

## Frequently Asked Questions

### About your card

#### 1. What is a pre-paid card?

A prepaid card is a debit card that can be re-loaded as and when required.

The prepaid card works just like any other debit card. If you wish to buy a product or service you can use the card in person, online or over the phone.

You cannot go overdrawn on your prepaid card account. You will only be able to make purchases with the card when there are sufficient funds on your prepaid card, and you will not be able to spend more than this amount.

#### 2. Is the card safe and secure to use?

As with all payments cards we use, every precaution needs to be taken to keep the card safe and your PIN secure. Please refer to the cardholder terms and conditions. The prepaid card aims to reduce the need to carry or hold large amounts of cash.

### Ordering and activating your card

#### 1. How do I order a prepaid debit card?

Contact us at DCU to order your card either by emailing [info@darlingtoncreditunion.co.uk](mailto:info@darlingtoncreditunion.co.uk), direct messaging via the app or in person.

#### 2. How long will it take for my card to be delivered?

It normally takes between 5 and 7 working days. The card will be delivered by 1<sup>st</sup> Class post to the address registered on your account.

#### 3. I have received my prepaid card, now what do I do?

Using the card is very simple. However, before you start using the card you must complete the following steps:

- Sign the signature strip on the reverse of the card
- Activate the prepaid card using the telephone via IVR (interactive voice response) +44 (0)20 3327 1991 – select option 1

#### 4. Can I change the PIN assigned to me?

You can only change your PIN at the ATM if ATM access is enabled. If your PIN security is compromised, then you will have to request a replacement card.

#### 5. I have forgotten my PIN number, what do I do?

If you have forgotten or lost your PIN please call the IVR (interactive voice response) number (0)20 3327 1991 to retrieve your PIN.

### Using your card

#### 1. How do I load funds onto my debit cards?

You can load funds onto your card by making an online withdrawal via our online banking/mobile app or calling Darlington Credit Union on 01325 529829. You can also request a load by direct messaging us via the app. Please note that we can't accept loan requests via email.



## 2. Does it have a credit limit?

No, it's a debit card and carries no credit limit. You cannot spend more money than is held on the card account.

## 3. What if the amount of my purchase is more than my available balance?

In this case, your purchase will be declined, and you must wait until the card has sufficient funds.

## 4. Are there any fees for using my card?

There are fees for certain transactions which can be seen on the fee table below.

## 5. Can I withdraw cash using the Prepaid card?

Yes, you can withdraw cash from any ATM (fees apply).

## 6. Can I set up direct debits?

Yes, your card has its own sort code and account number so you can set up direct debits. You will need to make sure there are funds available on the card on the date the direct debit is due to be taken.

## 7. Does my card ever expire?

Yes, you can find the expiry date on the front of your card. If your card is about to expire, and is still active, please contact Darlington Credit Union if you have not received a new card. Any balance remaining on the card will be transferred to the new one before it's despatched to you.

## 8. What happens if I no longer want to use my prepaid card?

If you wish to cancel your prepaid card or no longer wish to use it then contact Darlington Credit Union. Do not destroy the card until you speak with us.

## 9. What happens if I change my address?

You must notify Darlington Credit Union immediately at the following email address: [info@darlingtoncreditunion.co.uk](mailto:info@darlingtoncreditunion.co.uk) or via the app.

# IVR (interactive voice response)

## 1. What is IVR?

Interactive voice response allows you to use your telephone to navigate your way through automated messages by either selecting the numbers on your telephone keypad or by using simple voice commands.

## 2. What number do I dial to access IVR?

You can call +44 (0)20 3327 1991. This number is available 24 hours a day, every day.

## 3. Why do I need to call IVR?

Certain functions can only be carried out using IVR. These include:

- **Pin retrieval-** Your PIN is no longer sent using surface mail. Surface mail can be intercepted and is therefore not secure. To obtain your PIN, you must use IVR.
- **Card activation-** When your card arrives it's not activated for security purposes. You need to activate your card using IVR. This needs to be done only once for each card.
- **Pin recall-** You can retrieve your pin with IVR if you have forgotten it.

You can also check your balance as well as report your card lost or stolen using the IVR numbers.

## 4. What should I do if my card is lost or stolen?

If your card has been lost or stolen or you believe its security has been compromised please call the IVR number immediately to place a stop the card and then contact us to request a replacement.



## When to contact Darlington Credit Union

### 1. If IVR can't solve your query

If you have a query about the card itself or have an unknown transaction on your card account or a transaction has been declined but you still have funds on your card account, please call Darlington Credit Union on 01325 529829 or email [info@darlingtoncreditunion.co.uk](mailto:info@darlingtoncreditunion.co.uk).

## Fees

	PAYG	Premium
Card Order	Free	Free
Monthly Maintenance Fee	£2	£10
Card Activation Fee	Free	Free
Load Fee	0.50%	Free
POS Domestic	Free	Free
ATM Domestic/EU	£1	20p
Continuous Payment Authorities	25p	Free
Balance Enquiry ATM	50p	50p
ATM Non EU	£2	£2
POS International	£1	£1
FX Fee	2.99%	2.99%
Card Replacement Fee	£5	£5

