



THE CICSA CO-OPERATIVE CREDIT UNION LIMITED

Automated Teller Machine (ATM) Card Application Form

Kindly complete this form in BLOCK letters and check the relevant boxes.

NEW CARD <input type="checkbox"/>		REPLACEMENT CARD <input type="checkbox"/>		AMENDMENT <input type="checkbox"/>		BRANCH: GC <input type="checkbox"/> CB <input type="checkbox"/>	
MEMBER NUMBER □□□□□□		IDENTIFICATION DL _____ PP _____		CARD NUMBER (PAN) CREDIT UNION USE ONLY □□□□□ □□□□□ □□□□□ □□□□□			
FIRST NAME			MIDDLE INITIAL	SURNAME			
MOBILE NUMBER			WORK NUMBER		EMAIL		
ACCOUNTS LINKED TO CARD							
REGULAR SAVINGS ACCOUNT SAV # ____ SAV # ____ SAV # ____ SAV # ____ SAV # ____ SAV # ____ SAV # ____ SAV # ____ Primary Account Sub Number ____ <small>Only one primary account is allowed</small>		XMAS SAVINGS ACCOUNT XMAS SAV # ____ XMAS SAV # ____ XMAS SAV # ____ XMAS SAV # ____ Primary Account Sub Number ____ <small>Only one primary account is allowed</small>		SHARE ACCOUNT SHARE # ____		CARD STATUS LOST ____ HOT ____ RISK ____ CANCELLED ____ BLOCKED ____ CLOSED ____	
By signing this form and receiving this ATM Card, I hereby advise that I have read, understood, and agreed to the Terms and Conditions of the Card Agreement.							
MEMBER SIGNATURE _____			DATE _____		WITNESSED BY (CU STAFF) _____		
FOR CREDIT UNION USE ONLY							
NOTES _____							
_____ Card added and accounts linked by		_____ Card Issued by		_____ Card Pinned by			
_____ Date		_____ Date		_____ Date			



THE CICSA CO-OPERATIVE CREDIT UNION LIMITED

Automated Teller Machine (ATM) Card Agreement

THE USE OF THE CAYMAN ISLANDS CIVIL SERVICE ASSOCIATION COOPERATIVE CREDIT UNION LTD CARD IS GOVERNED AT ALL TIMES BY THE TERMS AND CONDITIONS HEREIN SET FORTH

1. In this Agreement:
 - "The Credit Union" means Cayman Islands Civil Service Association Cooperative Credit Union Ltd its successors and assigns.
 - "Card" means The Credit Union ATM Card.
 - "Cardholder/Member" means the person to whom or for whose use a Card is issued by Credit Union.
 - "ATM" means automated teller machine.
 - "PIN" means the personal identification number to be used for ATM transactions by the Cardholder/Member.
 - "Card Transaction" means obtaining cash or the purchase of goods and services against use of the Card for ATM to the accounts of the Cardholder/Member.
 - "Card Limit" means the maximum amount of cash the cardholder is permitted to withdraw at an ATM and/or to pay for goods and services at a point of sale terminal.
 - "Account" means an account maintained by the Cardholder/Member for the purpose of satisfying transactions made by the Cardholder/Member with the Card.
 - "Authorised User" means a Cardholder/Member to whom a Credit Union ATM Card has been issued.
2. The Credit Union ATM Card may only be used:
 - (a) Within the available balance of the Cardholder's account/s at the Credit Union;
 - (b) Subject to the terms of this Agreement and the conditions of use of the Card which are in force at the time of use;
 - (c) To obtain the facilities and benefits from time to time made available by the Credit Union Ltd in respect to the use of the Credit Union ATM Card;
 - (d) Subject to the right of the Credit Union in its absolute discretion and without prior notice, at any time to cancel, refuse or re-issue, renew, or replace the ATM Card or to withdraw the right to use the ATM Card for, or to refuse any request for authorization of, any particular ATM Card transaction and to publish any such withdrawal or refusal.
3. The Credit Union ATM Card may not be used as payment for any illegal purchases.
4. The Credit Union is authorized to debit the account with all charges pertaining to the acquisition of the ATM Card, and/or its replacement, and/or its renewal in the event of loss/theft/damage.
5. The Credit Union is authorized to debit the Cardholder's account/s in addition to, or in lieu of, any right of set-off available to the Credit Union with the amount of all card transactions (including any and all fees where applicable) and any other liabilities of the Cardholder and any loss incurred by the Credit Union arising from the use of the Card. The Cardholder/Member will pay to the Credit Union all amounts so debited.
6. Whenever the Card is used in conjunction with an ATM or a Point of Sale terminal, it must be used only in accordance with the operating instructions and conditions of use in force at the time. Cash withdrawals and Point of Sale transactions must not exceed the permitted limit as notified by the Credit Union to the Cardholder/Member from time to time.
7. Whenever the Card is used to make purchases or obtain services, the Cardholder/Member shall activate the card by use of the PIN. The Cardholder/Member will be liable to pay the Credit Union all amounts debited to the Card account.
8. If the ATM depository services are provided by the Credit Union when depositing at the ATM, funds deposited in the ATM will be subject to final determination by the Credit Union. The Cardholder/Member must use only the Credit Union provided sealed envelope enclosing all items (excluding coins) for credit to the account and in which event the liability of the Credit Union as recipient of cash or deposits, will be that of deposit receiver. Liability for the acceptance of member's deposits for the Credit Union shall not arise until the said envelope has been opened and the contents verified and accepted in accordance with the Credit Union's prescribed procedures. Prior to such acceptance, the sole responsibility of the Credit Union will be for safe custody only.
9. Availability of cheque instruments received as deposits will be subject to the hold of funds availability as prescribed by the Credit Union from time to time.
10. The ATM Card is the property of the Cayman Islands Civil Service Association Cooperative Credit Union Ltd at all times and must be returned to the Credit Union or any other person acting for and on behalf of the Credit Union.

