

Application Form



Please complete this form using clear block capitals using a ball point pen. Fields marked with an * are mandatory.

CREDIT UNION DETAILS	
CLOCKWISE CU 1 ST NICHOLAS PLACE LEICESTER LE1 5LB	CU LOGO

Member Details					
Title: *		Gender:*		Date of birth: *	(dd/mm/yyyy)
First name: *		Initial(s):		Last name: *	
Home phone:				Mobile phone:*	
Address: *					
Postcode: *		Time at address: *		(Years)	(Months)
Email address:					
Previous address if less than 12 months					
Address					
Postcode:		Time at address:		(Years)	(Months)

Member Agreement	
Please print your name: *	
Your signature: *	Date*:

FOR COMPLETION BY CLOCKWISE CREDIT UNION'S AUTHORISED SIGNATORY	
<i>Remember to enter the Promotional Code (TBC) on all card applications where applicable</i>	
Name of authorising signatory:	Signature:
Client Number/Reference Number:	Date:
*Documents checked and verified by CLOCKWISE CREDIT UNION:	
*These documents are available to Contis Group on request.	

Your Visa Engage card will be issued by Contis Financial Services Ltd who is authorised by the Financial Services Authority to issue European Prepaid Cards (numbered 00000000000000000000000000000000) and is a member of Visa.

Please note that Engage prepaid cards are subject to terms and conditions which apply to all products regulated by the Financial Services Authority in the UK. Engage Financial Services Company, Suite 1, 100 Victoria Road, London EC1A 3AE is the authorised signatory for the application of the Prepaid Card. For further information please contact our Customer Support team on 0333 323 2424.

Summary Box

The information contained in this table summarises key product features and is not intended to replace any terms and conditions.

FEES & LIMITS	
On Application	
Card issue fee	FREE
Additional card fee	£10.00
Limits	£10.00 Minimum initial load £5,000 Maximum card balance £250 Maximum ATM withdrawal per day
Usage restrictions	Primary cardholders must be 18 years or over, additional cardholders 13 years or over You may not use your card at Pay at Pump petrol stations Additional cards share the primary cards funds
Ongoing Features	
Transaction Fees	FREE per purchase in the UK £1.00 plus 2.00% of the transaction value per International purchase
Cash Withdrawal Fees*	75p per UK ATM withdrawal £2.00 plus 2.00% of the transaction value per International withdrawal
Balance Enquiry	FREE online/mobile app and by calling Customer Services (calls cost 5.105p per minute from a BT landline) 10p per SMS message** 10p per ATM balance enquiry
Top-Up Fees & Limits	£0.50 + 2% per load via PayPoint (maximum load amount of £249) FREE per load by bank transfer (maximum £5,000)
Service fees	£2.00 Monthly management charge (first charge within 15 days of card request)
Replacement card fees	£5.00 Lost/stolen/damaged replacement card
Other fees	FREE Transaction history, contact us, notify lost & stolen card online FREE PIN reset (Calls cost 5.105p per minute from a BT landline) £1.50 Paper statements per 62 day period 10p per SMS message for confirmation of ATM withdrawals and purchases** 50p Card to card transfer on receiving payment £15.00 per CHAPS (same day) transfer request from account FREE per future dated bank transfer request from account £3.00 per next day transfer request from account £20.00 Regular International bank transfer from account £28.00 Urgent International bank transfer from account
Transaction Revocation	£5.00 Administration fee
Closure	
Cancellation or Redemption	£2.00 Redemption fee £2.00 Application cancellation fee
Expiry	Prepaid Card is valid for 36 months. (Must be used 3 months prior to expiry for automatic re-issue)

Notes to fees and limits:

* some ATM providers may charge an additional fee and should advise you before you confirm the transaction.

** standard operator SMS charges apply for balance requests and additional charges may apply to receive SMS information outside the UK.



Your Visa Engage card will be issued by Contis Financial Services Ltd who is authorised by the Financial Services Authority to provide financial services. Your Reference Number is 000000 and you are a member of Visa.

Please note that Engage is not used as an electronic money product and although it is a product regulated by the Financial Services Authority, it is not covered by the Financial Services Compensation Scheme. It is not a credit facility. Contis Financial Services Ltd is a regulated company in the United Kingdom. In the unlikely event that Contis Financial Services Ltd becomes insolvent you may be able to claim against the claims made by the FSCS.

