



## application form

**instant access to your savings 24 hours a day**  
(withdraw up to €500 a day)

# CU:24<sup>7</sup>

1. The following definitions shall apply, "the Credit Union", "we", "us" and "our" each mean St. Jarlath's Credit Union Ltd. "Your Account" means your St. Jarlath's Credit Union Ltd. ATM account. "The Holder" means the person named on a St. Jarlath's Credit Union Ltd ATM Card. "PIN" means Personal Identification Number produced by computer process allocated to the holder for use with the card.
2. Each card shall be for the sole use of the holder.
3. The CU:24<sup>7</sup> ATM Card is exclusive to St. Jarlath's Credit Union Ltd members and can only be used at the cash point located outside the St. Jarlath's Credit Union Ltd office building.
4. The card must be returned to the credit union on request and it may, for a valid reason, be retained by St. Jarlath's Credit Union Ltd or any person acting on the Credit Unions behalf.
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. The holder shall not use the card so as to create indebtedness to the Credit Union, which has not been previously authorized by St. Jarlath's Credit Union Ltd. Any indebtedness arising from the use of the card will be liable to interest charges at the standard credit union lending rate.
7. The holder is responsible for ensuring the correctness and accuracy of all payments instructions and St. Jarlath's Credit Union Ltd does not accept any responsibility or liability in respect of same.
8. The holder agrees to pay all administration fees and other charges levied in respect of the issue, renewal, and use of the 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 prior to any charges being implemented.
9. The holder shall take all responsible care and precautions for the safe custody of the card and ensure that the card is not lost, mislaid, stolen or used in an unauthorized or irregular manner.
10. The holder shall keep secret his or her PIN and shall not record it on the card nor keep a written record of the number in any circumstance in which that written record and that card are likely to be lost, stolen or copied together.
11. In the event that a holders card is lost, stolen or in the possession of an unauthorized person or their PIN becomes known to others the holder must take immediate steps to cancel the card by contacting St. Jarlath's Credit Union Ltd office.
12. 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.
13. The Credit Union shall not be liable if you cannot use the 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.
14. The CU:24<sup>7</sup> ATM Card may only be used in accordance with these terms and conditions of use and any other instructions given to you by the Credit Union.
15. This agreement, the terms and conditions of use and any operating instructions are governed by the laws of the Republic of Ireland.
16. All the above terms & conditions are subject to the registered rules of St. Jarlath's Credit Union Ltd and the provisions of the 1997 Credit Union Act.
17. St. Jarlath's Credit Union Ltd may debit the account in respect of which the CU:24<sup>7</sup> cash card has been issued with all amounts disbursed by the use of the card except for any transaction effected after the holder has notified the Credit Union in accordance with condition No. 11 that the card has been lost, mislaid, stolen or used in an unauthorized or irregular manner.



## St Jarlath's Credit Union

**access to  
your money  
24-7 with**

# CU:24<sup>7</sup>



## St. Jarlath's Credit Union Ltd

We are constantly upgrading and expanding the service we offer to our customers, to make life easier - introducing...

# CU:24<sup>7</sup>

Access to your savings when you need it

### Answers to Frequently Asked Questions:

- 1 A maximum of €500 per day can be withdrawn using your CU:24<sup>7</sup> ATM Card.
- 2 St. Jarlath's Credit Union Ltd. CU:24<sup>7</sup> ATM Card cannot be used for groups, societies or club accounts etc.
- 3 Members must be over the age of sixteen to avail of the CU:24<sup>7</sup> ATM Card
- 4 A CU:24<sup>7</sup> ATM Card can only withdraw money from your ATM Account.
- 5 The government annual levy of €10 does not apply to the St. Jarlath's Credit Union Ltd CU:24<sup>7</sup> ATM card. There are no transaction charges for using the CU:24<sup>7</sup> card However, an annual fee may be applied at the discretion of the board to each ATM card to cover the set up and operating costs of the ATM System.

### Are there any Charges or Fees?

## application form

## CU:24<sup>7</sup>

### Personal details

Name

Address

Telephone

Mobile

Email

D.O.B.

Occupation

I/We wish to apply to St. Jarlath's Credit Union Ltd for a CU:24<sup>7</sup> Cash ATM card and hereby authorise St. Jarlath's Credit Union Ltd to honour all withdrawals made using the card

Name to appear on the card (maximum of 40 characters)

Credit Union Membership Number

Signature:

Date:

### Card Collection Acknowledgement

Card Number

Application processed by

Date:

Application approved by

Card collected by

Signature:

Date:

Witnessed by