Application Form

credEcardplus
DEBIT CARD • E-ACCOUNT • REWARDS

Please complete this form using clear block capitals using a ball point pen. Fields marked with an * are mandatory.

Credit Union details

Capital Credit Union 62 Hamilton Place Edinburgh EH3 5AZ	credEcardplus Navigation House Belmont Wharf Skipton North Yorkshire BD23 1RL

Credit Union Member details

Title: *		Gender:*		Date of birth: *	(dd/mm/yyyy)			
First name: *		Initial(s):		Last name: *				
Home phone:				Mobile phone:*				
Address: *								
Postcode: *				Time at address: *		(Years)		(Months)
Email address:								
Previous address if less than 12 months								
Address								
Postcode:				Time at address:		(Years)		(Months)

Credit Union Member's Agreement

[ ] I have read and accept the terms and conditions of use.
[ ] I have completed this form to the best of my knowledge and understand that it is an offence to knowingly provide incorrect or incomplete information. I am aware that the card being issued to me must be kept secure and acknowledge that this product is not covered by the Financial Services Compensation Scheme. If my card is lost or stolen I will immediately contact credEcard.
[ ] I wish to automatically transfer my funds direct to my credEcard.
SMS Alerts – Using these options you can set various SMS alerts which will be sent to your mobile.
Fees will apply for this service. Tick the box only if you want these options to be added to your account.
[ ] when you spend more than... amount in £ _____
[ ] your account balance each time you make a withdrawal at an ATM
[ ] when someone pays you more than... amount in £ _____

Please print your name: *		
Your signature: *		Date*:

FOR COMPLETION BY CREDIT UNION AUTHORISED SIGNATORY

Remember to enter the Promotional Code (Insert Code) on all card applications

Name of authorising signatory: ..... Signature: .....

CU Members Number/Reference Number: ..... Date: ….....

*Documents checked and verified by CU:

***These documents are available to Contis Group on request.**

Contis
www.contisgroup.com

Your Visa **credEcard**plus will be issued by Contis Financial Services Ltd who is authorised by the Financial Services Authority to issue e-money (Firm Reference Number: 900025) and is a member of Visa.

Please note that **credEcard**plus prepaid card is an electronic money product and although it is a product regulated by the Financial Services Authority, it is not covered by the Financial Services Compensation Scheme. We ensure that any funds received by you are held in a segregated account so that in the unlikely event that Contis Financial Services Ltd becomes insolvent your funds will be protected against claims made by creditors.

Summary Box

The information contained in this table summarises key product features and is not intended to replace any terms and conditions.

FEES & LIMITS	
On Application	
Card issue fee	£10.00
Additional card fee	£10.00
Limits	£10.00 Minimum initial load £5,000 Maximum card balance £250 Maximum ATM withdrawal per day
Usage restrictions	Primary cardholders must be 18 years or over, additional cardholders 13 years or over You may not use your card at Pay at Pump petrol stations Additional cards share the primary cards funds
Ongoing Features	
Transaction Fees	FREE per purchase in the UK £1.00 plus 2% of the transaction value per International purchase
Cash Withdrawal Fees*	75p per UK ATM withdrawal £2.00 plus 2% of the transaction value per International withdrawal
Balance Enquiry	FREE online and by calling Customer Services (calls cost 5.105p per minute from a BT landline) 10p per SMS message** 10p per ATM balance enquiry
Top-Up Fees & Limits	£1.50 per load via PayPoint (maximum load amount of £249) FREE per load by bank transfer (maximum £5,000)
Service fees	£2.00 Monthly management charge (first charge within 15 days of card request)
Replacement card fees	£5.00 Lost/stolen/damaged replacement card
Other fees	FREE Transaction history, contact us, notify lost & stolen card online FREE PIN reset (Calls cost 5.105p per minute from a BT landline) £1.50 Paper statements per 62 day period 10p per SMS message for confirmation of ATM withdrawals and purchases** 50p Card to card transfer on receiving payment £15.00 per CHAPS (same day) transfer request from account FREE per future dated bank transfer request from account £3.00 per next day transfer request from account £20.00 Regular International bank transfer from account £28.00 Urgent International bank transfer from account
Transaction Revocation	£5.00 Administration fee
Closure	
Cancellation or Redemption	£2.00 Redemption fee £2.00 Application cancellation fee
Expiry	Prepaid Card is valid for 36 months. (Must be used 3 months prior to expiry for automatic re-issue)

Notes to fees and limits:

* some ATM providers may charge an additional fee and should advise you before you confirm the transaction.

** standard operator SMS charges apply for balance requests and additional charges may apply to receive SMS information outside the UK.

Contis
www.contisgroup.com

Your Visa **credEcard**plus will be issued by Contis Financial Services Ltd who is authorised by the Financial Services Authority to issue e-money (Firm Reference Number: 900025) and is a member of Visa.

Please note that **credEcard**plus prepaid card is an electronic money product and although it is a product regulated by the Financial Services Authority, it is not covered by the Financial Services Compensation Scheme. We ensure that any funds received by you are held in a segregated account so that in the unlikely event that Contis Financial Services Ltd becomes insolvent your funds will be protected against claims made by creditors.