



APPLICATION FORM



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 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.
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 Credit Union Card Services by telephoning 01 269 5200 if the Card is lost, mislaid, stolen or used in an unauthorised or irregular manner. The Card will be automatically cancelled and the holder must request a new Card from the Credit Union.
5. The Credit Union 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 or Scrip document entitling the bearer to exchange same for goods or services at the business premises at which the Scrip ATM is located, except for any transaction effected after the holder has notified Credit Union Card Services in accordance with condition 4 that the Card has been lost, mislaid, stolen or used in an unauthorised or irregular manner.
6. The holder agrees to pay all charges levied by the Credit Union in respect of, without limitation, issue, renewal and use of the Card and breach of 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.
The Credit Union will charge to the account all Government Stamp Duty and levies payable in respect of the Card.
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 an indebtedness to the Credit Union which has not been previously authorised by the Credit Union.
9. The Card shall remain the property of the Credit Union. It must be returned to the Credit Union at its request and it may, for a valid reason, be retained by the Credit Union 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 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.
11. The Credit Union will not be liable for any delay or 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.
12. The Card may be used outside the Republic of Ireland, if such service becomes available. Any amount charged to the account in respect of the use of the Card abroad, if such service becomes available, will be converted into euros at an exchange rate determined by the Credit Union on the date such amount is debited to the account and may include a commission also determined by the Credit Union on such date.
13. The holder is responsible for ensuring the correctness and accuracy of all payment instructions and the Credit Union does not accept any responsibility or liability in respect of same.
14. The 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 the Credit Union where the holder, having received notice thereof by any means the Credit Union considers reasonable, continues to make use of the Card.
15. The following definitions apply:
Credit Union The Credit Union issuing the Card, its successors and assigns.
Card The IQ 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.



IQ CASH Card
The Intelligent Answer



**Tullamore
Credit Union Ltd.**

**The new
IQ Cash
Card
from
your
Credit
Union**



**Instant access to your
savings 24 hours a day**

**Over 750 cashpoints nationwide
Withdraw up to €300 daily**

IQ CASH Card



At your Credit Union, we're constantly considering new ways to make our service more convenient and more responsive to the demands of everyday life. With this in mind we are introducing a cash card which you can use any time, day or night, to withdraw money from your Credit Union account via a network of cash points throughout the country. We've called it the IQ Cash Card because quite simply it's the intelligent way to manage your money.

FREEDOM

Having an IQ Cash Card means that you won't be tied to our opening hours. Of course you are still as welcome as ever to use our 'over the counter' service in the traditional manner but just think of the freedom this new innovation will give you.

- 24 HOUR ACCESS TO YOUR CASH
- OVER 750 CASH POINTS NATIONWIDE
- OPEN 365 DAYS A YEAR

FLEXIBILITY

Having an IQ Cash Card means you can decide when to withdraw your money. It gives you the flexibility to use any Credit Union, Bank of Ireland or AIB cash point to withdraw up to €300 daily from your Credit Union account at any time. In today's hectic world, isn't it great to be given the flexibility to suit yourself rather than try to fit in around someone else's routine. That's the beauty of the IQ Cash Card.

CHOICE

You can use your IQ Cash Card at over 750 cash points across Ireland, so again you're not tied to the location and opening hours of your local Credit Union. IQ Cash also gives you the confidence that, subject to available funds, you will have access to the money in your Credit Union account without having to visit your Credit Union office.

How to use your IQ CASH card

You can use your new card to withdraw up to €300 per day, subject to available funds in your Credit Union account, from any Credit Union, Bank of Ireland or AIB cash point. But no matter where you make the transaction **the money will only be debited from your Credit Union account.**

You will be issued with a Personal Identification Number (PIN) with your IQ Cash card. You should memorise and then destroy it. Do not write it down in any recognisable way or disclose it to anyone - not even personnel at your Credit Union.

Using the IQ Cash Card to withdraw money is easy. Simply follow these steps.

1. Insert your card into the machine where indicated.
2. A series of instructions will appear on the screen.
3. Follow these instruction which typically will be:
 - a. Insert Personal Identification Number
 - b. Indicate how much you wish to withdraw
 - c. Do you want a receipt?
4. After responding to these instructions a message will appear instructing you to remove your card from the slot and then your money from the dispenser.
5. If you have requested a receipt it will then be printed and presented to you from another slot.
6. Your transaction is then complete.

LOST OR STOLEN CARDS

Should you lose your card or have it stolen you should report it immediately to your Credit Union OR **01 269 5200** after 5pm or on Sundays.



Application for IQ CASH Card



Simply complete this form and return it to Tullamore Credit Union

Name (as to appear on card)

Title	Initial	Date of Birth		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		Day	Month	Year

Surname

Address

Credit Union Account No.

Telephone No.

I wish to apply for an IQ CASH CARD to operate on the above Credit Union account and authorise the Credit Union to honour withdrawals made using the Card.

I acknowledge that I have read and understand the terms and conditions of use overleaf and agree to be bound 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. For security reasons, we will hold your IQ Cash Card at the Credit Union for collection.

Card Collection Acknowledgement:

I confirm that I have received my PIN.

I undertake not to disclose the PIN to anyone.

Signature: _____

Date: _____

Card No.