

# Debit Card Schedule of Fees & Charges

Monthly Card Fee:	£5.00 per calendar month	
Spending Limits:	ATM Withdrawals - Single Transaction Amount	Maximum of £200.00
	ATM Withdrawals - Number of Daily Transactions	Maximum of 5 transactions per day
	ATM Withdrawals - Total Daily Amount	Maximum of £200.00
	Retail Transactions - Single Transaction Amount	Maximum of £1000.00
	Retail Transactions - Number of Daily Transactions	Maximum of 10 transactions per day
	Retail Transactions - Total Daily Amount	Maximum of £1000.00
Point of Sale Transactions: <i>(in-store and/or online)</i>	An allowance of 12 point of sale transactions is included in the Monthly Card Fee. Additional transactions over this allowance will be charged at 20p per transaction.	
ATM Withdrawals:	An allowance of 4 ATM Withdrawals is included in the Monthly Card Fee. Additional transactions over this allowance will be charged at £1.00 per transaction.	
Card use in the UK:	Balance check at UK ATM	Free
	PIN change at UK ATM	Free
	Declined transaction at UK ATM	Free
Card use outside the UK:	ATM withdrawal (EU)	£1.62
	ATM withdrawal (Worldwide)	£2.34
	Balance check at foreign ATM	£0.50
	PIN change at foreign ATM	£0.30
	Declined transaction at foreign ATM	Free
	Foreign transaction charge	2.99%
Other Card costs	Initial card fee	Free
	Card reissue/replacement	£ 10.00
	Card cancellation fee	£ 1.50
	Cancellation of Recurring Payment	£ 6.00
	PIN reminder	£ 1.56
Restrictions to Use:	You will not be able to use your CCU Debit Card on any gambling sites You will not be able to use your CCU Debit Card to 'Pay at Pump' for fuel purchases	
Declaration:	I confirm that I have read and understood this Schedule of Fees & Charges	
Signed:		Date: