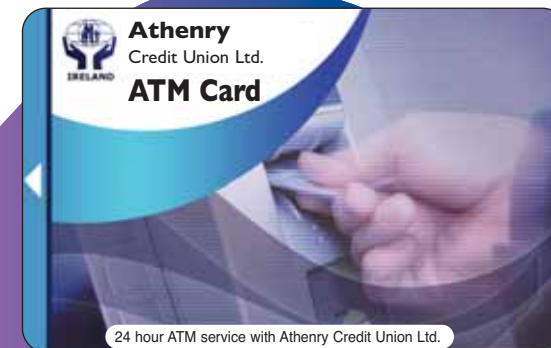


## TERMS & CONDITIONS OF USE

- The following definitions shall apply:  
"the Credit Union", "Athenry Credit Union", "we", "us", and "our" each mean Athenry Credit Union Limited. "ATM Card" and "card" means the ATM Card issued by Athenry Credit Union Limited and any card which renews, replaces or supplements it. "Card use" means any use of a Athenry Credit Union ATM Card. "Your account" means your Athenry Credit Union ATM account. "The holder" means the person named on an Athenry Credit Union ATM Card. "PIN" means Personal Identification Number produced by computer process allocated to the holder for use with the card.
- Each card shall be for the sole use of the holder.
- The ATM Card is exclusive to Athenry Credit Union members and can only be used at the cash point located outside the Athenry Credit Union office building.
- The card must be returned to the Credit Union on request and it may, for a valid reason, be retained by Athenry Credit Union or any person acting on the Credit Union's behalf.
- 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.
- Athenry Credit Union may debit the account in respect of which the ATM Card has been issued with all amounts disbursed by the use of the card.
- The holder shall not use the card so as to create indebtedness to the Credit Union, which has not been previously authorised by Athenry Credit Union. Any indebtedness arising from the use of the card will be liable to interest charges at the standard credit union lending rate.
- The holder is responsible for ensuring the correctness and accuracy of all payments instructions and Athenry Credit Union does not accept any responsibility or liability in respect of same.
- The holder agrees to pay all administration fees and other charges levied in respect of the issue, renewal, and use of the card. 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 charges being implemented.
- The holder shall take all responsible care and precautions for the safe custody of the card and ensure that the card is not lost, mislaid, stolen or used in an unauthorised or irregular manner.
- The holder shall keep secret his or her PIN and shall not record it on the card nor 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.
- 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 Athenry Credit Union office on 091 844 306 during business hours.
- A maximum of €500 per day can be withdrawn using the ATM Card.
- Athenry Credit Union ATM Card cannot be used for groups, societies or club accounts.
- Members must be over the age of sixteen to avail of the ATM Card service.
- 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.
- The Credit Union shall not be liable if you cannot use the 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.
- The ATM 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.
- Athenry 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 proposed by Athenry Credit Union where the holder having received notice thereof by any means Athenry Credit Union considers reasonable, continues to make use of the card.
- An ATM Card can only withdraw money from your ATM account, and cannot withdraw money from any other share account.
- This agreement, the terms and conditions of use and any operating instructions are governed by the laws of the Republic of Ireland.
- All the above terms & conditions are subject to the registered rules of Athenry Credit Union Ltd. and the provisions of the Credit Union Act 1997 as amended.



Athenry Credit Union Ltd.  
*No Queues,  
No Fuss, No Fees  
...with the New*



**ATM Card**  
*24 Hour Cash  
Withdrawals  
7 Days a Week*

ATHENRY CREDIT UNION LTD.  
Old Church Street, Athenry, Co. Galway.

Tel: 091 844 306 Fax: 091 874 118

E-mail: [mail@athenrycu.ie](mailto:mail@athenrycu.ie)  
Web: [www.athenrycu.ie](http://www.athenrycu.ie)

## Application for an ATM Card

**Please complete your details below and return to:  
Athenry Credit Union Ltd.  
Old Church Street, Athenry, Co. Galway.**

First Name .....

Surname .....

Date of Birth .....

Address .....

.....

.....

Tel Home ..... Mobile .....

Credit Union Account Number .....

I wish to apply for an Athenry Credit Union ATM Card which will be used to operate an Athenry Credit Union ATM Account and authorise Athenry Credit Union to honour withdrawals made using the card. I hereby agree to pay all fees and charges levied by Athenry Credit Union in respect of the issue, renewal and use of the card.

I acknowledge that I have read and understand the terms and conditions of use in this leaflet and agree to be bound by them.

Signature .....

Date .....

**Please Note**  
When your application has been processed, your Personal Identification Number (PIN) and ATM Card will be issued to you in the office of Athenry Credit Union. Notification for collection will be issued to you by post.

### CARD COLLECTION ACKNOWLEDGEMENT

I confirm that I have received my PIN. I undertake not to disclose the PIN to anyone. I confirm that I have received my ATM Card.

Signature .....

Date .....

## ATM Card

Athenry Credit Union is delighted to introduce the new ATM Card to our members. The new ATM Card can be used anytime, day or night to withdraw money from your ATM Account.

**You cannot use your ATM Card to withdraw money from your normal share account.**

## Dividend Policy

Funds held in your ATM Account will be eligible for a dividend + Life Savings Insurance. (Limits apply)

## Freedom and Convenience

This new service allows us to be more responsive to the demands and pressures of everyday life. Having an ATM Card gives you flexibility to decide when you want to withdraw cash from the Credit Union.

**You are no longer tied to our office opening hours.**

**24 hour instant access to your cash**

**Available 365 days a year**

**No more time wasted queuing for member withdrawals**

**Daily withdrawal up to €500 of available funds**

**This account can be used as an alternative to saving stamps providing additional security for your money.**

## Charges

With the new ATM Card there are no transaction fees and no hidden charges. A replacement card fee of €5 applies. The Board of Directors reserves the right to implement charges and/or vary the administration fee at any time. Adequate notice will be given to ATM Card holders prior to any changes being implemented.

## Where can you use the new ATM Card?

The ATM Card is exclusive to Athenry Credit Union members and can be used only at the cash point located outside the Athenry Credit Union building.

**Currently no other cash cards are accepted at this point.**

## How to apply for an ATM Card

You must first open an ATM account and then simply complete the application form attached and return it to Athenry Credit Union. A Personal Identification Number (PIN) will be issued to you in the office, notification of collection date will be posted to you. For reasons of security and integrity, Credit Union staff do not have access to members' PIN. It is important when you receive your PIN to memorise it and then destroy it. Do not write your PIN down in any recognisable way or disclose it to anyone. Both your PIN and ATM Card can be collected from the Credit Union offices. Athenry Credit Union reserves the right to refuse any application.

## How to use your ATM Card

Using the ATM Card is easy - following these steps:

➡ **Insert your card into the machine where indicated**

➡ **Enter your PIN and press ENTER button to continue**

➡ **Select the service you require and request your Cash Withdrawal Amount**

## WHAT TO DO IN THE EVENT OF LOSS, THEFT ETC.

You must take every possible care to prevent loss, theft and fraudulent use of your ATM Card and to prevent other persons knowing your PIN. In the event that your card is lost, stolen or in the possession of an unauthorised person or your PIN becomes known to others, you must take immediate steps to cancel your card by:

**Contacting the office of  
Athenry Credit Union  
during office hours on  
091 - 844 306**

**9.30a.m. - 5.00p.m.  
Monday to Saturday  
(open during lunch)**