

darlington credit union

debit card terms and
conditions

Definitions

In these Terms and Conditions, the following expressions shall have the following meanings:

“Agreement” means the Agreement with Us in relation to the Card and which is made up of these Terms and Conditions, any amendments to them as notified to You, and any other document which You are required to sign for the provision of the card.

“ATM” means an automated teller machine or cash dispenser bearing the Mastercard logo.

“Available Balance” means the value of funds available to spend on Your Card.

“Business Day” means any day (other than a Saturday or Sunday) on which Darlington Credit Union Ltd. is open for Business in the United Kingdom.

“Card” means the plastic Card issued to You in accordance with these Terms and Conditions.

“Card Carrier” means the piece of paper that is attached to Your Card when Your Card is dispatched to You.

“Cardholder” means You, the authorised user issued with a Card who enters into the Agreement.

“Card Issuer” means Darlington Credit Union Ltd.

“Card Number” means the 16-digit number on the front of Your Card.

“Card Service Support” means the website or helpline operated on Darlington Credit Union Ltd.’s behalf, which deals with queries and requests from Cardholders in relation to the activation and the use of a Card under these Terms and Conditions. The contact details for Card Service Support are detailed on the reverse of Your Card.

“Cashback” Use of the Card to obtain cash from a Retailer who has agreed to accept the Card in conjunction with a purchase from that retailer.

“Contactless Transactions” means a transaction that is carried out by tapping your Card on the electronic terminal, if it is enabled to accept Contactless Transactions.

Definitions continued

“Debit Transaction” means any authorised payment made out of your account by you

“Fees and Charges Schedule” means the fees and charges that are imposed upon the Cardholder by Darlington Credit Union Ltd. which will be provided to the Cardholder upon receipt of the Card application and which is subject to change from time to time. Each schedule is deemed to form part of this Agreement.

“Mastercard” means Mastercard International who operates the Mastercard programme.

“Merchant” means retailer, or any other person, firm or company that displays the Mastercard logo and can accept Mastercard using an electronic terminal.

“Optimus” means Optimus Cards Limited (company registered number 09044866) who are the program managers responsible for the support provided to the Card Issuer and Cardholder, whose registered office is at De Montfort House, High Street, Coleshill, B46 3BP.

“PIN” means the personal identification number sent to You (or which you have chosen) for use with the Card.

“Recurring Transaction” means continuous debit transactions that are debited from your account at agreed interval authorised by you.

“Terms and Conditions” means these Terms & Conditions and those set out in any product leaflet, Card Carrier or Financial Institution website.

“Transaction” means any cash withdrawal or retail sale (as appropriate) completed by You using Your Card.

“We”, “Us” or “Our” means Darlington Credit Union Ltd., any agent acting on behalf of Darlington Credit Union Ltd. and any other person or entity to whom We may transfer or assign Our rights and obligations in the future.,

“You” or “Your” means the Cardholder and Account holder for which the card is issued.

1.0 Your card

- 1.1 This Card issued by Darlington Credit Union Ltd. to You, is a Mastercard Debit Card and is not a Credit Card or Charge Card. You must not attempt to use Your Card to obtain credit. The Card shall remain the property of Darlington Credit Union Ltd. at all times.
- 1.2 Your Card is issued to You for use by You only and cannot be used by any person other than You. If We find that Your Card is being used by any person other than You, We may deactivate the Card.
- 1.3 You will be liable for all transactions that have been authorised by you, the Cardholder.
- 1.4 The Card may only be issued to and used by persons over the age of 18. If You receive the Card and You are under the age of 18, You must have consent from Your parent(s) or guardian(s) and this must be provided in the required format upon application for the Card. If You do not have this consent You must contact Card Service Support immediately. You must not use the Card and You must cut it into pieces through the magnetic stripe and chip and dispose of it carefully.

2.0 Receipt of card and card activation

- 2.1 On receipt of Your Card, You must sign it immediately on the reverse. You must then activate Your Card. You can do this by contacting Card Service Support on the number provided to You by Darlington Credit Union Ltd. who, following confirmation of Your identity, will activate Your Card on Your behalf.
- 2.2 You must activate Your Card within 1 month of receipt.
- 2.3 By signing the Card application You represent and warrant to Us that You are at least 18 years old (unless You comply with section 2.4) and that You have provided Us with a verifiable address and that the personal information that You provide to Us in connection with the Card is true, correct and complete and that You have received a copy of this Agreement and agree to be bound by and comply with its terms, including the Fees and Charges Schedule given to You by Darlington Credit Union Ltd., and that You accept the Card and consent to the use of Your personal information as set out in clause 18.

3.0 Use of Your Card

- 3.1 Each time You use Your Card You authorise Us to reduce the value available on Your Card by the amount of the Transaction and any applicable fees as set out in the Fees and Charges Schedule. Charges may be payable for the Use of Your Card and are available from Darlington Credit Union Ltd. You may also use Your Card to carry out the following where applicable):
- (a) Making payments for goods and services either online or at any Merchant displaying the Mastercard logo; or
 - (b) Withdrawing cash at any bank or ATM worldwide which displays the Mastercard logo; or
 - (c) Carrying out a purchase with cashback transaction where this service is available.
 - (d) Undertake recurring transactions giving consent to a supplier or merchant to obtain repeat authorisations
 - (e) Making or receiving payments in to your Account using your card
- 3.2 A PIN will be provided to use with Your Card. You will need to use the PIN where required. Once Your Card has been activated You may change Your PIN at certain ATM's which have this facility and display the Mastercard logo. If You change Your PIN, You must not choose a PIN that can easily be deduced such as Your telephone number or date of birth. You must notify Card Service Support immediately if You believe that Your PIN has been obtained or changed without Your consent.
- 3.3 You must ensure that Your Available Balance on Your Card is sufficient to cover the amount of any Transaction (including fees) incurred by using Your Card.
- 3.4 You can check Your Available Balance online through Darlington Credit Union Ltd.'s online banking services. If there is an entry which appears to be incorrect You must contact Card Service Support immediately.
- 3.5 When You make a payment using Your Card, that Transaction will be noted against Your Available Balance immediately and Your Card will normally be debited within 2 business days, however this may take longer in some circumstances. When You make payments using Your Card outside the UK, it may take much longer. We shall not be obliged to carry out Transactions on Your Card in any particular order. Your Card will not be credited with the refund of a Transaction made using Your Card unless We receive a refund verification acceptable to Us. You will be responsible for all Transactions which are debited from Your Card.
- 3.6 If an incorrect entry is made on Your Card by Us, then We will correct it. If We make the correction on any day after the date of the error, then it will be reflected on Your Available Balance as soon as possible.

- 3.7 Some Merchants may not accept payment using Our services. It is Your responsibility to check the policy with each Merchant. We accept no liability if a Merchant refuses to accept payment using Our services.
- 3.8 Your Card Issuer may apply certain restrictions to Your Card which they will advise You of.
- 3.9 Your Card Issuer may charge You for any declined Transactions.
- 3.10 Your Card Issuer may block Your Card if there is suspicion of fraud (for example: repeated declined Transactions).

4.0 Contactless

- 4.1 Contactless is a way of making payments on Your Debit Card without the need for Your PIN. If You have a Contactless Card and are in an establishment that accepts Contactless Payments through the Card terminal, then payments can be made by tapping Your Card on the reader for up to £30.
- 4.2 The Contactless element of Your Card will need to be activated before You can use this facility, this can be done by carrying out a transaction that requires You to enter Your PIN. Once You have carried out one transaction using Your PIN, You will now be able to use Your Card for Contactless Payments. Your Card needs to be close to the Card terminal for the Card to be read, once You have tapped Your Card the terminal should tell You whether the Card has been accepted for the Payment.
- 4.3 For added security You may be required to enter Your PIN when using the Contactless facility, usually after several Contactless Transactions in a row.

5.0 Recurring transactions

- 5.1 If You use the Card to set up a regular payment (recurring transaction) to be made from the Debit Card it is linked to, the Card transactions should be cancelled by the Cardholder by contacting the retailer, or other party You had made the arrangement with. If you ask us to stop the payment, you must notify us no later than the business day before the payment was due to take place. We also advise you to contact the person you make payment to, so they do not try for the payment again. You will need to contact them to cancel any agreement you hold with them as we cannot do this on your behalf. By cancelling a recurring card transaction, You will have withdrawn authorisation for future transactions. Any further transactions would be classed as unauthorised. Costs for cancelling a recurring transaction are outlined in Your fees & Charges schedule provided to You by Darlington Credit Union Ltd.

6.0 Security

- 6.1 When You receive Your Card, You must take reasonable steps to prevent the Card and Pin being lost or stolen. You must keep Your Card receipts safe and dispose of them securely. You must not allow anyone else to use Your Card or PIN and You must inform Card Service Support immediately if Your Card has been lost or stolen or You have suspicions that someone else is using or has tried to use Your Card or PIN.
- 6.2 Your PIN must not be recorded in writing or kept with the Card. Your PIN must not be disclosed or made available to any other person. Any Transaction made using Your PIN will be deemed to have been authorised by You, the Cardholder, and You will be liable for all such Transactions.
- 6.3 The Card and any other materials issued to You are the property of Darlington Credit Union Ltd. or are licensed to Optimus Cards. If We request for Your Card or any other materials to be returned, You must return them to Darlington Credit Union Ltd. immediately.

7.0 Cancellation of Your Card

- 7.1 You have a legal right to cancel Your Card without giving Us a reason or incurring any costs for a period of 14 days from the date that You receive Your Card. For the purposes of this clause, the date You receive Your Card is deemed to be 2 working days following the despatch of Your Card. This will not entitle You to a refund of any charges made in respect of the Card production, Transaction fees or cash withdrawal fees set out in the Fees and Charges Schedule provided to You by Darlington Credit Union Ltd.
- 7.2 If You cancel Your Card, We will immediately block the Card. You will be liable for all Transactions and charges incurred until We receive Your notice of Cancellation. You will also be liable for all Transactions and charges incurred after We have received Your notice of cancellation and where We can demonstrate You carried out the Transaction or incurred the relevant charge prior to the Card cancellation. For example, if You carry out a Transactions and cancel Your Card the following day, You will still be liable for the Transaction even if the Transaction does not show on Your account until after You have submitted Your notice of cancellation.
- 7.3 We may deactivate Your Card and close the associated account at any time if we suspect any fraud or misuse in relation to the Card, PIN, or if there is any breach of this Agreement by You, or where We are required to do so by law. We may, at Our sole discretion, restrict or refuse to authorise the use of Your Card or suspend Your Card where We consider that any use would be a breach of this Agreement, or We believe that You or a third party has committed or plan to commit crime, or if We believe that fraud or other mis use of the Card has occurred or may occur.
- 7.4 If Your Card is cancelled by You, Darlington Credit Union Ltd., or Card Service Support You must cut the Card into pieces through the magnetic stripe and chip, then dispose of the Card and any other related materials carefully.

8.0 Expiry of Your Card

- 8.1 We will not authorise or process any Transactions conducted using Your Card once Your Card has expired.
- 8.2 Darlington Credit Union Ltd. will provide You with a new Card prior to the expiry date on the Card subject to the associated fees which are outlined in your fees and charges provided to You by them.

9.0 Travelling Abroad

- 9.1 You must ensure that you inform Card Service Support of any intended travel abroad, that way any payments you make are less likely to be blocked by our transaction monitoring systems.
- 9.2 If you do have an unexpected block on your Debit Card you can call Card Service Support on +44 203 468 6232 who will verify some transactions with You so that the block can be removed.

10.0 Changes to Terms and Conditions

- 10.1 We may change these Terms and Conditions (including charges) at any time subject to the notice provisions below and will inform You of any changes by one or more of the following ways:
 - (a) By writing to You;
 - (b) By updating Darlington Credit Union Ltd.'s website (where applicable);
 - (c) By email or text;
- 10.2 We may change these Terms and Conditions at any time for any of the following reasons:
 - (a) To ensure business remains competitive;
 - (b) To allow Us to improve services or facilities;
 - (c) To take account of a change or anticipated change in market conditions or Darlington Credit Union Ltd. practice;
 - (d) To reflect a decision by a court, ombudsman, regulator or similar body;
or
 - (e) To reflect any changes in our partners ownership.
- 10.3 We may also change the Terms and Conditions of Your Card at any time for any other necessary reason.

10.4 We shall apply the following notice provisions:

- (a) If the change is to Your disadvantage, We will advise You at least 30 days before any changes to these Terms and Conditions are made and at any time up to 60 days from the date of notice, You may, for this reason, without notice, cancel Your Card and terminate the Agreement without any charge, provided You inform Us that this is the reason for Your cancellation.
- (b) We may have to make any other change immediately and We will advise You within 30 days.

10.5 If You are not satisfied with any changes made to Your Terms and Conditions, You may cancel Your Card and terminate the Agreement at any time in accordance with clause 8.1.

11.0 Lost and Stolen Cards, PIN or Card Number

- 11.1 It is the responsibility of the Cardholder to ensure Your Debit Card is kept safe and You do not disclose Your PIN to any other individual as You will be held liable for any subsequent misuse of Your Card.
- 11.2 Subject to Your compliance with Clause 12.1, You will be liable for any Transactions using Your Card whilst it is lost or stolen, which shall be deducted from the available balance in full.
- 11.3 If Your Card PIN or Card number is lost or stolen, or You suspect that Your Card may have been used fraudulently or without Your consent, You must contact Card Service Support immediately. If You use Your Card as a consumer, Your liability will be limited to an overall limit of £30 of the loss. (If, however, You were negligent in the use of Your Card, You will be liable for all losses) and the card will then be cancelled. You will be asked to provide Your details in order for Card Service Support to verify they are speaking to the Cardholder. Upon cancellation, and where applicable, a new Card and PIN will be ordered subject to the associated fees. You may be asked to help Us, Our agents, or the police if Your Card has been stolen and We suspect that there has been fraud or misuse or if You have notified Us of a disputed Transaction (see clause 14).
- 11.4 Where a Card, PIN or card Number has been reported lost or stolen and is subsequently found, or where a Card is damaged or does not work, You must notify Card Service Support immediately, cut the Card into pieces through the magnetic stripe and chip and dispose of it carefully.
- 11.5 In respect of replacement Cards issued under clause 12.1 above, Darlington Credit Union Ltd. reserve the right not to reissue a Card.

12.0 Fees and Charges

12.1 The services will incur fees and charges, details of which will be provided to You by Darlington Credit Union Ltd., for which You, will be responsible for. These fees and charges vary depending on the products and services You use. If You use the services in a currency other than the currency in which the services are denominated, the amount deducted from Your Available Balance will be the amount of the Transaction, converted to Your account currency using the rate set by the Mastercard system on the date the Transaction is processed. (details on these rates can be obtained from Mastercard). You may also incur foreign exchange charges for these types of Transactions which are set out in Darlington Credit Union Ltd.'s fees and charges.

13.0 Disputed Transactions

- 13.1 If You believe that a Transaction carried out was not authorised by You, or if it has been posted to Your Card in error (disputed transaction), You must attempt to resolve a disputed Transaction with the Merchant before asking Card Service Support to pursue the dispute on Your behalf.
- 13.2 If You are unable to resolve the dispute with the Merchant, You must contact Card Service Support no later than 60 days from the date of the disputed Transaction. We will investigate any disputed Transaction in accordance with the Mastercard scheme rules. You will not receive a refund to Your Card until the investigation is complete. In such cases where You believe Your Card was used without Your authority, You will need to notify the police. The crime reference number and details of the police station to which the theft was reported to will be requested by Card Service Support to enable them to process the dispute upon Agreement with Darlington Credit Union Ltd.. A refund of the disputed transaction/s will be deposited into Your Card account by Darlington Credit Union Ltd. where investigations show that You did not authorise the Transaction/s.
- 13.3 If Darlington Credit Union Ltd. refunds a disputed Transaction to Your Card account and subsequently receives information to confirm that the transaction was in fact authorised by You, and correctly posted to Your Card, Darlington Credit Union Ltd. will deduct the amount of the disputed Transaction from Your Available Balance. In the event that this Transaction is for an amount greater than the Available Balance, You will immediately, on receipt of written notice from Card Service Support or Darlington Credit Union Ltd., pay any outstanding amount owed.
- 13.4 Where a request, Transaction, disputed Transaction, arbitration, or reversed Transaction involves third part costs, You will be liable for such costs and they will be deducted from Your Card balance or otherwise charged to You.

13.5 Darlington Credit Union Ltd. will refund you within 10 Banking days of your request or of receiving any information asked from you. If your request is refused for a refund, you will be informed within the same timeframe with the reasons. You are not entitled to a refund where:

- i) you have given consent directly to the Payment Service Provider for the Transaction; and
- ii) information on the Transaction was provided or made available in an agreed manner to you by the Payment Service Provider or Payee at least four weeks before the due date.

14.0 Termination Suspension *or Restriction* of Your Account

14.1 We may terminate Your use of the Services and give You at least 30 days notice of such termination.

14.2 We may terminate suspend, for such period as required, Your use of the services at any time without prior notice when:

- (a) In the event of any fault or failure in the data information processing system;
- (b) We believe that You have used or are likely to use the services, or allow them to be used, to commit a criminal offense or if You are found to be in breach of this Agreement;
- (c) We believe any Available Balance may be at risk of fraud or misuse;
- (d) We have reasonable grounds to suspect fraudulent or unauthorised use of your card or PIN
- (e) We have reasonable grounds to believe the security of your Card or PIN is at risk
- (f) We suspect that You have provided false or misleading information;
- (g) By order or recommendation from the Police, Governmental or Regulatory Authority;
- (h) You breach any of the Terms and Conditions of this Agreement;
- (i) Upon Your death or if You become incapacitated;
- (j) At Our discretion, if You become bankrupt or insolvent

14.3 Termination of Your Card either by You or Darlington Credit Union Ltd., will not affect Your rights and obligations, or that of the Darlington Credit Union Ltd. arising under this Agreement prior to termination.

14.4 Restrictions may be applied for one of the following reasons:

- (a) Legal or regulatory requirements
- (b) Industry or codes of practice changes
- (c) Changes in banking practices

15.0 Contacting Us

- 15.1 You can contact Card Service Support by telephoning 0330 088 1728, or in writing to Card Service Support, PO Box 16757, Birmingham, B46 9DP. Any correspondence that needs to be sent for Your attention will be mailed to the address that We and Card Service Support holds for You. (This service may also be available online where applicable and linked to Your online banking).
- 15.2 You must notify Us immediately if You change Your name, address or any other changes that would be relevant to Your Card account. If You do not inform Us of a change in contact information, then We/Card Service Support will contact You using the information they hold on the system.
- 15.3 You are responsible for ensuring that all contact details are up to date and any instruction You have given in updating these records are accurate and complete. Neither Us, Card Service Support or Mastercard can be held liable for any loss or damage You suffer if the information or instruction You provide is in any way inaccurate or incomplete.
- 15.4 Please note that telephone calls between You, Darlington Credit Union Ltd. and Card Service Support may be recorded for security, training and monitoring purposes, and to ensure that any instructions are carried out correctly.
- 15.5 By using Your Card, You are agreeing that We may, at Our option and/or in connection with the services provided, contact You by telephone, email, letter or text and also use and record electronic information, original documents that You will not object to any electronic records or electronic information being used including without limitation in any proceedings, purely because they are in electronic form or because they may not be the best evidence available of the matters to which they relate.

16.0 Complaints

- 16.1 If You have a complaint about Your Card, You can contact Card Service Support in the first instance so that they may investigate Your complaint. They can also provide details explaining the procedure on handling complaints upon request. Following these procedures will not affect Your legal rights.

17.0 Uses of Your Information

17.1 In this clause personal information means;

- (a) Information You give to Us or Card Service Support, or which We or Card Service Support already hold about You, including any telephone number You call Us from, which we may record;
- (b) Information We or Card Service Support receive from enquiries We make so We can deal with any queries in relation to Your card; and
- (c) Information We receive from persons other than the Cardholder who is authorised to do so on their behalf.

17.2 We will keep Your personal information for as long as we need to or are allowed to by law. You can request copies of the information we hold on file for You, but You may be charged a fee for obtaining this information. Please refer to Us for these charges.

17.3 By activating Your Card, You are consenting to the use of Your personal information as set out in clause 18. We will process and record Your personal information, including details of Your Transactions for the following purposes;

- (a) To manage Your Card;
- (b) To carry out, monitor, and analyse Our business; and
- (c) To ensure compliance with any laws or regulations associated with Your Darlington Credit Union Ltd., Card or account.

17.4 Details of Your personal information may be shared to;

- (a) Card Service Support or third party working on behalf or in conjunction with Us;
- (b) Any person to whom We transfer any of Our rights or duties to under any Agreement We may have with You; and
- (c) Anyone You, the Cardholder, authorise Us to share Your personal information to. In instances in which the funds on Your Card are owned by Your employer or Darlington Credit Union Ltd, We may provide them with personal details including any Transactional data related to the use of the Card.

17.5 So that We can process, use, record and release personal information We may pass Your information outside the UK to other countries. Darlington Credit Union Ltd. Institution and Card Service Support are responsible for ensuring Your personal information continues to be protected during this type of transfer.

17.6 We may release personal information about You to fraud prevention agencies, We will inform fraud agencies if we suspect that you have given Us false or inaccurate information for financial gain or We suspect fraud.

- 17.7 Fraud prevention agencies will share search details and account information with Us and other organisations so that;
- Applications can be assessed for services and manage accounts
 - Your identity can be verified to prevent money laundering or any other predicate crime;
 - Fraud can be detected, prevented or to prosecute fraud and other crimes; and
 - Any debts can be traced and recovered.
- 17.8 The Fraud prevention agencies may share records with other organisations and will also use personal information for statistical analysis about fraud.

18.0 Liability of Service Providers

- 18.1 Darlington Credit Union Ltd., Card Service Support or Mastercard shall not be liable to You for any direct or indirect loss or damage (other than that which can not be excluded by law) You may suffer as a result of Your use, inability to use Your Card or any loss or damage You suffer as a result of a third party using Your Card or Pin.
- 18.2 Darlington Credit Union Ltd., Card Service Support or Mastercard shall not be liable to You in any circumstances for any direct or indirect loss or damage (other than that which cannot by law be excluded) that does not arise directly from the matters for which Darlington Credit Union are responsible, or which is beyond Our, Card Service Support or Mastercard's reasonable control or which We, Card Service Support or Mastercard could not reasonably foresee.
- 18.3 Darlington Credit Union Ltd., Card Service Support or Mastercard cannot guarantee that a merchant will accept Your Card or will authorise any particular transaction. We shall not be liable for any direct or indirect loss or damage You may suffer in the event that a Merchant refuses to accept Your Card through Your Card being suspended or cancelled.
- 18.4 Unless otherwise agreed by Us in advance, any liability We may have to You will be limited to the actual amount of any loss or damage You incur or suffer.
- 18.5 Darlington Credit Union Ltd., Card Service Support or Mastercard may, at any time due to technical, security, maintenance, administration or other reasons, temporarily suspend the use of Your card for such period as We may require without incurring any liability to You. We shall not be liable for any loss, whether direct or indirect, or for consequential loss, or for any inconvenience arising from any failure to provide the service to You as a result of industrial action, power failure technical, malfunction of Our systems, or for other causes beyond Our reasonable control.

19.0 Your liability

- 19.1 You will be liable to Us, (and agree to indemnify Us against) all actions, claims, costs, damages, demands, expenses, liabilities, losses and proceedings We directly or indirectly incur, or which are bought against Us, if You have acted fraudulently or have been negligent or misused Your Card or Pin or breached these Terms and Conditions including the costs of any legal action taken to enforce this Agreement.
- 19.2 Darlington Credit Union Ltd. or its service providers shall not be bound to recognise the interest or claim of any person other than that of the Cardholder in respect of the Available Balance on the Card, nor shall We be liable in any way for failing to recognise such interest or claim (except as required by law).
- 19.3 No claim by You against a third party may be the subject of a defence or counterclaim against Us, Optimus, Mastercard or any other provider of services to Us.

20.0 General

- 20.1 You may not assign any or all Your rights or obligations under these Terms and Conditions, but We may do so at any time.
- 20.2 Each of these clauses are separate from all other clauses, so that if one clause, or part thereof, is found to be void or otherwise unenforceable, it will not affect the validity of any of the others or part of such clauses.
- 20.3 If We do not enforce any of the rights We have under this Agreement, or if We delay in enforcing them, that does not prevent Us from taking any action to enforce Our rights in the future.
- 20.4 Upon termination of this Agreement, the Terms and Conditions that are capable of continuing to apply will do so.
- 20.5 Apart from Darlington Credit Union Ltd., a person who is not party to this Agreement may not enforce any of its terms.
- 20.6 These Terms and Conditions will be governed by, and will be construed in accordance with, the laws of the United Kingdom and the courts of the United Kingdom will have exclusive jurisdiction.
- 20.7 You and Your Financial Institution agree that these Terms and Conditions and any communication shall be in English.

Last updated: March 2019

The legal stuff

Darlington Credit Union Ltd. is a limited company registered in England and Wales. Registered number: 213507. Registered office: 41 Tubwell Row, Darlington, County Durham, DL1 1PD.

Darlington Credit Union Ltd. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority