

APPLICATION FOR CU CASH CARD

Please print your details below and return to
Carlow District Credit Union Ltd.

Title: _____

First Name: _____

Surname: _____

Date of Birth: _____

Address: _____

Tel: _____ (home) _____ (mobile)

Credit Union Account No: _____ / _____

I wish to apply for a Carlow District Credit Union Cash Card to operate on the above Carlow District Credit Union account and authorise Carlow District Credit Union to honour withdrawals made using the card. I hereby agree to pay all fees and charges levied by Carlow District Credit Union in respect of the issue, renewal and use of the card.

I acknowledge that I have read and understand the terms and conditions of use overleaf and agree to be bound by them.

Signature: _____

Date: _____

PLEASE NOTE:

Once your application has been processed you will be notified by post that your Personal Identification Number (PIN) and Cash Card are available for collection, upon presentation of the letter and production of photographic evidence. For reasons of security and integrity Credit Union staff do not have access to member's PIN.

CARD COLLECTION ACKNOWLEDGEMENT

I confirm that I have received my PIN, and I undertake not to disclose the PIN to anyone.

I confirm that I have received my Cash Card.

*(Only to be signed when you have received both your
PIN number and Credit Union Cash Card)*

Signature: _____

Date: _____ / _____ / _____

For official use only

Member verification _____ Address verification _____

Application approved _____ Application processed _____

Card No

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CU CASH CARD

Carlow District Credit Union is delighted to introduce the new CU Cash Card to our members. The new cash card can be used anytime, day or night to withdraw unsecured money from your credit union share account. We have called it CU Cash because quite simply it is your credit union cash that you are withdrawing.

FREEDOM AND CONVENIENCE

This new service allows us to be more responsive to the demands and pressures of everyday life. Having a CU Cash Card gives you the flexibility to decide when you want to withdraw cash from the Credit Union, you are no longer tied to our office opening hours. Of course you are still welcome to use our 'over the counter' services in the normal manner but just think of the freedom this new innovation will give you:

- 24 hour instant access to your cash
- Open 365 days a year
- No more time wasted queuing for counter withdrawals
- Daily withdrawal up to €500 of available funds
- Online account balance enquiry

CHARGES

With the new CU Cash Card there are no transaction fees and no hidden charges. An annual account administration fee or €10 per card, charged yearly, will apply to cover all costs associated with your card. The Board of Directors reserves the right to implement charges and/or vary the administration fee at any time. Adequate notice will be given to CU Cash Card holders prior to any changes being implemented.

WHERE CAN YOU USE THE NEW CU CASH CARD?

The CU Cash Card is exclusive to Carlow District Credit Union members and can be used only at the cash point located outside the Carlow District Credit Union building. Currently no other cash cards are accepted at this point.

HOW TO APPLY FOR A CU CASH CARD?

Simply complete the application form attached and return it to Carlow District Credit Union Ltd. Once your application has been processed you will be notified by post that your Personal Identification Number (PIN) and Cash Card are available for collection, upon presentation of the letter and production of photographic evidence. For reasons of security and integrity Credit Union staff do not have access to members' PIN. It is important when you receive your PIN to memorise it and then destroy it. Do not write your PIN down in any recognisable way or disclose it to anyone. Carlow District Credit Union Ltd., reserves the right to refuse any application.

HOW TO USE YOUR CU CASH CARD

Using the CU Cash Card is easy - follow these steps:

1. Insert your card into the machine where indicated
2. Enter your PIN and press ENTER button to continue
3. Enter the amount you wish to withdraw
4. Your transaction will be processed, any cash requested will be dispensed. Please ensure to take your card and receipt with you. You should retain the receipt for your own records.

WHAT TO DO IN THE EVENT OF LOSS, THEFT ETC.

You must take every possible care to prevent loss, theft and fraudulent use of your CU Cash Card and to prevent other persons knowing your PIN. In the event that your card is lost, stolen or in the possession of an unauthorised person or you PIN becomes known to others, you must take immediate steps to cancel your card by:

- Contacting the office of Carlow District Credit Union during our normal office hours on 059 9131994.
- We advise members to familiarise themselves with this service and memorise the relevant numbers.

If you forget your PIN, or your Cash Card or PIN does not work for any reason, please contact a member of the Credit Union staff.

Terms & Conditions of Use

1. The following definitions shall apply: "the credit union", "Carlow District Credit Union Ltd.", "we", "us" and "our" each mean Carlow District Credit Union Limited.
"CU Cash Card" and "card" means the cash card issued by Carlow District Credit Union and any card, which renews, replaces or supplements it.
"Card use" means use of a Carlow District Credit Union CU Cash Card.
"your account" means your Carlow District Credit Union account.
"the holder" means the person named on a Carlow District Credit Union CU Cash Card.
"PIN" means Personal Identification Number produced by computer process and allocated to the holder for use with the card.
2. Each card shall be for the sole use of the holder.
3. The CU Cash Card is exclusive to Carlow District Credit Union members and can only be used at the cash point located outside the Carlow District Credit Union building. Carlow District Credit Union is not currently linked to the bank clearing system. The card shall remain the property of Carlow District Credit Union.
4. It must be returned to the Credit Union at its request and it may, for a valid reason, be retained by Carlow District Credit Union or any person acting on behalf of Carlow District Credit Union.
5. The card may be cancelled immediately upon reasonable notice to that effect being given by the credit union to the holder or by the holder to the credit union. The use of the card may also be suspended without notice for a valid reason. In any such case, any liabilities incurred by the use of the card prior to such cancellation or suspension shall remain unaffected.
6. Carlow District Credit Union may debit the account in respect of which the CU Cash Card has been issued with all amounts disbursed by the use of the card except for any transactions effected after the holder has notified the credit union in accordance with condition number 12 that the card has been lost, mislaid, stolen or used in an unauthorised or irregular manner.
7. The holder shall not use the card so as to create indebtedness to the Credit Union, which has not been previously authorised by Carlow District Credit Union. Any indebtedness arising from the use of the card will be liable to interest charged at the normal credit union lending rate.
8. The holder is responsible for ensuring the correctness and accuracy of all payment instructions and Carlow District Credit Union does not accept any responsibility or liability in respect of same.
9. The holder agrees to pay all administration fees and other charges levied in respect of the issue, renewal, and use of the card. All such fees and charges will be debited to holders account. The Board of Directors reserves the right to implement charges and/or vary the administration fee at any time. Adequate notice will be given prior to any changes being implemented.

10. The holder shall take all reasonable care and precaution in the custody of the card and ensure that the card is not lost, mislaid, stolen or used in any unauthorised or irregular manner.
11. The holder shall keep secret his or her Personal Identification Number (PIN) and shall not record it on the card nor shall he or she keep a written record of the number in any circumstance in which that written record are likely to be lost, stolen or copied together.
12. In the event that a holders card is lost, stolen or in the possession of an unauthorised person or their PIN becomes known to others the holder must take immediate steps to cancel the card by contacting the office of Carlow District Credit Union during our normal office hours on 059 91 31994. Card holders must familiarise themselves with this service and memorise the relevant PIN numbers.
13. A maximum of €500 per day can be withdrawn using the CU Cash Card.
14. Carlow District Credit Union CU Cash Cards cannot be used for groups, societies or club accounts etc.
15. Where the Card is issued in respect of an account maintained by two or more persons, then each such person shall be jointly and severally liable for any indebtedness created or extended by the use of the card and shall so remain liable notwithstanding any cancellation of the card or determination of the mandate for the operation of such account.
16. Members must be over the age of 18 to avail of the CU Cash Card Service.
17. We may disclose any information relating to you or your account to any person for the purpose of controlling card fraud or any party involved in card or PIN issuing or card transactions processing. We will not disclose information about you or your account other than to our agents except where permitted by law.
18. The Credit Union shall not be liable if you cannot use your card in any circumstances or for any delay or failure in performance of any of its obligations in respect of the use of the card.
19. The CU Cash Card may only be used in accordance with these terms and conditions in respect of the use of the card.
20. Carlow District Credit Union reserves the right at all times to introduce new conditions and to vary existing conditions. The holder shall be deemed to have agreed to new conditions or amendments or variations of existing conditions proposed by Carlow District Credit Union where the holder having received notice thereof by any means Carlow District Credit Union considers reasonable, continues to make use of the card.
21. This agreement, the terms and conditions of use and any operating instructions are governed by the laws of The Republic of Ireland.



ATM Cash Card

from

Carlow District Credit Union Ltd.



**Instant Access to your Savings,
24 Hours a Day, 7 Days a Week**

Flexibility at **YOUR** Fingertips

www.carlowcreditunion.ie

Tel: (059) 9131994