

Please print your details below and return to Dundalk Credit Union via email or post.

Title	
First Name	
Surname	
Address	
Tel. Home	
Tel. Mobile	
Account No.	

I wish to apply for a Dundalk Credit Union CU Cash Card to operate on the above Dundalk Credit Union account, and authorise Dundalk Credit Union to honour withdrawals made using this card. I hereby agree to pay all fees and charges levied by Dundalk Credit Union in respect of the issue, renewal and use of the card, should any fees or charges be added. I acknowledge I have read and understand the terms and conditions of the use overleaf and agree to be bounded by them.

Signature: _____

Date: / /

Please Note:
When your application has been processed, your Personal Identification Number (PIN) will be forwarded directly to you at the address on your Credit Union Account. Once you receive your PIN in the post, you can collect your card from our office in Market Street, Dundalk, Co. Louth. You can start to use your CU Cash Card straightaway.

Card Collection

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 CU Cash Card. (only to be signed when you have received both your PIN and CU Cash Card).

Signature: _____

Date: / /



Benefits of a CU Cash Card

- No waiting in a queue to withdraw funds from your account
- Withdraw money from your Credit Union account 24/7, 365 days a year
- No Transaction Fees or Hidden Charges

The Application Process

- Complete the application form overleaf
- Drop or post the application form into one of our main offices (Market Street, Dundalk or The Ramparts, Dundalk)
- You will receive a Personal Identification Number (PIN) in the post, sent to the address on your Credit Union account. Do not record the PIN number in any recognisable way and DO NOT disclose your PIN to anyone. For reasons of security and integrity, Dundalk Credit Union staff DO NOT have access to members' PINs.
- Once you receive your PIN in the post, you can visit our office on Market Street, Dundalk to pick up your card.
- Dundalk Credit Union reserves the right to refuse any application.

Using Your CU Cash Card

- You can use the ATM machine located outside Dundalk Credit Union for Cash Withdrawals & Balance Enquiries.
- Always ensure you take your card with you on completion and retain any receipts for your own records.

What to do in the event of loss, theft, etc.

You must take every precaution to prevent loss, theft and fraudulent use of your CU Cash Card.

In the event of any such events, here are some numbers to assist:

Contact Dundalk Credit Union, during office hours -

(Mon, Tues, Thurs, Fri: 9.30am – 5pm, Weds: 10.30am – 5pm,

Sat 9.30am – 4pm) on 042-93 35489

For 24/7 access to your account register for CU Online at dundalkcu.ie

CU Cash Card

Terms & Conditions of Use

1. The following definition shall apply: “the Credit Union”, “Dundalk Credit Union”, “we”, “us” and “our” each mean Dundalk Credit Union Limited.
“CU Cash Card” and “card” means the cash card issued by Dundalk Credit Union and any card, which renews, replaces or supplements it.
“your account” means your Dundalk Credit Union account. “the holder” means the person named on the Dundalk 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 Dundalk Credit Union members and can only be used at the cash points located outside the Dundalk Credit Union office building. The card shall remain the property of Dundalk Credit Union Limited.
4. It must be returned to the Credit Union at its request and it may, for a valid reason, be retained by Dundalk Credit Union or any person acting on behalf of Dundalk Credit Union.
5. The card may be cancelled immediately, upon reasonable notice, so 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 cancellation or suspension, shall remain unaffected.
6. Dundalk 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 Dundalk 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 Dundalk 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, or stolen, or used in an 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 and that card 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 Dundalk Credit Union during our normal office hours on 042 93 35489.
13. A maximum of €500 per day can be withdrawn using the CU Cash Card.
14. Dundalk 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 or determination of the mandate for the operation of such account.
16. Members must be over the age of sixteen 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 of use and any other instructions given to you by the credit union.
20. Dundalk 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 Dundalk Credit Union where the holder having received notice thereof by any means Dundalk 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.

For Official Use Only:

Member Verification:

Address Verification:

Application Approved:

Application Processed:

Card Number: | | | | | | | |

Tick on receipt

• Photo ID

• Proof of Address

• Proof of PPS Number