Citizens Group, or in the event of death of any one of the two or more joint account holders. Documentation confirming purpose is required.
8. In any case other than paragraph 7 above, the Bank reserves the right to refuse an application to repay the deposit prior to the agreed maturity date. If we, in our absolute discretion and without prejudice to our right to refuse, agree to repay a deposit prior to the maturity date, it will be subject to breakage fees and/or interest penalties.
9. The Bank reserves the right to accept additions of capital or higher monthly payments to the plan but may offer alternative plans or deposit accounts.
10. The Bank reserves the right to refuse initial applications to invest in the plan for any reason whatsoever and need not specify its reason for doing so.
11. The Bank reserves the right to charge a penalty of 3% of the total current account balance (minimum \$250) if a customer wishes to break their agreement to access funds on the account prior to the maturity date.
12. Notwithstanding the foregoing or any other agreement or course of dealing between the Bank and any account holder, the Bank may rely upon and act in accordance with any notice, instruction or other communication which may from time to time be given by any verbal, telephone, telegraphic or electronic message if believed by the Bank to be genuine and to be presented or delivered by or on behalf of any one or more such account holders, without incurring liability should it be false or there be any error or ambiguity therein.

For additional information or to open your account
please contact a First Citizens branch at:

Broad Street Banking Centre
1 Beckwith Place
Lower Broad Street
Bridgetown BB11000
Tel: 431-4500 • Fax: 429-5734

Collymore Rock Banking Centre
Sagikor Financial Centre
Collymore Rock
St. Michael BB11115
Tel: 431-4500 • Fax: 431-9502

Big B Banking Centre
Supercentre Big B, Peronne Plaza
Worthing
Christ Church BB15133
Tel: 431-4591/92 • Fax: 435-8770

JB's Banking Centre
Supercentre JB's Complex
Sargeant's Village
Christ Church BB15098
Tel: 431-4589/90 • Fax: 228-1613

1st Floor Carlisle House
Hincks Street
Bridgetown BB11000
Tel: 431-4500 • Fax: 429-5734

Somerley Banking Centre
Worthing
Christ Church BB15009
Tel: 431-4500 • Fax: 228-4778

First Citizens on the Internet:
www.firstcitizensbb.com

Email: contact@firstcitizensbb.com

