

FEATURES & BENEFITS

- ✓ Easy to sign up
- ✓ Same friendly service
- ✓ Globally accepted Debit Mastercard
- ✓ Use in-store, online or at ATMs
- ✓ Cashback available at participating retailers
- ✓ Contactless payments
- ✓ Apple Pay, Google Pay
- ✓ Transparent Fees
- ✓ Overdraft for unexpected expenses
- ✓ No surcharge interest on overdrafts
- ✓ Automate regular payments using Standing Orders & Direct Debits
- ✓ Stay in control with our Mobile App, eStatements and eFee Advices
- ✓ Secure online shopping
- ✓ 24/7 support for lost/stolen debit cards
- ✓ Priceless - Enjoy exclusive offers, benefits and the MasterCard experience with your Debit Mastercard when you register at pricelessireland.ie

Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. This card is issued by Transact Payments Malta Limited pursuant to licence by Mastercard International. Transact Payments Malta Limited is duly authorised and regulated by the Malta Financial Services Authority as a Financial Institution under the Financial Institution Act 1994. Registration number C 91879. Clonmel Credit Union Ltd. is regulated by the Central Bank of Ireland. Clonmel Credit Union is regulated by the Central Bank of Ireland. Terms and Conditions apply.



Your Credit Union, investing in local, delivering great service, supporting people across South Tipperary and beyond.

Join us in the knowledge that, together as members, we create a brighter future for all our communities.

 (052) 612 5292

 1800 945 987

 admin@clonmelcu.ie

 Parnell Street, Clonmel, Co.Tipperary

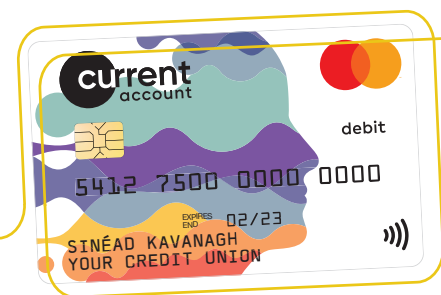
clonmelcu.ie

Monday	Closed
Tuesday	10am to 5pm
Wednesday	10am to 5pm
Thursday	10am to 7pm
Friday	10am to 5pm
Saturday	10am to 2pm

We're very social,
follow us.



CURRENT ACCOUNT



A REAL CHOICE FOR YOUR DAILY FINANCIAL NEEDS

Everything you need in a current account from Clonmel Credit Union, your financial partner for life.

052 612 5292
clonmelcu.ie

With instant access to your money through a Debit Mastercard®, a secure app, online portal and mobile functionality, you can pay your bills, withdraw cash and pay point of sale where Mastercard is accepted.

Ours is a full service current account, brought to you by Clonmel Credit Union. It's more local, more trustworthy and has our commitment to a sensible approach to money. With low and transparent fees, it's more of what you would expect from Clonmel Credit Union.

IMPORTANT INFORMATION

In order for you to open a Current Account and get a debit card or overdraft, you must be one of our members and resident in the Republic of Ireland. (If you are under 16 years of age, we require the consent of your parent or guardian for you to open an account.) Terms and conditions apply.

Overdrafts are available to Current Account holders aged 18 years or older. Lending criteria, terms and conditions apply.



ACCOUNT MAINTENANCE FEE

In keeping with the Credit Union's ethos of equity, fairness and pricing transparency a fixed monthly Account Maintenance Fee will apply to your current account with the Credit Union.

Account Maintenance Fee €4.00

ACCOUNT MAINTENANCE FEE

Account Transaction Fees are covered by the monthly Account Maintenance Fee.

ATM Withdrawal*	FREE / €0.50
Debit Card Purchase	FREE
Debit Card Contactless	FREE
In-Branch Automated	FREE
In-Branch Staff Assisted	FREE
Cheque Processing	FREE
Direct Debit	FREE
Standing Order	FREE
Online / Mobile	FREE
Telephone	FREE

*Accountholders have 5 FREE ATM withdrawals per month, after which a fee of €0.50 applies to the sixth and subsequent ATM withdrawals per month.

DEBIT CARD CHARGES

New and replacement Mastercard® debit cards and PINs are provided free of charge. Mastercard is a registered trademark of Mastercard International Incorporated.

New Card	FREE
Renewed Card (on expiry)	FREE
Replacement Lost/Stolen Card	FREE
Replacement/Damaged Card	FREE
Replacement PIN	FREE
PIN Reminder	FREE

Debit cards remain the property of the card issuer. Cards are issued by Transact Payments Malta Limited pursuant to licence by Mastercard International. The card issuer reserves the right not to issue a new or replacement card.

GOVERNMENT CHARGES

The Credit Union is legally obliged to apply Government Stamp Duty where you use your debit card. You will be charged €0.12 for each cash withdrawal made from an ATM in the Republic of Ireland, capped at €2.50 where the card has been used for ATM withdrawals only and €5.00 where the card has been used at ATM and point of sale. Duty is charged to your account annually in January for the preceding year.

SERVICE CHARGES

Service charges relate to the operation of your current account and where applicable, are charged to your account as they occur, usually on the day you availed of the service. Service charges will be detailed as separate transactions on your account statement and online.

In-Branch Credit Transfer	FREE
Direct Debit Set-up	FREE
Direct Debit Cancellation	FREE
Standing Order Set-up	FREE
Standing Order Amendment	FREE
Standing Order Cancellation	FREE
Cheque Issued by Credit Union	FREE
Stop Payment Instruction	FREE

eStatements for your current account are available online and FREE. eStatements may be requested no more frequently than monthly. Regular postal statements incur a charge.

Quarterly eStatement	FREE
Quarterly Postal Statement	€2.50
Duplicate Statement (per statement)	FREE
Duplicate Interest Certificate	FREE
Cheque Copy Request (per item)	FREE
Auditors Report	FREE

Where an account has insufficient funds to meet a payment request, the Credit Union may allow unauthorised borrowing (i.e. referral item) or return the request unpaid.

Referral Items	€5.00
(Charge per item up to €15.00 maximum per day)	
Cheques Lodged / Returned Unpaid	€10.00
Unpaid Direct Debit	€10.00
Unpaid Standing Order	€10.00

CURRENCY CONVERSION FEES

Foreign currency conversion fees will apply as follows when you use your debit card in a non-Euro currency.

Non-Euro Debit Card Purchase	2.0%
(Up to a maximum of €12.00 per transaction)	

Non-Euro ATM Withdrawal	3.5%
(Minimum of €3, up to a maximum of €12 per transaction)	

Mastercard foreign exchange rates will apply (see www.mastercard.com)

INTEREST, FEES AND CHARGES

We may change our overdraft interest rates at any time and will let you know by putting a notice in our offices, on our website and writing to affected accountholders. We will give you at least 60 days' notice of any increase in our fees and charges.

OVERDRAFT FEES & INTEREST

An overdraft facility is available to eligible account- holders aged 18 years and over. Fees apply to set up or increase an overdraft facility and for the annual renewal of an existing overdraft facility.

Overdraft Facility Set-up / Increase	€25.00
Overdraft Facility Renewal	€25.00

Debit interest is payable on any overdrawn balance on your current account. The rate of interest is stated on your Overdraft Letter of Sanction and is a variable rate that is subject to change. Debit interest is currently 12.00% per annum and is charged to your account quarterly. In addition to debit interest, surcharge interest is currently not charged to accounts with unauthorised overdrawn balances.

If you do not wish to retain an existing overdraft facility, you can avoid the annual renewal fee by cancelling the facility before the renewal date. Where fees are incurred, a 14 day cooling off period applies where a fee will be refunded, if the overdraft facility is cancelled.

QUARTERLY CHARGING PERIODS

Account maintenance and transaction fees, where applicable, are calculated on a quarterly basis and charged to your account in respect of the previous three month period. Quarterly charging periods are scheduled as follows (dates are inclusive):

Quarter 1	1 January to 31 March
Quarter 2	1 April to 30 June
Quarter 3	1 July to 30 September
Quarter 4	1 October to 31 December

Fees, charges and overdraft interest, where applicable will be charged to your account on the 28th day of the month following the charging period or the next Business Day. Details of fees, charges and overdraft interest to be charged to your account will be confirmed to you in a Fee Advice Statement at least 14 days before they are charged to your account.

CONCESSIONS (WHERE APPLICABLE)

Students may be eligible to apply for a fee concession if they are pursuing a verified full-time (21+ hours per week) course of study for one or more years.

Senior members aged 66 years and over may receive a fee concession where there is a verified date of birth on their account.

Where applicable, fee concessions may include a reduction in any of the monthly account maintenance fee, account transaction fees, debit card charges and certain service charges. Approved fee concessions are applied in the first full quarter following an accountholders application or eligibility. In the case of a joint account, both joint accountholders must be eligible for the fee concession for the fee concession to apply to the joint account.