

6.0 Joint Accounts

6.1 Where a 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 for such Account.

7.0 Account Transaction Fees

7.1 Transactions on the account include lodgements and withdrawals.
7.2 The Accountholder agrees to pay all administration fees and any other charges levied in respect of the issue and use of the card. All such fees and charges will be debited from the holders account. An annual fee of €15 per card is applicable and deducted in April of every year, in addition to any Government charge, currently €10. The Credit Union 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. The Bank, acting on behalf of Coolock Artane Credit Union may debit the Account with all amounts disbursed by the use of the Card.
7.3 The Accountholder is responsible for ensuring the correctness and accuracy of all payment instructions and the Credit Union does not accept responsibility or liability in respect of same.

8.0 Return, Cancellation, Suspension or Failure of the Card.

8.1 The Card shall remain the property of the Credit Union. It must be returned to the Credit Union at its request and it may be retained by the Credit Union or any person acting on behalf of the Credit Union.

8.2 The Card may be cancelled or discontinued immediately upon notice to that effect being given by the Credit Union to the Accountholder or by the Accountholder to the Credit Union. The use of the Card may also be suspended without notice. In any such case, any liabilities incurred by the use of the Card prior to such cancellation, suspension or discontinuance shall remain unaffected.

8.3 The Credit Union will not be liable for any delay of failure in performing any of its obligations in respect of the use of the Card where such delay or failure arises directly or indirectly from an Act of God, civil disturbance, industrial dispute or any circumstances beyond the Credit Union's control.

8.4 The Credit Union shall not be obliged to provide the ATM services at all times or during any particular hours and may withdraw or terminate such services or any of them at the Credit Union's discretion without any notice. The Credit Union shall not be liable for any delays, interruptions, errors or failures in the provision of the ATM services or any of them not within the reasonable control of the Credit Union including force majeure, or those caused by failure or fluctuation of electrical power, industrial action, industrial disputes, breakdown or other malfunctions of technical equipment including software; additionally the Credit Union shall not be liable, in any respect, for any loss or damage arising from the non-availability of the ATM, the ATM services or any of them or otherwise in connection therewith.

9.0 Statement of Account

9.1 The Credit Union undertakes to post an ATM Account statement on a yearly basis. However, a Statement can be obtained at any time by the Accountholder by requesting same at the Credit Union Offices. The Accountholder undertakes to check this statement and ensure that the balance and transactions noted on the Statement are correct and in agreement with the Accountholder's records. The Accountholder will further undertake to notify the Credit Union immediately of any error noted on the Statement.

10.0 Interpretation

10.1 These Terms and Conditions constitute the salient terms applicable to the provision of the ATM Account/Card by the Credit Union. They do not comprise an exhaustive list and must be read in conjunction with and subject to the Credit Union Act and other relevant law.

11.0 Identification

11.1 To ensure compliance with the Criminal Justice Act, 1994 (as amended from time to time) the Accountholder will be required to produce to the Credit Union satisfactory evidence of identity, current permanent address and possibly source funds by means of supporting documentation.

11.2 The Credit Union may disclose any information relating to your account to any person for the purpose of controlling card fraud or any party involved in card or PIN issuing or card transaction processing. We will not disclose information about you or your account other than to our agents, except where permitted by law.

12.0 Amendment of Terms & Conditions

12.1 The Credit Union reserves the Right to vary these terms & conditions if there is any relevant material change in the prevailing legal, tax or regulatory conditions or to enhance the security of the services provided by the Credit Union.

12.2 The Credit Union reserves the right at all times to introduce new conditions (including amendment to charges) or to vary or amend existing conditions by giving at least fourteen days notice thereof to the Accountholder, by whatever means deemed appropriate by the Credit Union which could include a notice display in the Credit Union Offices.

13.0 Termination

13.1 Either the Account holder or the Credit Union may terminate this agreement on notice to the other party.

Access your money nationwide 24 hours a day

HOW TO APPLY?

Simply complete the application form attached and return it to **Coolock Artane Credit Union**. Once the application is processed, you will receive a letter from the Credit Union advising you to collect your CU ATM card from the Credit Union branch you applied for the card in. (You must collect your card in person; proof of identification is also required upon collection).

Once you have collected your card, your PIN (Personal Identification Number) will be issued to you by post. In order to avail of this service a new **CU ATM account** will be opened. This account will be separate to the savings in your shares or CUCASH accounts.

Flexibility at your finger tips with....

- 24 hour instant access to your cash
- Available 365 days of the year
- No more queuing at the counter for withdrawals
- Daily withdrawal up to €300 of available funds

It's as easy as ABC...

Apply now by completing the attached application form

Be sure to collect your new ATM card from the Credit Union office that you applied for the card in.

Check that you have received your new PIN (Personal Identification Number). You will receive your PIN number by post. Don't forget to keep your PIN a secret!

Your Money Your Way Where & When you want it...

For more information, contact Coolock Artane Credit Union now at the Artane Roundabout on the Malahide Road at 8513400 or Northside Shopping Centre at 8513450.



COOLOCK | CREDIT ARTANE | UNION

my money my way...

Instant Access to your Money 24/7 With the CU Money Card



Coolock Artane Credit Union
Members can access their savings
24 hours a day, 7 days a week.

www.coolockartanecu.ie

www.coolockartanecu.ie

