

THANK YOU FOR VISITING

St. Canice's Credit Union is owned by its members, for the benefit of its members and is part of the local community. We exist for people, not for profit and give back any surplus to our members by means of loan interest rebates and dividends. With our loans, there are no administration charges or arrangement fees, no hidden extras or nasty surprises. What you see is what you get. Savings and loans are insured at no extra cost to each eligible member.







As well as a great place for savings, it's good to know that you can borrow for all of life's needs and wants. We offer loans at various different loan rates which makes us one of the most competitive lenders in the market. St. Canice's approve 96% of all loan applications. Yes, you read correctly. Last year, we approved 96% of all loan applications we received. So it's highly likely we will say yes to your request.

You can access your accounts wherever you have an internet connection, whether it's your home or mobile device.

WE AIM TO MAKE OUR COMMUNITY A BETTER PLACE

St. Canice's Credit Union is a community based co-operative that exists only for the good of the people who live or work in our common bond areas of Kilkenny, Tipperary and Laois. As well as contributing to the financial health of our members through savings and loans, the Credit Union is also involved in a huge range of community organisations and events.



-  Main Branch 78 High Street, Kilkenny
-  Enquiries to any St. Canice's branch
-  Email info@stcanicescu.ie
-  Tel (056) 772 2042
-  Website www.stcanicescu.ie
-  Open 6 days a week

St. Canice's Credit Union Branches:

Ballingarry, Ballyragget, Callan, Dunnamaggin, Durrow, Graignamanagh, High Street in Kilkenny, MacDonagh Junction Shopping Centre in Kilkenny, Mountrath and Rathdowney.



ATM CARD APPLICATION FORM

Get more flexibility with the Credit Union ATM Card



BENEFITS OF YOUR CASH CARD

Having an ATM Card means that you won't be tied to our opening hours. Of course you are still as welcome as ever to use our "over the counter" service in the traditional manner but just think of the freedom our cash card will give. It means you can decide when to withdraw your money.

The ATM card can be used at any AIB cash point to withdraw up to €300 daily, once there are sufficient funds in your Credit Union ATM Account.

No transaction charges for anyone. An annual Government fee of €15 per year will apply, except for our younger and older members.

Under 22 years - no Government fee.
Over 65 years - no Government fee.

Should you lose your card or have it stolen, you should report it immediately by calling 056 772 2042

You will be issued with a PIN for your ATM Card. You should memorise and then destroy it. Do not write it down in any recognisable way or disclose it to anyone, not even personnel at our Credit Union.

TERMS AND CONDITIONS

1. Each card shall be for the sole use of the person named there on (the holder).
2. The holder shall keep secret his or her Personal Identification Number (PIN) and shall not record it on the Card nor shall he or she keep a written record of the number in any circumstances in which that written record and that Card are likely to be lost, stolen or copied together.
3. The holder shall take all reasonable care and precaution in the custody of the Card and ensure that the Card is not lost, mislaid, stolen or used in an unauthorised or irregular manner.
4. The holder shall immediately notify Credit Union Card Services by telephoning 056 772 2042 if the Card is lost, mislaid, stolen or used in an unauthorised or irregular manner. The Card will be automatically cancelled and the holder must request a new Card from the Credit Union.
5. The Credit Union may debit the account in respect of which the Card has been issued (the account) with all amounts disbursed by the use of the Card by cash or Scrip document entitling the bearer to exchange same for goods or services at the business premises at which the Scrip ATM is located, except for any transaction effected after the holder has notified Credit Union Card Services in accordance with condition 4 that the Card has been lost, mislaid, stolen or used in an unauthorised or irregular manner.
6. The holder agrees to pay all charges levied by the Credit Union in respect of, without limitation, issue renewal and use of the Card and breach of agreement by the holder. Such charges will be notified to the holder from time to time in reasonable time before they are introduced and will be debited to the account. The Credit Union will charge to the account all Government Stamp Duty and levies payable in respect of the Card.
7. Where the Card is issued in respect of an account maintained by two persons, then each such person shall be jointly and severally liable for any indebtedness created or extended by the use of the Card and shall so remain liable notwithstanding any cancellation of the Card or determination of the mandate for the operation of such account.
8. The holder shall not use the Card so as to create the indebtedness to the Credit Union which has not been previously authorised by the Credit Union.
9. The Card shall remain the property of the Credit Union. It must be returned to the Credit Union at its request and it may, for a valid reason, be retained by the Credit Union or any person acting on behalf of the Credit Union.
10. 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.
11. The Credit Union will not be liable for any delay or failure in performing any of its obligations in respect of the use of the Card where such delay or failure arises directly or indirectly from an Act of God, civil disturbance, industrial dispute or any circumstances beyond the Credit Union's control.
12. The Card may be used outside the Republic of Ireland, if such service becomes available. Any amount charged to the account in respect of the use of the Card abroad, if such service becomes available, will be converted into Euro at the exchange rate determined by the Credit Union on the date such amount is debited to the account and may include a commission also determined by the Credit Union on such date.
13. The holder is responsible for ensuring the correctness and accuracy of all payment instructions and the Credit Union does not accept any responsibility or liability in respect of same.
14. The 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 or amendments or variations of existing conditions proposed by the Credit Union where the holder, having received notice thereof by any means the Credit Union considers reasonable, continues to make use of the Card.
15. The following definitions apply: Credit Union: The Credit Union issuing the Card, its successors and assigns. Card: The IQ Cash Card issued by the Credit Union. PIN: Personal Identification Number produced by computer process and allocated to the holder for use with the Card.

APPLICATION FORM

Name _____

Address _____

Name to appear on card (max 26 characters)

Account Number _____

Tel Number _____

Under 22 years: Yes No

Over 65 years: Yes No

Date Of Birth _____

I wish to apply for a Credit Union IQ Card to operate on the above Credit Union account and authorise the Credit Union to honour withdrawals made using the card. I confirm that I have read and understand the terms and conditions of use and agree to be bound by them.

Signed: _____

Date: _____

Please Note: When your application has been processed your Personal Identification Number (PIN) will be forwarded directly to you at the address on your Credit Union account.

FOR OFFICE USE ONLY

Replacement New

Card to be collected from _____

Application received by _____

Date: _____