



## THE ENGAGE VISA DEBIT CARD INFORMATION SHEET

Engage is an ethical Visa debit card and account that truly benefits the credit union member. There are no hidden charges and fantastic rewards that mean you can save money on your everyday shopping.

The Engage account and Visa debit card works just like an account from a high street bank. You can use your Engage card to shop, pay bills and save money with the cashback rewards program.

### The Engage Classic Account

- FREE to apply for a card (you can also have an additional card for free too)
- FREE for any purchases made within the UK
- FREE mobile app available on Android and iPhone
- Engage Envelope Money Management Tool
- Earn up to 15% cashback with Engage rewards partners
- Only £0.75 for an ATM withdrawal in the UK
- Low management fees
- FREE to set up a standing order
- FREE email alerts to help you track your spend

**THIS CARD IS NOT PROVIDED AUTOMATICALLY TO MEMBERS SINCE IT IS A PREPAID DEBIT CARD. IF YOU WISH TO USE THIS SERVICE, ONCE YOU HAVE READ ABOUT THE FEES AND CHARGES, PLEASE ASK A MEMBER OF STAFF FOR AN APPLICATION FORM.**

| Fees and Charges       | Value                                      | Comments  |
|------------------------|--|---|
| Card Fee               | Free                                       |   |
| Additional Card        | Free                                       | Additional cardholders must be 13 years or over. Additional cards share the Engage Account holder's funds |
| Replacement Card       | £5.00 Lost/stolen/damaged replacement card | Free replacement for expired cards. £5.00 for lost/stolen/damaged replacement                             |
| Monthly Management Fee | £2.00 per month                            | First charge is within 15 days of card request  |
| Delivery times         | Within 10 working days                     |   |
| TRANSACTIONS/PURCHASES |  |   |
| UK purchases           | FREE                                       |   |

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|--|--|--|
| 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 Website. |
| <b>ATM Withdrawal UK*</b>                              | <b>£0.75</b>                           |  |
| 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 Website. |
| Cash Withdrawal at a Post Office                       | £0.50                                  | Maximum withdrawal £250.   |
| <b>Cashback Instore</b>                                | <b>Free</b>                            | <b>You can request up to £50 cashback at participating UK retailers when making a purchase</b>   |
| <b>PAY-IN FEES</b>                                     |  |  |
| Bank transfer  | FREE (maximum £10,000)                 | Add funds to your Engage account by bank transfer from a UK bank account.  |
| PayPoint   | £0.50 + 2.5%                           | Maximum load amount of £249  |
| Post Office  | £1.00 + 1%                             | Maximum load amount of £250 coin and £2,500 coin and notes. Subject to account conditions  |
| <b>TRANSFER FEES</b>                                   |  |  |
| Future dated transfer from account                     | FREE                                   | Transfer money to a UK bank account in three working days.   |
| Next day transfer from account                         | £3.00                                  | Transfer money to a UK bank account on the next working day.   |

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|---|----------------------------|---|
| Same day transfer from account (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.   |
| <b>OTHER FEES</b>                       |                            |   |
| <b>ATM balance enquiry</b>              | <b>£0.10</b>               | Balance enquiries are FREE through your mobile app or by logging into your account online.  |
| <b>Balance enquiry at a Post Office</b> | <b>£0.20</b>               |   |
| <b>SMS Alerts</b>                       | <b>£0.10</b>               | Optional service for confirmation of statement generation, bank transfers from account and marketing messages.                          |
| Email Alerts                            | Free                       |   |
| 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 (per 62 days)          | £1.50                      | You must request a paper statement by contacting Customer Services  |
| Statements online (per 62 days)         | Free                       |   |
| Inactivity/dormancy fee                 | Free                       |   |
| Standing order setup fee                | 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 fee | £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

|                              |            |                                 |
|------------------------------|------------|---------------------------------|
| Maximum daily ATM withdrawal | £250.00    |                                 |
| Maximum balance              | £10,000.00 |                                 |
| PayPoint pay in              | £249       |                                 |
| Post Office Deposit          | £2,500     |                                 |
| Post Office Withdrawal       | £250       |                                 |
| Expiry                       | 36 months  | The card is valid for 36 months |

Notes to fees and limits:

\* some ATM providers may charge an additional fee and should advise you before you confirm the transaction.

Your Visa Engage Classic card will be issued by Contis Financial Services Ltd who is authorised by the Financial Conduct Authority to issue e-money (Firm Reference Number: 900025) and is a member of Visa.

Please note that Engage Classic prepaid card is an electronic money product and although it is a product regulated by the Financial Conduct Authority, it is not covered by the Financial Services Compensation Scheme. We ensure that any funds received by you are held in a segregated account so that in the unlikely event that Contis Financial Services Ltd becomes insolvent your funds will be protected against claims made by creditors.

**This prepaid debit card is provided by a Partner Agency and not directly by Unify Credit Union. Unify Credit Union has no access to your balances and has no authority to act on your behalf with regard to your Engage account. Unify Credit Union can load money onto your prepaid debit card, at your request. Once the funds are on your Engage debit card Unify Credit Union does not have any access to the funds. Any charges incurred for the prepaid debit card are paid directly to Engage for providing the service.**