



Grenada Public Service Co-operative Credit Union Ltd.  
Multi Teller Application Form & Cardholders' Agreement



Please Print Clearly

Mr.  Ms.  Account No \_\_\_\_\_

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_

Telephone Home \_\_\_\_\_ Work \_\_\_\_\_ Mobile \_\_\_\_\_

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

Employer: \_\_\_\_\_

Department \_\_\_\_\_

Occupation : \_\_\_\_\_

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

**Accounts Held with the Credit Union**

Regular Shares .....	<input type="checkbox"/>	Loan No 1. ....	<input type="checkbox"/>
Education Savings Plan.....	<input type="checkbox"/>	Loan No 2. ....	<input type="checkbox"/>
Chequing Account.....	<input type="checkbox"/>	Loan No 3. ....	<input type="checkbox"/>
Savings.....	<input type="checkbox"/>	Loan No 4. ....	<input type="checkbox"/>
		Other Loan.. ....	<input type="checkbox"/>

I/We confirm that the information given on this application form is accurate and hereby undertake to abide by the terms and conditions overleaf

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Year Month Day

Joint Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Year Month Day

**\* Approval**

Verified By \_\_\_\_\_ Date \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Year Month Day

Approved By \_\_\_\_\_ Date \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Year Month Day

Filed By \_\_\_\_\_ Date \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Year Month Day

**\* Remarks**

**\* Official Use Only**

# Multi Teller Cardholder Agreement

In consideration of the Credit Union permitting the Cardholder to use the Grenada Public Service Co-operative Credit Union Ltd Multi Teller Cardholder and the Grenada Public Service Co-operative Credit Union Ltd (referred to hereinafter as “the Credit Union”) agree as follows:

## OWNERSHIP & USE

The Card remains the property of the Credit Union and the Cardholder shall return the card to the Credit Union upon request.

The Credit Union, in its absolute discretion and without prior notice, may at any time cancel, refuse to reissue, renew or replace the Card, or withdraw the Card.

The Cardholder will use the service strictly in accordance with the Credit Union’s instructions.

The Card does not confer any right to overdraw an account.

If the Cardholder receives more cash than he/she requested from the Multi Teller machine he/she shall report this occurrence to the Credit Union immediately.

A Cardholder may terminate this agreement by written notice.

Parents and/or guardians who authorise that a Multi Teller Card be issued to a minor will be liable for all claims associated with the Card.

The Credit Union is entitled to debit the account with all amounts withdrawn by the use of the card.

Each transaction effected by the means of the service will be debited or credited to the Member’s account in accordance with the Credit Union’s normal practice as revised from time to time.

The records of the Credit Union with respect to the Credit Union’s Multi Teller transactions and to the contents of the envelopes placed in the Credit Union’s Multi Teller machine shall be conclusive and binding upon the cardholder.

The contents of envelopes placed in the Credit Union’s Multi Teller machine are subject to verification and acceptance by the Credit Union. All deposit items are subject to final settlement.

The Credit Union shall endeavour to credit envelope deposits to the Cardholder’s account no later than one (1) processing day after receipt of the envelope. But this may not always take place on the day of lodgement.

The Credit Union may at any time and without notice cancel or suspend the right to use the Card entirely or in respect of specific facilities without in any case affecting the cardholder’s obligations to the Credit Union which shall continue in force.

## SECURITY

The cardholder will exercise all possible care to secure the card and to prevent its misuse.

The Personal Identification Number (PIN) or secret number shall be known only by the cardholder. The Credit Union does not accept responsibility for the loss of funds as a result of the Personal Identification Number becoming known to any person other than the cardholder.

If the card is lost, stolen or for some other reason liable to misuse or if the PIN is disclosed in breach of this agreement, the cardholder must immediately notify any branch of the Credit Union. Such notification must be in writing. Until the Credit Union receives written notification, the Cardholder will be liable in respect of any use of the Card.

The Credit Union shall not be liable for funds withdrawn from the Multi Teller machines and not secured by the Cardholder.

## SERVICE CHARGE

The Cardholder will pay on demand the Credit Union’s service charges, if applicable for the Multi Teller Card And/or Multi Teller transactions at rates prevailing from time to time

## LOCATION AND OPERATION

The Credit Union may at any time without notice withdraw any Multi Teller machine from use or cancel the service or part thereof without being liable for any loss resulting thereon.