

THE CREDIT UNION PREPAID CARD CARDHOLDER FREQUENTLY ASKED QUESTIONS

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I Overview

I.1 What is the Credit Union Prepaid Card?

The Credit Union Prepaid Card is a flexible, low-cost Visa Prepaid Card from ABCUL, the Association of British Credit Unions. The card has been designed exclusively for credit union members and is available only from credit unions. We think you'll find it a great way to manage your money simply and safely.

I.2 How does it work?

The Credit Union Prepaid Card works like a pay-as-you-go Visa card. You 'load' money onto the card at your credit union, then use it to withdraw from ATMs or make purchases in person or online wherever Visa is accepted. You can also obtain cashback when you make purchases in person.

I.3 Can anyone have a Credit Union Prepaid Card?

The Credit Union Prepaid Card has been designed to suit a wide range of people. However, there are some simple requirements, as follows:

- You must be over 18
- You must be a member of the credit union that issues the card
- You must have a telephone capable of receiving text messages, eg a mobile (required to receive your access code and memorable word, see 2.4).
- Your credit union must be able to verify your identity at the point of application

I.4 How do I get one?

You can purchase and receive the card at your credit union, load it, and start using it straight away.

I.5 How much does it cost?

The Credit Union Prepaid Card costs £^{10.00} to purchase. There are small fees for loading and using the card but we've made our fee structure as simple as possible. A full breakdown can be found in section 4, *Fees and charges*.

I.6 Who are ABCUL?

The Credit Union Prepaid Card is brought to you by your credit union and the Association of British Credit Unions Ltd (ABCUL). ABCUL is the main trade association for the credit unions in Britain. It provides a wide range of services to credit unions including information, representations and training.

As a not-for-profit, democratic membership organisation, ABCUL is registered as an Industrial and Provident Society and is controlled by a Board of Directors elected by its member credit unions.

More information about the work of ABCUL and its member credit unions is available at www.abc.ul.org.

2 Getting started

2.1 What is the application process?

You can apply for a prepaid card using the simple application form available at your credit union, and you can receive the card straight away. Your credit union will give you a copy of the terms and conditions, which you confirm you accept by loading the card. You will need to load a minimum of £10 at purchase.

2.2 Is acceptance guaranteed? Are there credit checks?

Before you are issued with the card your credit union will confirm your identity, that you are over 18 years old and that you are a member. Your credit union will also need to make standard security checks. However, there are no credit checks or any other financial acceptance criteria, since the card does not have an overdraft or credit facility.

2.3 What do I need to do before using the card?

Before using the card you will need to activate it and retrieve your PIN. Sections 2.5 and 2.6 explain how to do this.

2.4 What are the access code and memorable word?

After you receive the card you will be sent two security codes by text message:

- The **access code** is a six-digit number that you will need when you use the text message or automated telephone service. You can use these services to:
 - Activate your card
 - Retrieve your PIN or hear a reminder
 - Make balance enquiries
 - Find out about recent transactions
- The **memorable word** you receive will initially be a mixture of letters and numbers. First of all you should use the memorable word to register on the cardholder website, where you will be able to change it to something more familiar, such as your mother's maiden name. You will need your memorable word when you:
 - Load your card in your credit union
 - Access your account information or security details through your credit union
 - Access your account information or security details when speaking to a customer services adviser on the telephone

2.5 How do I activate my card?

You can activate your card in one of two ways:

- Using our automated telephone service. Call 0207 263 3706. You will first be asked for your 16-digit card number, then your 6-digit access code. After you have entered both codes, you will hear a message to confirm your card has been activated.

- Using our text message service. Text CUCARD ACTIVATE then your access code and last four digits of your 16-digit card number to 57887. An example is shown below:

CUCARD ACTIVATE 123456 9876

You will receive a text to confirm your card has been activated.

2.6 How do I get my PIN?

You will need your 4-digit PIN (personal identification number) to withdraw cash from ATMs and to make purchases with your card in person. You can retrieve your PIN – or hear a reminder at any time - in one of two ways:

- Using our automated telephone service. Call 0207 263 3706. You will first be asked for your 16-digit card number, then your 6-digit access code. After you have entered both codes, select option 3 to hear your 4-digit PIN.
- Using our text message service. Text CUCARD PIN then your access code and last four digits of your 16-digit card number to 57887. An example is shown below:

CUCARD PIN 123456 9876

3 The card

3.1 How do I load my card? How long does it take to go through?

You can load your card through your credit union. You will need your card and memorable word (see 2.4). At purchase you will need to load a minimum of £10 onto the card. Your load will be credited to your card and available to spend immediately.

3.2 Can I load the card online or with a direct transfer from another account?

No. The card can only be loaded through your credit union.

3.3 Where can I use the card?

The card can be used wherever Visa is accepted, so for all purchases made in person or online, at ATMs, and with the option of cashback at point of sale.

3.4 Will the card work outside the UK?

Yes. The card can be used overseas in ATMs that show the Visa logo and as payment wherever Visa is accepted. However, using the card outside the UK (England, Northern Ireland, Scotland and Wales) costs more. A breakdown of fees and charges can be found in section 4, *Fees and charges*.

3.5 How do I check my balance?

You can check your balance and recent transactions in four ways:

- In person at your credit union.
- Using our automated telephone service. Call 0207 263 3706. You will first be asked for your 16-digit card number, then your 6-digit access code. After you have entered both codes, you will hear four menu options. Select option 1 to hear your available balance or option 2 to hear your last three transactions. If you would like a paper statement, select option 4 to speak to an adviser.
- Online at www.mycarddetails.com/cucard. See 3.13 for more information about registering and using the website.
- Using our text message service. Text CUCARD BAL then your access code and last four digits of your 16-digit card number to 57887. An example is shown below:

CUCARD BAL 123456 9876

You will receive a text to confirm your available balance. To receive details of your last three transactions, use CUCARD TXN instead of CUCARD BAL.

3.6 Does the card have an overdraft facility? Will I earn interest on balances?

No. To keep things simple the card works on a pay-as-you-go basis, with no credit or overdraft facility and no interest on balances.

3.7 Why doesn't my name appear on the card?

Your card shows your credit union's name but not your name. This allows your credit union to issue cards immediately, thereby keeping things as convenient and simple as possible.

3.8 Can I give my Credit Union Prepaid Card to someone else?

No. The registered cardholder should be the sole user of the card. Others should apply for their own Credit Union Prepaid Card.

3.9 Can I have a cheque book?

No. To help keep your money secure and prevent you from becoming inadvertently overdrawn, the Credit Union Prepaid Card is designed for electronic payments only.

3.10 Can I set up standing orders or direct debits using the card?

No. Standing orders and direct debits are not currently available.

Contacting us

3.11 Who do I contact about my card?

Your credit union will be able to help with certain enquiries about your card, including balance and transaction queries and questions about using the card and its features.

You can also contact us by telephone, text message, email, online and by post. A summary is shown in the table below.

Customer services (Advisers available Monday to Friday, 9am to 5pm; automated line always available)	0207 263 3706 (UK) 0044 207 263 3706 (Overseas)
Lost & Stolen (Always available)	0845 467 4260 (UK) 0044 845 467 4260 (Overseas) 0044 207 281 3888 (Overseas if 0845 numbers not accepted)
By email	prepaidcard@abc.ul.org
Online	www.mycarddetails.com/cucard (see 3.13 for more information)
By text	57887 (see 3.14 for more information)
By post	Credit Union Prepaid Card, ABCUL, Holyoake House, Hanover Street, Manchester M60 0AS

3.12 How do I contact Customer Services?

You can contact Customer Services in four ways:

- Using our automated telephone service on 0207 263 3706. You will first be asked for your 16-digit card number, then your 6-digit access code. After you have entered both codes, you will hear four menu options.

Select option 1 to hear your available balance

Select option 2 to hear your last three transactions

Select option 3 to hear your 4-digit PIN

Select option 4 to speak to an adviser (available Monday to Friday, 9am to 5pm)

- By emailing prepaidcard@abc.ul.org. A response will be provided within one working day.
- Online at www.mycarddetails.com/cucard using the 'Contact Us' section. See 3.13 for more information about registering and using the website.
- By post to Credit Union Prepaid Card, ABCUL, Holyoake House, Hanover Street, Manchester M60 0AS.

3.13 Is there a cardholder website?

Yes. You can access the cardholder website at www.mycarddetails.com/CUcard. The website has the following functions:

- Register card
- Login
- Balance enquiry
- View recent transactions
- Amend details
- Report card lost or stolen
- View T&Cs and FAQs
- Contact customer services

On your first visit to the website you will need to register. To do this you will need your 16-digit card number, the 3-digit security code (CVV number) from the reverse of the card, and the memorable word you received by text message when you applied (see 2.4). You should change your memorable word to something more familiar, such as your mother's maiden name, after you register.

During the registration process you will create a login ID and password, which you can use to access your account information thereafter.

3.14 What services are available by text message?

The text message service allows you to activate your card, check your balance and recent transactions, and receive a reminder of your PIN. You do not need to register for the text message service but you will need your 16-digit card number and 6-digit access code to use the service.

You can request information by texting **57887** using one of the message formats in the table below.

Function	Message format
Card activation Activate card after purchase	CUCARD ACTIVATE [access code followed by last 4 digits of PAN] Example: CUCARD ACTIVATE 123456 9876
Balance enquiry Find out available balance	CUCARD BAL [access code followed by last 4 digits of PAN]
Recent transactions See description, amount and date of the last three transactions	CUCARD TXN [access code followed by last 4 digits of PAN]
PIN advice Receive a reminder of the 4-digit PIN	CUCARD PIN [access code followed by last 4 digits of PAN]

Text messages will be charged at your mobile operator's standard rate, with additional charges for balance enquiry and recent transaction requests. A breakdown of fees and charges can be found in section 4, *Fees and charges*.

3.15 What if I forget my PIN?

You can hear a reminder of your PIN at any time in two ways:

- Using our automated telephone service. Call 0207 263 3706. You will first be asked for your 16-digit card number, then your 6-digit access code. After you have entered both codes, select option 3 to hear your 4-digit PIN.
- Using our text message service. Text CUCARD PIN then your access code and last four digits of your 16-digit card number to 57887. An example is shown below:

CUCARD PIN 123456 9876

3.16 What if I forget my access code or memorable word?

If you forget your 6-digit access code, you should contact your credit union, who will be able to issue a reminder by text message.

If you forget your memorable word, contact customer services on 0207 263 3706. When prompted, enter your 16-digit card number, then your 6-digit access code, then select option 4 to speak to an adviser.

3.17 How do I report my card lost or stolen?

You can report your card lost or stolen in three ways:

- By contacting your credit union.
- By telephone on 0845 467 4260 at any time, or on 0044 207 281 3888 if you are calling from a country whose telephone network does not recognise 0845 numbers.
- Online at www.mycarddetails.com/cucard using the 'Lost or Stolen Card' section.

If you report your card lost or stolen it will be stopped immediately. You will be issued with a replacement free of charge.

3.18 What should I do if I suspect fraud or wish to dispute a transaction on my card?

If you suspect fraud, wish to dispute a transaction or amount on your card, or would like an update on an outstanding dispute, you should contact Customer Services. You can do this in four ways:

- By telephone on 0207 263 3706. When prompted, enter your 16-digit card number then your 6-digit access code, then select option 4 to speak to an adviser

- By emailing prepaidcard@abcul.org. A response will be provided within one working day.
- Online at www.mycarddetails.com/cucard using the 'Contact Us' section. See 3.13 for more information about registering and using the website.
- By post to Credit Union Prepaid Card, ABCUL, Holyoake House, Hanover Street, Manchester M60 0AS.

3.19 How do I make a complaint?

If you wish to make a complaint about the Credit Union Prepaid Card, you should contact Customer Services. You can do this in four ways:

- By telephone on 0207 263 3706. When prompted, enter your 16-digit card number then your 6-digit access code, then select option 4 to speak to an adviser
- By emailing prepaidcard@abcul.org. A response will be provided within one working day.
- Online at www.mycarddetails.com/cucard using the 'Contact Us' section. See 3.13 for more information about registering and using the website.
- By post to Credit Union Prepaid Card, ABCUL, Holyoake House, Hanover Street, Manchester M60 0AS.

3.20 How can I expect my complaint to be handled?

We take all complaints about the Credit Union Prepaid Card very seriously. Our principles for dealing with complaints and response timescales are show below.

3.21 Our principles for dealing with complaints

1. We will try our best to resolve your complaint to your satisfaction, where possible straight away. We will provide explanations in plain English and will use larger text where requested to do so.
2. If your request is for an explanation of an event that has taken place, we will provide as much information as we are able.
3. We will provide you with a copy of this policy statement on request.
4. You may contact us at any time during the complaint handling process. This will be explained to you in our first written response.
5. All complaints will be fully investigated and will be dealt with fairly, impartially and confidentially.
6. If when you receive our full response you remain dissatisfied, you may appeal the decision by contacting customer services by email or post. A member of the team will respond to you with a further response and a leaflet explaining how to refer your case to the Financial Ombudsman Service (FOS).

4 Fees and charges

4.1 Card fees

Card cost	£
Card activation	10.00 Free
Card renewal	Free
Damaged card replacement	Free*
Lost/stolen card replacement	Free*
PIN retrieval (text message or telephone)	Free

*ABCUL reserves the right to charge a £3.50 replacement fee if a card is repeatedly damaged or lost

4.2 Periodic fees

Joining fee	Free
Monthly fee	Free
Annual fee	Free
Inactive fee (per month inactive)	None

4.3 Transaction fees

Card load	50p
Purchases (UK)	Free
Purchases (Overseas)	50p + 1%
ATM withdrawal (UK)	75p
ATM withdrawal (Overseas)	£1.50 + 1%
Balance enquiry (excluding text message or call cost)	Free
Card unload (on closure)	Free
Disputes and chargebacks	Free

4.4 Contact fees

Contact centre cost per min	Local rate
Lost & stolen line cost per min	Local rate
SMS fee	50p (PIN retrieval and activation are both free)
Paper statement retrieval	Free – contact customer services

7. Should you require a Data Subject Access Request as defined in the Data Protection Act 1998, you should put your request in writing and send it to the Banking Services Manager, ABCUL, Holyoake House, Hanover Street, Manchester M60 0AS. Please remember to include the £10 statutory fee in the form of a cheque payable to ABCUL.

3.22 Response timescales

Max timescale	Response
Within 5 working days of receipt	Full response or acknowledgement letter ABCUL will always respond to a complaint within five working days of its receipt. If the complaint has been investigated and a conclusion reached, this will be a full response. If more investigation is required, this will be an acknowledgement letter with a named contact and an indication of the likely time before a conclusion is reached.
Within 4 weeks of receipt	Full response or further update If a complaint is acknowledged after five working days but not resolved, ABCUL will always provide a further update within four weeks of initial receipt of the complaint. If the complaint has been investigated and a conclusion reached, this will be a full response. If more investigation is required, this will be a progress update and a further indication of the likely time before a conclusion is reached.
Within 8 weeks of receipt	Full response If a complaint is still not resolved after the four week update, ABCUL will always provide a full response within eight weeks of initial receipt of the complaint.
Within 4 weeks of appeal	Further response If you are dissatisfied with the final response to your complaint, you may appeal the decision. Contact ABCUL using one of the options set out below. ABCUL will provide a full response to your appeal within a further four weeks. This response will include a leaflet explaining how to refer cases to the Financial Ombudsman Service (FOS) in the event that you remain dissatisfied