

# Visa Debit Application



Account Name/s: \_\_\_\_\_

Name on Visa Card \_\_\_\_\_

Member number \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

State : \_\_\_\_\_

Postcode: \_\_\_\_\_

Telephone: (Business) \_\_\_\_\_ (Home) \_\_\_\_\_ (Mobile) \_\_\_\_\_

Employers Name & Address: \_\_\_\_\_

State \_\_\_\_\_

Postcode: \_\_\_\_\_

*If you are linking to a joint account, the joint account holder must sign the declaration*

## Joint Applicant's Declaration

I \_\_\_\_\_ confirm that the applicant for this Visa Debit card has my permission to operate on our joint account.

Signature \_\_\_\_\_

Date \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

\_\_\_\_\_

Date \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

Signature

\_\_\_\_\_

Date \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

Signature

**PAYROLL DEDUCTION OR  
OTHER ELECTRONIC DEPOSIT REQUIRED**

**Laboratories Credit Union Limited**

ABN 77 087 650 217

AFSL/ACL 240807

PO Box 1967 Macquarie Centre 2113

phone 02 9859 0585 fax 02 9859 0555

email [info@lcu.com.au](mailto:info@lcu.com.au)

[www.lcu.com.au](http://www.lcu.com.au)

## Visa Debit Card

LCU Visa debit card allows you to make payments at any retailer displaying the Visa logo, anywhere in the world. You can also withdraw cash from your account anywhere in the world, using an ATM displaying the Visa logo

### Monthly Running costs

- Unlimited **Credit** Transactions (When you PIN or sign for a purchase).
- 10 free EFTPOS transactions per calendar month, subsequent transactions will cost \$1.80 each. (PIN required)
- 10 free ATM transactions **only at RediATMs & NAB ATMs** (PIN required) then \$1.80 per subsequent transaction.
- A monthly fee of \$2.50 will be debited to your account.
- Additional Card fee \$10.00 (per annum)

### Abnormal Costs

- Replacement card \$5.00\*. \*Express post is available at cost
- 1st change of PIN is free, subsequent changes \$5.00 each.
- Overseas ATM withdrawals \$3.30\* per transaction
- Domestic over the counter cash advances \$3.30\* per transaction.
- If a transaction is disputed and a voucher needs to be retrieved the cost is \$25.00\*
- EFT dispute \$19.80\*
- If we need to recover your card by listing on the Visa International Card Recovery Bulletin or card replacement overseas the cost to you is \$US175.00\*
- Cancellation of Replacement card request \$US 50.00

\* Recovery of 3rd Party charges

## Visa Debit Card Charge Back Procedures

As a credit card holder you have rights under the rules of your credit card scheme to dispute credit card transactions. If you believe a purchase was not properly authorised or processed, or there is some other problem, you may have a right to recover the amount of the purchase under the scheme's 'Chargeback Rules'.

Each scheme has a dispute resolution process in its operating rules. This process outlines various circumstances and timeframes which you, as a credit card holder, can dispute transactions by asking us to 'charge back' the transaction to the merchant who processed it. This process is called the 'Chargeback' process.

If your claim fits within the Chargeback Rules and you have notified us within the set timeframes, we will chargeback the transaction as quickly and efficiently as possible. Please remember that disputed transactions can take some time to resolve. However, we will always let you know as soon as possible once we have been advised of the outcome.

If your Charge Back is successful we will credit the disputed amount back to your account.

You can always contact us for updates on the progress of a Charge Back request.

### Important Information

- Under certain circumstances it may be possible to illegally overdraw your account, please be mindful of this, as you are responsible for this expenditure.
- If a continuing credit facility is made available through the use of a Visa Debit card, you face the risk that the Visa card may be used to make unauthorised transactions on that continuing credit facility.
- We reserve the right to cancel your Visa facility if:
  - You continue to use your card knowing that you have insufficient funds or available credit in your account.
  - You do not have a regular electronic credit to your account.
  - On notice of your death or mental incapacity.
- Any person in possession of your Visa card may be able to access your account at LCU. (Do not leave your card unattended & protect your PIN.
- You may cancel your Visa debit card by cutting the card in half and returning the card to us.
- When you cancel your Visa debit card you must leave funds in your LCU account to cover expenditure that has not been processed by the merchant.
- **The merchant has up to 45 days to charge you.**
- LCU may at any time vary any fees or charges, or the terms and conditions applicable to your Visa card. You will be notified of all variations via your next statement of account or the LCU newsletter.
- Merchants may impose a surcharge for Visa transactions

## Additional or Subsidiary Cards

When you authorise us to issue an additional card to another person (a subsidiary card), you remain liable for all transactions the other person carries out using the additional or subsidiary card.

You are also liable if the additional cardholder fails to observe the terms and conditions under which the additional card was issued, for example, failing to keep Personal Identification Numbers for ATM & EFTPOS use safe and secure.

We can only cancel the additional card when you return it to us.

If you have taken reasonable steps to retrieve the card but cannot do so, we will still cancel the card but may require you to provide us with a written statement setting out the steps you have taken to retrieve the card.