

Making the Most out of your Credit Union Current Account

Cash Back

If you are given a VISA Debit Card, you can pay for goods anywhere displaying a VISA Debit sign. **We recommend that you use your Debit Card to purchase items as much as possible; this will help keep the running costs of your account to the minimum.**

ATM Machines ('Hole in the Wall')

Avoid ATM machines in smaller locations that charge you for this service – often as much as £2.50 for each withdrawal. **We recommend that you use the ATM services as little as possible; this will help keep the running costs of your account to the minimum.**

Lost or Stolen Cards

If your card is lost or stolen, or you think that the PIN may have been misused by someone else, you must immediately telephone us on 0845 603 8702.

We recommend that you memorise your PIN and do not write it down.

Payments into the Current Account

Make sure that you give the correct sort code and account number to your employer, DWP or other organisations.

Bill Payments

You could pay your Gas/Electric bills, your council tax and rent and all other regular payments via this current account.

Charges

Each member has one free transaction per week, thereafter there is a charge to each account of £1 per week – this is less than the actual cost of running the account. A transaction is an ATM withdrawal, a Standing Order, a Direct Debit or a Funds Transfer. Cash Back and Balance Enquiries are not classed as transactions.

To keep the cost down MINIMISE the use of the Link ATM network and MAXIMISE the use of the Visa Debit card to pay for goods and services. We want you to get the best out of this service. Any misuse of the account will mean charges for the credit union and we will have no alternative but to pass this on to you.

Shared Information

Your Information: It is essential that you read carefully the condition headed 'A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies' in the Terms and Conditions of your Current Account'. This explains how we will use your information. The data controller is Llandudno & District Credit Union Ltd.

Credit Reference & Fraud Prevention Agencies: We may make searches about you at credit reference agencies that will supply us with credit information from the Electoral Register. The agencies will record details of any search whether or not this application proceeds. We may use credit-scoring methods to assist this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies about you and anyone with whom you are linked financially may be used by us if credit decisions are made about you or anyone with whom you are linked financially or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. In addition, we may ask you to provide physical forms of identification and/or we may telephone you to confirm your identity.

To prevent or detect fraud or to assist in verifying your identity we may make searches of group records and at fraud prevention agencies that will supply us with information. We may also pass information to financial and other organisation involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and fraud is identified, details will be passed to fraud protection agencies to prevent fraud and money laundering. We may use this information if financial or motor, household, credit, life or any other insurance facility decisions are made about you or others at your address(es). This information may also be used for tracing and claims assessments and verifying identity. Information held about you by the credit reference agencies may already be linked to records relating to anyone with whom you have a financial relationship, such as a joint account.

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