

Engage Classic, the ethical account that rewards you

The Engage account and Visa debit card works just like an account from a high street bank but is only available from your Engage accredited credit union. It is an ethical prepaid account with no overdraft facility; you can only spend what is loaded onto the account – helping you to keep control of your finances.

Your Engage Classic card works like any normal Visa debit card and can be used to shop, pay bills, save money with our cashback rewards program and take part in exclusive competitions and offers. It's also very easy to access your account, view your balance, see statements and transfer money either online, over the phone or via the Engage mobile app.

Why choose Engage?

- ✓ UK sort code & account number
- ✓ Contactless Visa debit card
- ✓ Low or no fees
- ✓ No credit checks
- ✓ Envelope™ Money Management tool
- ✓ Cashback rewards from national retailers
- ✓ Online account portal
- ✓ FREE mobile app



How do I get one?

You can apply for a card at your local credit union branch. All you need to do is fill in an application form which you can find at www.pluscu.co.uk/engage-cards and hand it in to your local credit union. If you are unsure where your nearest credit union is there is a handy credit union finder available at www.engageaccount.com. You will receive your card within 7 to 10 working days of your application being completed.



If you need some emergency funds then the credit union can issue a temporary Engage card. You can use this to help pay for bills and shopping as normal. The only difference is that this temporary card cannot be re-loaded and will not have the same features or rewards.

How much does it cost?

See below a summary of Engage Classic account and card fees. Further details can be found at: www.engageaccount.com/terms-conditions/#engage-classic-account-terms

Card fees

Engage Classic Visa debit card & activation/PIN	FREE
Temporary Engage card	£5.00
Monthly management fee	£2.00
Card cancellation/redemption fee	£2.00
Replacement card	£5.00

Transaction fees

Card load fee (minimum initial load £10)	Max. card balance £5000
Standard bank transfers and purchases (UK)	FREE
Cashback withdrawal from retailers (UK)	FREE
ATM withdrawal (UK) (max £250 /day)	75p
Take out bank transfer next day (UK)	£3.00
PayPoint cash deposit	50p + 2.5%
Point of sale purchase overseas	£1.00 + 2%
Cash ATM withdrawal overseas (max £250/day)	£2.00 + 2%

Contact fees

Contact centre cost per min (landline/mobile)	Calls will be charged at the local rate and be included in any inclusive minute and discount schemes
Optional - SMS balance or alerts	10p
Optional - Paper statement	£1.50



NB: Your Engage Classic card does not offer credit or an overdraft. You must top-up or transfer money to the card before spending, and you can only use what you load on the card.

Fees are correct at time of print.

Who can apply?

Engage Classic Visa debit card and account is designed for anyone, no matter what your situation.

- ✓ You must be over 18
- ✓ You must be a member of the credit union that issues the card
- ✓ You must have a telephone capable of receiving text messages e.g. a mobile
- ✓ You must be able to provide an email address to use with your account
- ✓ You must be able to verify your identity at the point of application

Getting started

Before you start using your Engage Classic card you will need to activate it and retrieve your PIN. You can do this by going onto your online account or by telephoning **0333 202 3642 (option 2)**. You will need your 8-digit account number, 16-digit card number, username and password handy.

Loading your Engage Classic card

- Your credit union can arrange for funds to be automatically loaded onto your Engage Classic card each time it receives an electronic payment (such as a benefit)
- Credit union transfer – request a one-off transfer from another credit union account. Ask your credit union for details
- Online – your card can receive payments to your UK sort & account number
- Pay in cash at PayPoint for a fee of 50p +2.5%

Using your Engage Classic card

- FREE UK purchases - You can also use your card to pay online or over the phone – always use the address you have registered with the card
- It's FREE to get cashback from supermarkets and other retailers. Or you can withdraw cash from an ATM for a small fee of 75p per withdrawal
- It's FREE to pay a bill from your account using a standard UK money transfer
- Your card can be used worldwide, where the Visa acceptance mark is displayed
- 'Envelope' budgeting tool can set aside money and pay your bills on-time
- Check your balance – your online account, at an ATM, or by sending an SMS to **07770 500 500** with the message 'BALANCE'. The Credit Union is not able to check your Engage balance for you



Engage cashback rewards

Engage offers up to 15% cashback off your purchases when you shop with one of our many retail partners such as Asda, BHS, and Argos etc. Save money on your everyday shopping simply by using your Engage Classic card. For more information go to www.engageaccount.com/rewards

Any other queries

If you need any further help with your Engage Classic account and Visa debit card, contact:

	Engage Customer Services	Lewisham Plus Credit Union Ltd
Email	info@engageaccount.com	admin@pluscu.co.uk
Telephone	+44 (0)333 202 3642	0208 778 4738
Website	www.engageaccount.com	www.pluscu.co.uk
Address	Engage Contis Financial Services Ltd Navigation House Belmont Wharf Skipton North Yorkshire BD23 1RL	262 Kirkdale Sydenham London SE26 4RS
Hours of opening	8am to 8pm Mon-Fri 8am to 4pm Sat (excl. public holidays)	9.30am to 1pm Mon to Fri (excl. public holidays)

Lost and Stolen

If you lose your Engage Classic card or it is stolen, or you suspect that your card has been used by someone other than you, you must immediately contact:

+44 (0)333 202 3642 - option 3

or go to your online account, then 'My cards' and click the 'lost'

or 'stolen' button next to the card. **NB: Until you notify us, you are responsible for any transactions made on the card. See Terms and Conditions.**

Contis Financial Services Ltd is authorised by the Financial Conduct Authority to issue e-money (Firm Reference Number: 900025) and is a member of Visa. Please note it is not covered by the Financial Services Compensation Scheme.

Lewisham Plus Credit Union Ltd is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority – Firm Reference 213588.