

+APPLICATION FORM

GENERAL INFORMATION

MR. MRS. MS. _____
SURNAME

FIRST NAME /OTHER NAMES



MARITAL STATUS (SINGLE/MARRIED/DIVORCED)

DATE OF BIRTH (DD/MM/YY) PLACE OF BIRTH

HOME ADDRESS

MAILING ADDRESS

CONTACT NUMBERS (H) (W) (C)

E-MAIL

OCCUPATION MONTHLY INCOME

EMPLOYER NO. OF YEARS

PREVIOUS EMPLOYER NO. OF YEARS

CREDIT UNION INFORMATION

SAVINGS A/C # _____

CURRENT A/C # _____

LOAN A/C# _____

FIXED DEPOSIT A/C # _____

CARD TYPE: Debit

ATM Limit: EC\$1000 POS Limit: EC\$2000

DECLARATION

I confirm that all the facts given above are true and correct and shall form the basis of this contract. I hereby authorize the **Credit Union** to make any enquiries which **it** deems necessary in order to confirm any of the particulars and each source of **its** enquiry is hereby authorized by me to provide any required information.

DATE

APPLICANT'S SIGNATURE

WITNESS WITNESS

INTERNAL USE ONLY

INTERVIEWING OFFICER _____

DATE RECEIVED _____

PROCESSED BY _____

DATE PROCESSED _____

APPLICATION # _____

CARD # _____

EXPIRATION DATE _____

DESIGNATED A/C# _____

IDENTIFICATION _____

AUTHORISED BY _____

DATE _____

NATIONAL CO OPERATIVE CREDIT UNION

CARD HOLDER AGREEMENT

THE USE OF THE NCCU DEBIT **CARD** IS GOVERNED AT ALL TIMES BY THE TERMS AND CONDITIONS SET FORTH

THIS AGREEMENT is made on theday of20.....

BETWEEN **NATIONAL CO OPERATIVE CREDIT UNION Ltd.** a co-operative society registered in Dominica under the Co-operative Societies Act No. 15 of 1996, whose registered office and principal place of business is situated at 31- 37 Independence Street, Roseau (hereinafter called "**The Credit Union** ") of the ONE PART and(Hereinafter called "**Cardholder**") of the OTHER PART.

1. Throughout this Agreement where the context so requires, the singular includes the plural and vice versa and the masculine the feminine and neuter and the following expressions have the following meanings:
 "ATM" means an Automated Teller Machine.
 "Cardholder" means the member to whom or for whose use a Card is issued by the **Credit Union**
 "Designated credit union accounts" means those accounts that can be accessed through an **ATM** or **Point of Sale Device** or other means as may be defined by the **Credit Union** from time to time.
 "Issuing Branch" means the NCCU branch from which the **Card holder** obtained his **Card**.
 "Merchant" means the corporation, firm or individual who has agreed to honor the **Card** upon presentation.
 "PIN" means the Personal Identification Number, used as an electronic signature, which is needed to access the designated accounts through an **ATM** or other means as may be defined by the **Credit Union** from time to time.
 "Point-of-Sale Device" means an electronic device used by merchants/retailers to transmit requests for authorization and settlement of transactions made by a **Cardholder** at a retail establishment and evidenced by a **PIN**.
 "The Card" referred to as Cucard means the NCCU Visa Debit **Card** issued to the member.
 "The Credit Union" means **National Co operative Credit Union Ltd.** and its successors and assigns.
2. The **Card** must be signed by the **Cardholder** immediately upon receipt and may only be used:
 - a) By the **Cardholder** after it is signed
 - b) Subject to the terms of this agreement and the conditions and use of the **Card** which are currently at time of use.
 - c) Within the available balance of the **Cardholders'** accounts at the **Credit Union**
 - d) To obtain from time to time the facilities and benefits made available by the **Credit Union** in respect of use of **Card**
3. The **Card** may not be used as payment for any illegal purchase

4. **The Card** is not a credit **Card** and its issuance does not permit the **Cardholder** to overdraw his account or to otherwise obtain credit from the **Credit Union** except where the **Card** is used to access funds on a credit facility previously approved by the **Credit Union** from a designated account. The **Card** shall remain the property of the **Credit Union** at all times and shall be returned to the **Credit Union** by the **Cardholder** on demand.
5. **The Credit Union** in its absolute discretion may cancel, refuse to renew or replace any **Card** at any time without notice to **Cardholder**.
6. The **Cardholder** shall use all reasonable precautions to prevent the lost, theft or destruction of the **Card** and undertakes to verbally notify the **Credit Union** immediately of such loss, theft or destruction and the circumstances thereof and further to confirm in writing such loss, theft or destruction and the circumstances surrounding same of any such occurrence and until receipt of such written notice by the **Credit Union**, the **Cardholder** shall be liable for any transactions to the account accessed by the **Card**, the subject of the notice.
7. The **Cardholder** shall in addition be liable for any and all use of the **Card** and the transactions created thereby within a forty-eight (48) hour period after the **Credit Union** has received written notification of the loss or theft of the **Card**.
8. The **Cardholder** shall memorize his **PIN** in order to prevent the misuse of the **Card**. The **Cardholder** agrees, not to allow anyone to gain access to the services facilitated by the use of the Visa Debit **Card** through his **PIN** and to hold the **Credit Union** harmless from unauthorized use.
9. The **Cardholder** may use his **Card** and **PIN** in order to access an Automated **Credit Union** Machine. With the use of his **Card** and **PIN**, the **Cardholder** may obtain cash, make deposits, make bill payments and transfer money between **Credit Union** accounts.
10. The **Cardholder** may use his **Card** in order to make payments for other goods, services and duties at a participating point of sale, where a merchant has the facility, and is authorized to accept his **Card**.
11. The **Cardholder** may use his **Card** and/or **PIN** to utilize any other services that may be accessible through the **ATM**, Point of Sale, or other such device as may be introduced by the **Credit Union**. New services may be introduced from time to time. The **Credit Union** will notify the **Cardholder** of the existence of these new services and the devices through which they may be accessed. By using these services when they become available, the **Cardholder** agrees to be bound by the rules herein so far as they are applicable to the new services and to any additional rules.
12. For transactions on **Designated credit union accounts**, the **Cardholder** shall be required to maintain at all times in addition to the amount required for all relevant charges, a cash balance no less than the amount being withdrawn on any transaction, except where the **Cardholder** has previously established with the **Credit Union** credit facilities

in respect of **Designated credit union account** and the **Cardholder** hereby charges the said cash balance to the **Credit Union** as security for the repayment of any unauthorized credit that may be obtained by him through an **ATM**, Point of Sale or such other device as may be introduced by the **Credit Union**. The **Credit Union** reserves the right to decline any transaction where both the relevant fee and the sum being withdrawn cannot be accommodated at the time the transaction is executed.

13. If any **Designated credit union account** of a **Cardholder**, not being a designated account in respect of which credit facilities have previously been established with the **Credit Union**, exceeds its available credit, and the **Cardholder** will pay the **Credit Union's** normal service charge based on the agreement with the **Credit Union** in respect of the particular overdrawn **Designated credit union account**.
14. The cardholder shall not withdraw any cash or make any deposit transfer or payment against **instruments** uncleared by the credit union whether by use of the card or any other means.
15. The cardholder shall be permitted, to make cash withdrawals from an ATM up to a fixed maximum amount in any twenty – four (24) hour period, or to pay for purchases made at any authorized Point-Of-Sale Device, up to a limit previously specified and agreed between the credit union and the Cardholder. The ATM or merchant may in some circumstances retain the Card and not return it to the cardholder. The Cardholder acknowledges that such restrictions and programmes are provided for the protection of the cardholder, the merchant and/or the credit Union against wrongful use of the card.
16.
 - a. All withdrawals and deposits; and /or transfers; and /or payments; and / or other transactions made by the Cardholder through the ATM or Point-of-Sale or any other device as may be introduced by the credit union are subject to verification by two of the credit unions officers whose verification, the Cardholder agrees shall be binding and conclusive evidence of the actual amount involved in any such transaction.
 - b. It is understood and agreed that all deposits made or payments requested after normal working hours shall be deemed to have been made or requested on the next business day following that on which the said deposit or payment was made or requested.
17. The Cardholder shall receive a receipt for each transaction made at the ATM or Point-of-Sale device with the Card. These receipts should be retained for reconciling the transactions on the periodic statement/passbook. In cases of errors or questions about any transaction, the Cardholder must submit written notification thereof to the

credit union within 30 calendar days from initiation of the relative transaction.

18. If the cardholder fails to effect written notification within the said period the Credit Union shall not be liable for any loss arising from the disputed transaction including interest and transaction fees accruing or charged thereon. In extenuating circumstances the Credit Union may in its absolute discretion extend the said 30-day period.
19. The Credit Union shall charge fees in respect of each transaction approved or declined, transacted at the ATM of any other participating financial institution in the MultiLink network or at points of sale where merchants are authorized to accept the Card, a schedule of such fees shall be communicated to the cardholder.
20. The Credit Union shall be at liberty to vary all charges imposed pursuant to this Agreement and to include such other charges as it may consider necessary from time to time and the Cardholder irrevocably authorizes the Credit Union to debit the account with such charges and expenses.
21.
 - i. The Credit Union shall not be liable to the Cardholder for the operational failure of any participating ATM or Point-of-Sale or for any injury, loss or damage howsoever arising whether from criminal activity or otherwise suffered by the Cardholder in the use of the ATMs or Point-of-Sale Devices or on or near premises housing same, nor shall the Credit Union be liable for any unauthorized use of the card or for any loss resulting from circumstances over which the Credit Union has no direct control including but not limited to the Cardholder's failure to input complete and accurate information, failure of electronic or mechanical equipment to communication lines, telephone or other interconnect problem, operator error, log in sequences, severe weather, earthquakes, flood or other acts of God. In no event will the Credit Union be liable for damages in excess of a cardholder's actual loss due to its failure to complete a transaction and the Credit Union will not be liable for any indirect, incidental or consequential damages.
 - ii. The cardholder accepts the risk and consequences of part payments or late payments and the Credit Union shall not be liable for any loss arising from these situations.
22. The Cardholder will immediately notify the Credit Union in writing at the Issuing Branch of any address changes and all notices mailed to the Cardholder's last known address will be effective as through received.
23. The Cardholder may cancel this service upon giving the Credit Union ten (10) days written notice of such intended cancellation and such notice shall, to be effective, be accompanied by the Card.
24. The Card is valid for use at any other participating Financial Institution in the MultiLink network, and at the Points of Sale where merchants are authorized to accept the Card and have the requisite facilities to accept the Card.
25. The Credit Union may amend these conditions at any time in its absolute discretion. The revised Agreement or terms and conditions shall be effective on the date specified by

the Credit Union. Any notice of revisions shall be sufficient if sent to the Cardholder's last known address or if the Credit Union notifies him that revisions have been made and gives him instructions how to obtain a copy of such revised Agreement or Terms and Conditions. The Cardholder's continued use of the Card after the effective date of such revision will constitute his acceptance of the revisions and the revised Agreement. The Cardholder will be deemed to have received any Notice sent by mail (6) days after posting.

26. NCCU Ltd. will disclose information to third parties about the Cardholder's Account in the following circumstances :-
 - a. In order to verify the existence and condition of the account for a merchant
 - b. In order to comply with court orders; or
 - c. The Cardholder gives the Credit Union written permission.
27. If any part of this agreement is found to be invalid, the rest remains effective.
28. The obligations of the parties hereunder shall be governed by the Laws of the Commonwealth of Dominica.

I AGREE to accept the terms and conditions of this Agreement.

Date

Applicant's Signature

Witness

Witness



NATIONAL CO-OPERATIVE CREDIT UNION LTD. INTERNATIONAL DEBIT CARD



YOUR MONEY ANYWHERE, ANYTIME!

NATIONAL CO-OPERATIVE CREDIT UNION LTD.
HEAD OFFICE
31-37 INDEPENDENCE STREET
ROSEAU, DOMINICA
www.nccudominica.com