

THE CREDIT UNION PREPAID CARD

YOUR GUIDE



Ipswich and Suffolk
Credit Union

ABCUL
Association of British Credit Unions Limited

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| About your new card →

I About your new card

Thank you for purchasing the Credit Union Prepaid Card, from ABCUL.

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.

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.

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 a not-for-profit, democratic membership organisation and is the main trade association for the credit unions in Britain. ABCUL provides a wide range of services to credit unions including information, representation and training.

2 Getting started →

2 Getting started

Now that you have your Credit Union Prepaid Card, this is what you need to do

Step 1: Get your access code and memorable word

Once you have your card, your 6-digit access code and memorable word will be sent to your mobile phone automatically by text message. Your memorable word may not be 'memorable' to start with, but you can change it in step 3.

Step 2: Activate your card and get your PIN

By phone: call customer services on 0207 263 3706. Enter your card number and access code. (see step 1) Your card will be activated automatically. Then select option 3 from the main menu to retrieve your PIN.

Or by text: to activate, text CUCARD ACTIVATE [then the access code followed by last four digits of your card number] to 57887. To retrieve your PIN, do the same but text CUCARD PIN instead.

Example: CUCARD ACTIVATE 123456 1234.

Step 3: Register on the cardholder website (optional)

Our cardholder website allows you to view and manage your account online. Register at www.mycarddetails.com/cucard, using your 16-digit card number, the 3-digit code on the back, and the memorable word you received in step 1. You will be able to change your memorable word once you've registered.

3 Security details →

3 Security details

There are **four** sets of security details for your Credit Union Prepaid Card

PIN (4 digits)

You will need your 4-digit PIN to withdraw cash from cash machines (ATMs) or to make purchases in shops.

You can retrieve your PIN by calling customer services on 0207 263 3706 and selecting option 3, or by texting CUCARD PIN [followed by your 6-digit access code and last four digits of your card] to 57887.

Access code (6 digits)

You will need your 6-digit access code whenever you use our telephone or text message service.s

Your access code is sent to you by text message when you receive your card.

If you forget your access code you should contact your credit union, who can reissue the code to you by text.

Memorable word

You will need your memorable word every time you load your card or access your details through the credit union, and sometimes when you speak to an adviser on the telephone.

Your memorable word is sent by text when you receive your card. It will be a mix of characters but you can change it on the cardholder website.

If you forget your memorable word, call customer services on 0207 263 3706, selecting option 4.

Website login details

You will need your website login details whenever you use the cardholder website.

You will set your username when you first register on the website.

If you forget your password, you can request a reminder when you try to log in. If you forget your loginID, you should call customer services.

4 Loading your card →

4 Loading your card

To load your Credit Union Prepaid Card, take the following steps

A

Go to your credit union

You can load your Credit Union Prepaid Card at your credit union.

B

Present your card

Present your card. You will also need your memorable word.

C

Provide payment

You will need to give your credit union payment for your load - unless you are using a loan or money from your savings.

D

Your load is now ready

Your load will be available to spend straight away. The 50p load charge will be deducted from your balance.

5 Withdrawals and purchases →

5 Withdrawals and purchases

Once your card is loaded, you can use it in several ways



Withdrawing from cash machines

You can use a cash machine to access your money 24 hours a day, or to view your balance or change your PIN. There is a 75p charge for withdrawing money this way and you should check whether an extra charge is applied by the cash machine.

Paying for good and services in person

You can use your card to pay for good and services wherever you see the Visa logo. To make payments you will need to enter your PIN number. There is no charge for using your card in this way.

Cashback

Many shops, especially supermarkets and petrol stations, will allow you to take cash from your card when you buy things. This is called cashback and there is no charge for the service.

Paying online or by telephone

You can use your card to pay for good and services online or by telephone. To do this you will need your 16-digit card number, the expiry date on the front of the card and the 3-digit security code on the reverse.



Chip and PIN



6 Contacting us →

6 Contacting us

You can contact us about your card in several different ways.

Customer services (Advisers available Mon-Fri, 9am-5pm; automated line always available; more details in section 7)	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
By text	57887 (see section 8)
Online	www.mycarddetails.com/cucard
By post	Credit Union Prepaid Card, ABCUL, Holyoake House, Hanover Street, Manchester M60 0AS

7 Calling customer services →

7 Calling customer services

We have a small number of automated options on our customer services line to help you with common queries. The boxes below explain.

Option 1

Balance enquiry

Option 1 will tell you the available balance on your card.

Option 2

Recent transactions

Option 2 will tell you the available balance on your card.



Call to customer services
on 0207 263 3706

You will need your 16-digit card
number and 6-digit access code

Option 3

PIN advice

Option 3 lets you hear your
4-digit PIN.

Option 4

Speak to someone

Option 4 will put you through
to an adviser between 9am and
5pm, Monday to Friday.

8 Cardholder website →

8 Cardholder website

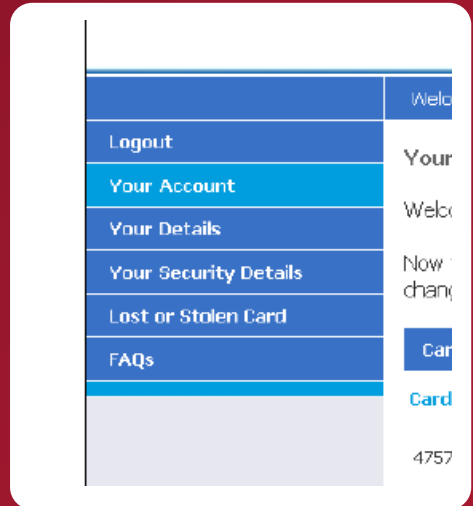
You can manage your card online at www.mycarddetails.com/cucard

Registering

On your first visit to the website you will need to register your card, using the 16-digit card number, the 3-digit security code on the back and the memorable word that was sent to you when you received your card. You will then be able to create a login ID and password for future visits.

Functions

- Balance enquiry
- View recent transactions
- Amend details
- Report the card lost or stolen
- View your terms and conditions
- See Frequently Asked Questions
- Contact customer services by email.



9 Text message services →

9 Text message services

You can use our text message service 24/7 to help manage your card. Text **57887** and use one of the options in the table below.

Function	Message format	Charge
Activate Activate your card after purchase	CUCARD ACTIVATE [access code followed by last four digits of PAN] <i>Example:</i> CUCARD ACTIVATE 123456 9876	Your standard message rate
PIN advice Get a reminder of your 4-digit PIN	CUCARD PIN [access code followed by last four digits of PAN]	Your standard message rate
Balance enquiry Find out your available balance	CUCARD BAL [access code followed by last four digits of PAN]	Your standard message rate + 50p
Recent transactions Find out your available balance	CUCARD TXN [access code followed by last four digits of PAN]	Your standard message rate + 50p

10 Complaints →

10 Complaints

If you have a complaint you should contact us by telephone, email or by post using one of the options set out in section 6. Please provide as much information as you can.

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).
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.

|| Fees and charges →

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A full list of our fees and charges is shown in the table below.

Card purchase fee (deducted from your balance)	£10
Card renewal	Free
Damaged card replacement	Free*
Lost/stolen card replacement	Free*
PIN retrieval (text message or telephone)	Free
Monthly fee	Free
Annual fee	Free
Inactive fee (per month inactive)	None
Card load	50p
Point of sale (UK)	Free
Point of sale (Overseas)	50p + 1%
ATM withdrawal (UK)	75p
ATM withdrawal (Overseas)	£1.50 + 1%
Balance enquiry (excluding SMS/call cost)	Free
Contact centre cost per min	Local rate
Lost & stolen line cost per min	Local rate
Text message fee	50p (but PIN advice, security details and activation texts are free)
Paper statement retrieval	Free

* We reserve the right to charge a £3.50 fee if a card is repeatedly lost or damaged