

Classic Account Application Form



Please complete this form using clear block capitals using a ball point pen.
Fields marked with an * are mandatory.

Credit Union details	
Maidstone Community Support Centre 39-48 Marsham Street Kent Maidstone ME14 1HH	

Credit Union Member details

Title: *		Gender:*		Date of birth: *	(dd/mm/yyyy)		
First name: *		Initial(s):		Last name: *			
Home phone:				Mobile phone:*			
Address: *							
Postcode: *				Time at address: *		(Years)	(Months)
Email address:							
Previous address if less than 12 months							
Address							
Postcode:				Time at address:		(Years)	(Months)

Account Holders Agreement

Please print your name: *		
Your signature: *		Date*:

FOR COMPLETION BY CREDIT UNION AUTHORISED SIGNATORY
Remember to enter the Promotional Code KSCU1 on all card applications where applicable

Name of authorising signatory: Signature:

CU Members Number/Reference Number: Date:

*Documents checked and verified by CU:

*These documents are available to Contis Group on request.

Fees and Charges	Value	Comments
Card Fee	Free	
Additional Card	Free	One additional card is free. Additional cardholders must be 13 years or over. Additional cards share the Engage Account holder's funds.
Replacement Card	£5.00	Free replacement for expired cards. £5.00 for lost/stolen/damaged replacement.
Monthly Management Fee	£2.00 monthly	First charge within 15 days
Delivery times	10 working days	
TRANSACTIONS/PURCHASES		
UK purchases	FREE	
European & International purchases	£1.00 plus 2% of the transaction value	Any transaction in a foreign currency will be converted into pounds. We'll do this at the rate of exchange provided by Visa Europe on the date they process the transaction which may differ from the actual transaction date. See more information on exchange rates on the Visa Europe website.
ATM Withdrawal UK*	£0.75	
ATM Withdrawal Europe* & ATM Withdrawal International*	£2.00 plus 2% of the transaction value	Any transaction in a foreign currency will be converted into pounds. We'll do this at the rate of exchange provided by Visa Europe on the date they process the transaction which may differ from the actual transaction date. See more information on exchange rates on the Visa Europe website.
Cashback Instore	Free	You can request up to £50 cashback at participating UK retailers when making a purchase.
ACCOUNT LOAD FEES		
Bank transfer	FREE (max. £5,000)	Add funds to your Engage account by bank transfer from a UK bank account.
PayPoint	£0.50 + 2.5%	Maximum load amount of £249.
FUNDS MOVEMENT AND TRANSFER FEES		
Future dated transfer	FREE	Transfer money to a UK bank account in three working days.
Next day transfer	£3.00	Transfer money to a UK bank account on the next working day.
Same day transfer (CHAPS)	£15.00	Transfer money to a UK bank account on the same day, some restrictions may apply.
International transfer regular	£20.00	Transfer money to a foreign bank account within 5-7 working days.
International transfer urgent	£28.00	Transfer money to a foreign bank account within 3-5 working days.
OTHER FEES		
ATM balance enquiry	£0.10	Balance enquiries are FREE through your mobile app or by logging into your account online.
SMS Alerts**	£0.10	Optional service for confirmation of purchases, withdrawals and balance enquiries.
Email Alerts	Free	Optional service for confirmation of statement generation, bank transfers from account and marketing messages.
Call costs to Customer Services	Standard geographical rate	Calls to +44 (0)333 202 3642 are charged at standard geographical rates and will be included in mobile phone inclusive minute packages.
Statements paper	£1.50 per 62 days	You must request a paper statement by contacting Customer Services.
Statements online	Free	
Inactivity/dormancy	Free	
Standing order setup	Free	
Administration Fees	£5.00	Administration fee for instigating a chargeback on request of the Cardholder, transaction revocation, manually rectifying Cardholder errors or investigating shortfalls.
Data subject access	£10.00	Fee to provide information on your personal data held by us.
Card cancellation fee	£2.00	When you cancel the agreement within the first 14 days and a card has already been ordered in your name.
Redemption fee	£2.00	When you request a funds transfer on closing of the account.
LIMITS		
Max. ATM withdrawal	£250.00 daily	
Maximum balance	£5,000.00	
PayPoint pay in	£249	
Expiry	36 months	The card is valid for 36 months