

JPS & PARTNERS CO-OPERATIVE CREDIT UNION LTD

Automated service application



"YOUR FINANCIAL PARTNER FOR LIFE"

ATM ONLINE BANKING CONEC TELEPHONE BANKING MOBILE BANKING

SURNAME	FIRSTNAME	ACCOUNT #
DATE OF BIRTH / /	GENDER: MALE <input type="checkbox"/> FEMALE <input type="checkbox"/>	
EMAIL ADDRESS		
HOME ADDRESS		
CELL NUMBER	HOME TELEPHONE	WORK TELEPHONE
SIGNATURE _____		
DATE _____		

ID TYPE: PASSPORT <input type="checkbox"/> ELECTORAL ID <input type="checkbox"/> DRIVERS LICENCE <input type="checkbox"/>
ID #:
DATE ISSUED: _____ EXPIRY DATE: _____

OFFICIAL USE ONLY (ATM)												
SAVINGS <input type="checkbox"/>						NEW <input type="checkbox"/>			ACCOUNT CODE: _____			
EASI LOAN <input type="checkbox"/>						REPLACEMENT <input type="checkbox"/>			ATM LIMIT _____			
						POS LIMIT _____						
6	0	1	4	9	4							

OFFICIAL USE (ONLINE AND TELEPHONE BANKING)	
EMAIL ADDRESS:	
USERNAME:	
EMAIL SENT TO MEMBER: YES <input type="checkbox"/> NO <input type="checkbox"/>	

PREPARED BY _____

APPROVED BY _____

**CO-OPERATIVE CREDIT
UNION LIMITED**

**DEBIT CARD/PERSONAL IDENTIFICATION NUMBER
AGREEMENT**

Meaning of Words

In this Agreement, the words "I", "my", "you" and "your" refer to each and all of the persons who use a debit card issued by us or under an account we hold. The words "issuer", "we", "us" and "our" mean "card" means the "Debit Card" currently issued to you.

When you accept or use our card or if you use a card issued under an account we hold, you agree to the terms in this Agreement.

Nature and Purpose of the Debit Card

I will use the Debit Card only for the purpose of obtaining such services as are agreed upon between me and my Credit Union. On thirty days' written notice, my Credit Union may add to or delete from the types of use that are permitted by the card. The issue of the Debit Card does not amount to a representation or a warranty that any particular type of service is available or shall be available at any time in the future.

This Agreement and the fact I have the use of the Debit Card, does not give me any credit privileges or any entitlement to overdraw my account.

Confidentiality and Personal Identification Number (PIN)

I will maintain the confidentiality of the PIN, and will under no circumstances disclose it to any other person. I will not keep a physical record of the PIN, unless the record is in a form indecipherable to others.

Withdrawal and Deposit

Amount credited to my account as a result of deposits using the Debit Card will not be available for withdrawal until the deposits are verified and negotiable items, such as cheques are honored. Any deposit made after normal opening hours may be credited to my account on the next business day.

Withdrawals or transfers effected by the use of Debit Card will be debited to my account as of the time they are made.

I will not deposit any coins, non-negotiable items, or anything not acceptable for deposit to my account into any automated teller machine, and will pay to my Credit Union any damages, cost or losses suffered by my Credit Union as a result of any such deposit.

Limits

For my own protection, I agree with my Credit Union to a maximum value of withdrawals, transfers and purchases in any given twenty-four hour period.

Liability

Once I have requested and first used the Debit Card service, I will be liable for all authorized and unauthorized uses of Debit Card up to my established withdrawal limit prior to the expiry or cancellation of the Debit Card. However, in the event of alteration of my account balance due to technical problems, card issuer errors and system malfunctions, I will be liable only to the extent of any benefit I have received, and will be entitled to recover from the Credit Union any direct losses I may have suffered.

My Credit Union will not be liable to me for my action or failure to act by a Merchant or refusal by a Merchant to honour the Debit Card, whether or not such failure or refusal is the result of any error or malfunction of a device used to effect or authorize the use of the

Debit Card for a Point-of-Sale Transaction.

Lost or Stolen Card

If I suspect or become aware that the Debit Card is lost or stolen or that the PIN has been made accessible to another person, I will notify my Credit Union or its agent immediately, whereupon my Credit Union will cancel the Debit Card. The instant such notice is actually received, my liability for further use of the Debit Card will terminate, as if the Debit Card had been cancelled by means of the notice. I will be entitled to recover from the Credit Union any losses suffered by me through the use of the Debit Card after that time.

Dispute Resolution

In the event of a problem with a Debit Card transaction, other than a matter related to goods or services provided by Merchants, I will first try to reach a solution with my Credit Union, and my Credit Union will not unreasonably restrict me from the use of any funds subject to dispute. If I am not satisfied, the problem will be referred for mediation to the Jamaica Co-operative Credit Union League Limited. Neither my Credit Union nor I will have the right to start court action until 30 days have passed since the problem was first raised with my Credit Union.

Any dispute related to goods or services supplied in a Point-of-Sale Transaction is strictly between me and the Merchant, and I will raise no defence or claim against my Credit Union.

Fees

I acknowledge having been advised of, and will pay, the applicable fees now in effect for services available under this Agreement. I acknowledge that my Credit Union may revise the fees and would then advise me of such changes as they occur.

Local Currency Transactions

The Debit Card is valid for transaction only in Jamaica.

Evidence of Transactions

A paper Transaction Record dispensed mechanically as a result of the use of the Debit Card constitutes a record of my transactions. Whether such a Transaction Record is issued or not, it is my responsibility to verify that the transaction has been properly executed by checking the periodic statement or passbook entries itemizing transactions.

In the absence of evidence to the contrary, the records of my Credit Union are conclusive for all purposes, including litigation, in respect of any instructions given by me to my Credit Union through the use of the Debit Card; the contents of any envelope deposited by me into an automated teller machine; the making of a withdrawal, deposit or transfer between accounts through the use of the Debit Card; and any other matter or thing relating to the state of accounts between me and my Credit Union in respect of any electronic transaction.

Scope of Agreement

This Agreement applies to any account designated by me for use in connection with the Debit Card.

Termination of Agreement

My Credit Union may restrict the use of the Debit Card or may terminate this Agreement and my right to use the Debit Card, at any time without notice if I am in default of the terms of this Agreement. I will return the Debit Card to my Credit Union upon request.

For the purposes of this Agreement, the services currently offered by the Credit Union are:

- Cash Withdrawal
- Balance Inquiries
- Transfer of Funds between accounts

Credit Investigation and Disclosure

I hereby agree that the Credit Union may investigate and verify my credit rating, employment and income. I also agree that Credit Union may verify credit references when required by legal process.

Liabilities of Issuer

The liability of the Issuer shall be limited to those amounts wrongly charged to your account and interest thereon. You will be liable for all losses if you have acted fraudulently or with gross negligence.

Authorization

When you use your debit card for a cash withdrawal or for a purchase, you give us your irrevocable authority to debit your account for the total amount of the purchase or cash withdrawal including General Consumption Tax (GCT) charges by the Issuer and any other relevant charges.

Delay in enforcement

We can delay enforcing any of our rights under this Agreement without affecting any of our rights hereunder.

General

If any part of the Agreement is found to be invalid, the rest remains effective. All persons who use the debit card(s) are individually and collectively responsible for any balance outstanding and for all unexpired cards until they are returned to us.

From time to time, we may require you to provide us with updated credit information.

Governing Laws

This Agreement is made in Jamaica and is governed by Laws of Jamaica.

Member's Signature

Date

Authorizing Officer

Date

**CO-OPERATIVE CREDIT
UNION LIMITED**

**DEBIT CARD/PERSONAL IDENTIFICATION NUMBER
AGREEMENT**

Meaning of Words

In this Agreement, the words "I", "my", "you" and "your" refer to each and all of the persons who use a debit card issued by us or under an account we hold. The words "issuer", "we", "us" and "our" mean "card" currently issued to you.

When you accept or use our card or if you use a card issued under an account we hold, you agree to the terms in this Agreement.

Nature and Purpose of the Debit Card

I will use the Debit Card only for the purpose of obtaining such services as are agreed upon between me and my Credit Union. On thirty days' written notice, my Credit Union may add to or delete from the types of use that are permitted by the card. The issue of the Debit Card does not amount to a representation or a warranty that any particular type of service is available or shall be available at any time in the future.

This Agreement and the fact I have the use of the Debit Card, does not give me any credit privileges or any entitlement to overdraw my account.

Confidentiality and Personal Identification Number (PIN)

I will maintain the confidentiality of the PIN, and will under no circumstances disclose it to any other person. I will not keep a physical record of the PIN, unless the record is in a form indecipherable to others.

Withdrawal and Deposit

Amount credited to my account as a result of deposits using the Debit Card will not be available for withdrawal until the deposits are verified and negotiable items such as cheques are honored. Any deposit made after normal opening hours may be credited to my account on the next business day.

Withdrawals or transfers effected by the use of Debit Card will be debited to my account as of the time they are made.

I will not deposit any coins, non-negotiable items or anything not acceptable for deposit to my account into any automated teller machine, and will pay to my Credit Union any damages, cost or losses suffered by my Credit Union as a result of any such deposit.

Limits

For my own protection, I agree with my Credit Union to a maximum value of withdrawals, transfers and purchases in any given twenty-four hour period.

Liability

Once I have requested and first used the Debit Card service, I will be liable for all authorized and unauthorized uses of Debit Card up to my established withdrawal limit prior to the expiry or cancellation of the Debit Card. However, in the event of alteration of my account balance due to technical problems, card issuer errors and system malfunctions, I will be liable only to the extent of any benefit I have received, and will be entitled to recover from the Credit Union any direct losses I may have suffered.

My Credit Union will not be liable to me for my action or failure to act by a Merchant or refusal by a Merchant to honour the Debit Card, whether or not such failure or refusal is the result of any error or malfunction of a device used to effect or authorize the use of the

Debit Card for a Point-of-Sale Transaction.

Lost or Stolen Card

If I suspect or become aware that the Debit Card is lost or stolen or that the PIN has been made accessible to another person, I will notify my Credit Union or its agent immediately, whereupon my Credit Union will cancel the Debit Card. The instant such notice is actually received, my liability for further use of the Debit Card will terminate, as if the Debit Card had been cancelled by means of the notice. I will be entitled to recover from the Credit Union any losses suffered by me through the use of the Debit Card after that time.

Dispute Resolution

In the event of a problem with a Debit Card transaction, other than a matter related to goods or services provided by Merchants, I will first try to reach a solution with my Credit Union, and my Credit Union will not unreasonably restrict me from the use of any funds subject to dispute. If I am not satisfied, the problem will be referred for mediation to the Jamaica Co-operative Credit Union League Limited. Neither my Credit Union nor I will have the right to start court action until 30 days have passed since the problem was first raised with my Credit Union.

Any dispute related to goods or services supplied in a Point-of-Sale Transaction is strictly between me and the Merchant, and I will raise no defence or claim against my Credit Union.

Fees

I acknowledge having been advised of, and will pay, the applicable fees now in effect for services available under this Agreement. I acknowledge that my Credit Union may revise the fees and would then advise me of such charges as they occur.

Local Currency Transactions

The Debit Card is valid for transaction only in Jamaica.

Evidence of Transactions

A paper Transaction Record dispersed mechanically as a result of the use of the Debit Card constitutes a record of my transactions. Whether such a Transaction Record is issued or not, it is my responsibility to verify that the transaction has been properly executed by checking the periodic statement or passbook entries itemizing transactions.

In the absence of evidence to the contrary, the records of my Credit Union are conclusive for all purposes, including litigation, in respect of any instructions given by me to my Credit Union through the use of the Debit Card; the contents of any envelope deposited by me into an automated teller machine; the making of a withdrawal, deposit or transfer between accounts through the use of the Debit Card; and any other matter or thing relating to the state of accounts between me and my Credit Union in respect of any electronic transaction.

Scope of Agreement

This Agreement applies to any account designated by me for use in connection with the Debit Card.

Termination of Agreement

My Credit Union may restrict the use of the Debit Card or may terminate this Agreement and my right to use the Debit Card, at any time without notice if I am in default of the terms of this Agreement. I will return the Debit Card to my Credit Union upon request.

For the purposes of this Agreement, the services currently offered by the Credit Union are:

- Cash Withdrawal
- Balance Inquiries
- Transfer of Funds between accounts

Credit Investigation and Disclosure

I hereby agree that the Credit Union may investigate and verify my credit rating, employment and income. I also agree that Credit Union may verify credit references when required by legal process.

Liabilities of Issuer

The liability of the issuer shall be limited to those amounts wrongly charged to your account and interest thereon. You will be liable for all losses if you have acted fraudulently or with gross negligence.

Authorization

When you use your debit card for a cash withdrawal or for a purchase, you give us your irrevocable authority to debit your account for the total amount of the purchase or cash withdrawal including General Consumption Tax (GCT), charges by the issuer and any other relevant charges.

Delay in enforcement

We can delay enforcing any of our rights under this Agreement without affecting any of our rights hereunder.

General

If any part of the Agreement is found to be invalid, the rest remains effective. All persons who use the debit card(s) are individually and collectively responsible for any balance outstanding and for all unexpired cards until they are returned to us.

From time to time, we may require you to provide us with updated credit information.

Governing Laws

This Agreement is made in Jamaica and is governed by Laws of Jamaica.

Member's Signature

Date

Authorizing Officer

Date