



**Application Form  
Payment Account  
& Debit Card**



Please use BLOCK CAPITALS.

PERSONAL INFORMATION		
Credit Union Account Number: □ □ □ □ □ □ □ □		
Title:	Date Of Birth:	
First Name:		
Surname:	Male <input type="checkbox"/> Female <input type="checkbox"/>	
Home Address:		
Telephone (Home):	(Work):	(Mobile):
Email:		
For your security and convenience St. Paul's Credit Union will send you a FREE SMS Text Message each time you use your card. Mobile Number to receive FREE SMS Text alerts ( <b>Mandatory</b> ): ..... Email address to receive FREE email alerts ( <b>Optional</b> ): .....		
METHODS OF PAYMENT		
Deduction from (Tick one): Garda Pay <input type="checkbox"/> Garda Pension <input type="checkbox"/> Direct Debit <input type="checkbox"/> Paypath <input type="checkbox"/>		
Amount per Week / Fortnight / Month (Circle one): €		
I wish to apply for a St. Paul's Garda Credit Union Ltd Debit Card to operate on the above St Paul's Credit Union Account and authorise the Credit Union to honour withdrawals made using the card. I hereby agree to pay all Charges and Fees levied by St. Paul's Garda Credit Union Ltd in respect of the issue, renewal and use of the card. I have read and agreed to the Terms and Conditions of use.*		
Applicant's Signature: .....		Date: .....
Please Note: When your application has been processed, your Debit Card and Personal Identification Number (PIN) will be forwarded directly to you at the address on your St Paul's Garda Credit Union Ltd account. * Terms & Conditions available on request or online at www.stpaulscu.ie		

FOR OFFICE USE ONLY		
Card Ref No: _____	issued by PRINT NAME: _____	Signature: _____ Date: _____
Details Confirmed by - PRINT NAME: _____		Signature: _____ Date: _____

# Visa Debit Card & Payment Account



## Frequently Asked Question (FAQ)

### 1. What is a St Paul's Debit Card?

A St. Paul's Debit Card is an international branded Debit Card which can be used at over 32 million locations worldwide, anywhere the Visa Brand is displayed. It can be used in-store at ATM's and online.

### 2. How do I get a Debit Card?

Complete and return the application form available online at [www.stpaulscu.ie](http://www.stpaulscu.ie) or contact St Paul's Garda Credit Union.

### 3. What are the Usage Limits on the Card?

- A.T.M. €600 maximum per day (ATM limits may apply).
- POS (Point of Sale) €2,000 maximum per transaction.
- POS (Point of Sale) €5,000 maximum in a 24 hour period.
- POS Cash Back €100 maximum per transactions.
- POS Cash Back €300 maximum in a 24 hour period

### 4. What are the charges?

St Paul's have no hidden charges. Current charges are as follows,

- Annual Government Tax of €5 (€2.50 for ATM Card & €2.50 for Point of Sale Debit Card)
- Quarterly fee of €6.25 which will allow 40 Point of Sale (POS) and 15 ATM transactions per quarter.
- Transactions in excess of the 40 POS and/or 15 ATM transactions in the quarter will incur a cost of €0.50 per transaction.
- Quarterly Fee is waived for the first year of issue. You are liable for Government Tax and Transactions charges in excess of the 40 POS and/or 15 ATM transactions in the quarter.
- The 40 POS and 15 ATM transactions in the quarter, if unused, are not transferrable to the next quarter.
- Replacement Debit Card costs €5.00.
- ATM transactions abroad cost €2.50 each.
- Currency conversion charges, where applicable, will be borne by member and debited from Payment Account.
- Chargeback and Account Liquidation fees, where applicable, will be borne by member and debited from Payment Account.

### 5. Why must I get Text alerts and optional email alerts?

The Free Text Alert instantly gives you the Transaction amount and Balance available when you use your Card. It is an added security feature to let you know when your card is used and a convenient way to manage your finances. The optional email alert is an added convenience in managing your finances.

### 6. What is a Payment Account?

The payment account is similar to a current account and it gives you control and management of your day to day spending. It facilitates the operation of the Debit Card and each member has been assigned a payment account at no extra cost.

### 7. How do I put funds into my Payment Account?

The simplest and most efficient way is to opt for pay path and pay all of your salary/pension directly to St Paul's. This applies to all members of the Credit Union, Garda and family members.

Alternatively if you are a serving or retired Garda member you can opt for a payroll/pension deduction and have a portion of your salary paid into your payment account to cover your requirements.

If you are a family member and are sending funds to St. Paul's by direct debit, you can opt to have a portion of the direct debit payment go to your payment account to cover the use of the card.

### 8. I'm working for a private company and my pay goes directly to my bank account?

You can switch your pay to come directly to St Paul's, instead of your bank, and manage your finances at St Paul's.


### 9. Can I have 2 cards for the same account?

Yes you may have 2 cards on the one account but remember that the 40 POS and 15 ATM transactions per quarter apply to the account irrespective of the number of cards on the account. The Government Tax of €5 applies to each card.

### 10. Can I manage my account online?

Yes, St. Paul's online service and APP lets you manage your account safely and securely from anywhere, any time.

## Make the Switch

 Apply online today at [www.stpaulscu.ie](http://www.stpaulscu.ie)

 or call us on 021 4313355



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\*To see the full terms and conditions of the Debit Card & Payment Account go to [www.stpaulscu.ie](http://www.stpaulscu.ie)

*a surprising new way to bank.*



**St. Paul's**  
Garda Credit Union



## Criminal Justice (Money Laundering and Terrorist Financing) Acts 2010/13 Verification Requirements for Member Identification

St Paul's Garda Credit Union Limited is required to comply with Anti Money Laundering legislation and procedures. Current legislation requires that all credit unions obtain and keep their member identification and address information up to date.

***In the event that you have not previously supplied this identification documentation:***

***Please supply Photographic Identification and Proof of Address as set out below***

The following are acceptable forms of **photographic identification:**

Garda Member *	Family Member	Garda Civilian	Juvenile Member
Certified Copy of ; Current Passport or, Current Driving Licence	Certified Copy of ; Current Passport or, Current Driving Licence	Certified Copy of ; Current Passport or, Current Driving Licence and Documentary proof of employee Number	Certified Copy of ; Current Passport or, Birth Certificate and Documentary proof of PPS Number

(\* in the case of a **Garda Member** application the copy of Passport of Driving Licence need not be certified if the member provides a copy of his/her Garda I/D)

As it is impracticable for St Paul's to seek original Identification, a Garda, CPA, Notary, Solicitor, Commissioner of Oaths or medical doctor may certify a clear, good quality copy of the original using their relevant business brand/stamp and signing same with the wording "Certified true copy of Original document"

The following are acceptable forms of **proof of address:**

Proof of Address
<p><b><i>One of the following:</i></b></p> <ul style="list-style-type: none"> <li>• <b>Current Utility Bill</b></li> <li>• <b>Current Bank Statement</b></li> <li>• <b>Government Issued Documentation</b></li> </ul>

*The date of any of the above address documentation must be within the last **6 months**. St Paul's request that an original proof of address is provided*