

## Application for a CU Cash Card

**Name**

**Address**

**Date of Birth**

**Telephone Number**

**Name to appear on Credit Card**  (max 26 characters)

**Credit Union A/C Number**

**Signature**

### ---Office Use Only-----

**Member Signature**

**Card Number**

**Date**

**Application Approved By**

## Terms and Conditions:

- 1) Each card shall be for the sole use of the person named thereon ("the holder")
- 2) The holder shall keep secret his or her Personal Identification (PIN) and shall not record it on the Card nor shall he or she keep a written record of the number in any circumstances in which that written record and that card are likely to be lost, stolen or copied together.
- 3) 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 an unauthorised or irregular manner.
- 4) The holder shall immediately notify Naas Credit Union by telephoning if the Card is lost, mislaid, stolen, or used in an unauthorised or irregular manner. The Card will automatically be cancelled and the holder must request a new card from Naas Credit Union.
- 5) Naas Credit Union Ltd., may debit the account in respect of which the Card has been issued ("the account") with all amounts disbursed by the use of the Card by cash withdrawal from the Naas Credit Union Ltd., CU Cash ATM.
- 6) The holder agrees to pay all charges levied by Naas Credit Union Ltd., in respect of, without limitation, issue, renewal and use of the Card and breach of the agreement by the holder. Such charges will be notified to the holder from time to time, in reasonable time before they are introduced and will be debited to the account.
- 7) Where the Card is issued in respect of an account maintained by two 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.
- 8) The holder shall not use the Card so as to create indebtedness to Naas Credit Union Ltd., which has not been previously authorised by the Credit Union.
- 9) The Card shall remain the property of Naas Credit Union Ltd. It must be returned to Naas Credit Union Ltd. at its request and it may for a valid reason, be retained by Naas Credit Union Ltd. or any person acting on behalf of the Credit Union.
- 10) The Card may be cancelled immediately upon reasonable notice to that effect being given by Naas Credit Union Ltd. to the holder. 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.
- 11) Naas Credit Union Ltd. will not be liable for any delay or failure in performing any of its obligations in respect of the use of the CU Cash Card where such delay or failure arises directly or indirectly from an act of God, civil disturbances, industrial dispute or any circumstances beyond the control of Naas Credit Union Ltd.
- 12) The holder is responsible for ensuring the correctness and accuracy of all payment instructions and Naas Credit Union Ltd. does not accept any responsibility or liability in respect of same.
- 13) Naas Credit Union Ltd. reserves the right at all times to introduce new conditions and vary existing conditions. The holder shall be deemed to have agreed to new conditions or amendments or variations of existing conditions proposed by Naas Credit Union Ltd. where the holder, having received notice thereof by any means Naas Credit Union Ltd. considers reasonable, continues to make use of the CU Cash card.
- 14) The following definitions apply:

Card – The CU Cash Card issued by the Credit Union

PIN – Personal Identification Number produced by computer process and allocated to the holder for use with the card.