

Credit Union

P R E P A I D C A R D



Credit Union Prepaid
MasterCard® shown

“Fees & Charges Summary”

The information in these tables summarises the fees that We may charge You. Additional surcharges may be applied by some ATM's and other providers.

Description	Summary
Card Issue Fee	Card order - £6.25
Limits	The maximum available balance shall not exceed £5,000 ATM withdrawal limit at any one time is £200 ATM daily withdrawal limit is £400
Usage Restrictions	Your card cannot be used at an automated fuel dispenser, for gambling transactions or for any illegal purposes
Service Fees	£2.50 per quarter <i>(This fee covers charges billed to your credit union for administrative costs, and will be billed to your account on the first working day of each quarter)</i>
Transaction Fees	Card Load - Nil Transaction charges are built into the quarterly service charge, including: <ul style="list-style-type: none">• Retail Point of Sale• Retail Point of Sale with cashback*• Online (Internet) purchases• Telephone purchases <i>*Where cashback is offered by the retailer – UK only</i>
Other Fees	Paper Statement Fee - £10.00 Revoke Fee - Nil Load/Reload Fee - Nil Shortfall Fee - Nil

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Description	Summary
Balance Enquiries	Online Statement/Balance Enquiry – Nil Card Services Support/Enquiries – Nil
Cash Withdrawal Fees	ATM Withdrawal (UK) - £0.68 ATM Withdrawal (Outside UK) - £2.50 Surcharge ATMs will incur a charge as set by the ATM Provider. ATM withdrawal fees are deducted from your card balance at the time of the withdrawal
Redemption Fees	Account Redemption (Closure) Fee during lifetime of the card - £5.00 Account Redemption Fee applied from one year after the lifetime of the card expires - £5.00
Card Replacement Fee	Card Replacement fee - £5.00
Load / Reload Fee	Free at Credit Union

All fees incurred are billed to the members credit union account except for card replacement, services ordered through the cardholder helpline, and for ATM withdrawal charges each of which are deducted from the available card balance at the time of transaction.

For further information, and to view your Credit Union Prepaid MasterCard account at any time, please visit www.creditunionni.co.uk

Membership of and all transactions with any credit union are subject to the rules of the credit union, which may be obtained from your credit union.

Credit unions in Northern Ireland are regulated by the Registrar of Credit Unions in Northern Ireland.

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