

## A **NEW** way to access to your money with Blantyre & South Lanarkshire Credit Union.

Introducing the Escape MasterCard® Prepaid Card\*.



### Q. How does it work?

**A.** You can request to have funds loaded on to your card. If you would like a share withdrawal or even a loan amount, that can be loaded onto your card too, so you can access your money without having to come to the office.

Use your card to make purchases online, in shops or over the phone, where ever MasterCard is accepted, at over 28million locations. You can also top-up your PAYG mobile or even get cash-back onto your card when shopping online through the escape card shopping portal.

### Frequently asked questions:

#### Q. It has a MasterCard logo, so is it a credit card?

**A.** No. You can only use what has been loaded on the card. There is no credit given (and no interest charges) and you cannot go overdrawn with it.

#### Q. Is it expensive to use?

**A.** There are no monthly fees, no load fees\* and no fees for making purchases. If you choose to withdraw your money as cash at an ATM, there is a small 99p charge each time.

#### Q. Is my money safe?

**A.** Yes. The cards are protected by Chip & PIN and very stringent security measures, just like any other bank-issued card. You can even lock and unlock your card yourself, by SMS (text).

#### Q. Can anyone have one?

**A.** You will need to be over 18 years old and resident in the UK. You can also add a second card for a member of your family (who needs to be over 13 years of age) to share your card balance with.

There are no credit checks made, so it does not matter what your financial history or financial situation is.

\*Load fees are charged at Post office and Paypoint Outlets

The Escape MasterCard® Prepaid card\* is an ideal way to get quick access to your Credit Union funds.

You can have money loaded onto your card, 'same-day' for FREE, without even having to go into your branch.

You can use the loaded card to make purchases wherever MasterCard is accepted, without needing a credit card or debit card, safely, online, in shops or over the phone.

Shop online to get money back onto your card, top-up your PAYG mobile phone or share your balance with a family member as quickly and simply as sending a text.

For more information, ask your Credit Union Advisor, or take a look at: [www.escape-prepaid-card.com](http://www.escape-prepaid-card.com).

Blantyre & South Lanarkshire Credit Union have a special rate, so do get your card through us to save money and to be able to have it loaded from your Credit Union Account easily and quickly.



\*Terms and conditions apply.

MasterCard is a registered trademark of MasterCard International Incorporated. The Escape card is issued by Newcastle Building Society ("NBS") pursuant to licence by MasterCard International. Newcastle Building Society is authorised and regulated by the Financial Services Authority as an issuer of e-money (registration no. 156058). Newcastle Building Society subscribes to the Banking Code; copies of the Code are available upon request.

**Blantyre & South Lanarkshire Credit Union Ltd**

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Authorised & regulated by the Financial Services Authority. Blantyre & South Lanarkshire Credit Union is the trading name for Blantyre Credit Union Ltd. FSA Firm Ref 213669

## Introducing

Escape MasterCard® Prepaid Card   
Use in over 28 million locations worldwide

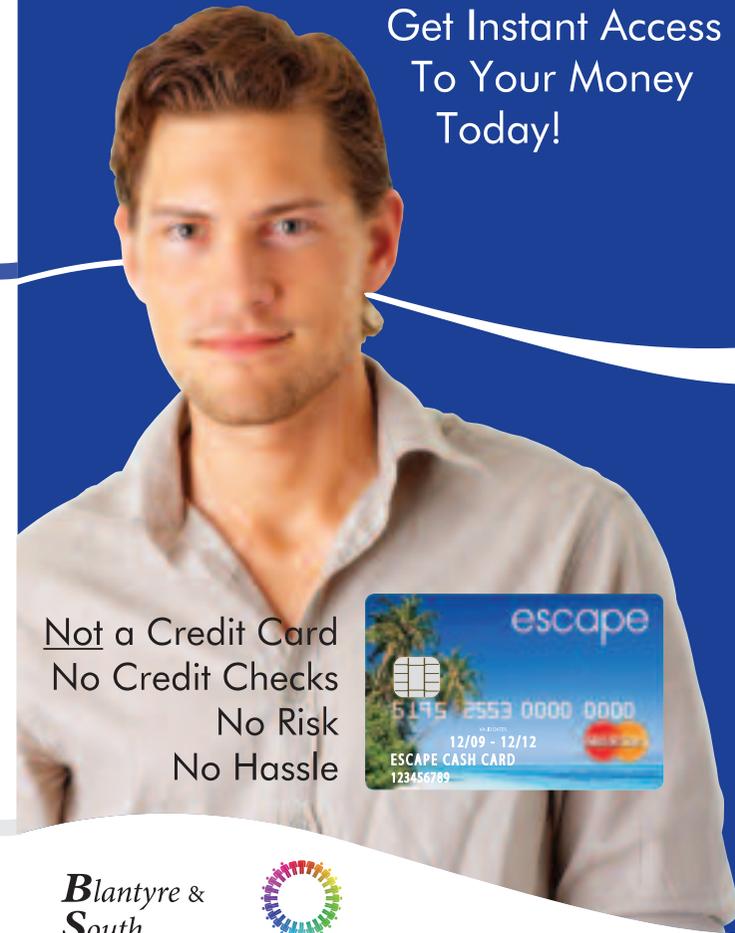
# escape

Brought to you by



Part of the  Group

## Get Instant Access To Your Money Today!



Not a Credit Card  
No Credit Checks  
No Risk  
No Hassle

**Blantyre & South Lanarkshire Credit Union Ltd**

Serving the population of South Lanarkshire

With Blantyre & South Lanarkshire Credit Union, and Escape MasterCard Prepaid card, you are the one in charge:

By SMS (text the following to 80246):

		
LOCK <XXXX> UNLOCK <XXXX>	BAL <XXXX>	MOVE <AMOUNT> FROM <XXXX> TO <YYYY>
LOCK / UNLOCK	CHECK BALANCE	MOVE MONEY from card to card
20p	FREE SERVICE	FREE SERVICE

Balance updates by text: standard network rates apply when you text escape. Text replies from escape are FREE. Lock and unlock services are charged at 20p. Lost and stolen card and move money services are FREE of charge. Full details of all the fees can be found in the terms and conditions.

By Phone (5p per minute from BT landlines):

Customer Care: 0844 871 5444  
9am – 6pm (7 Days a Week)

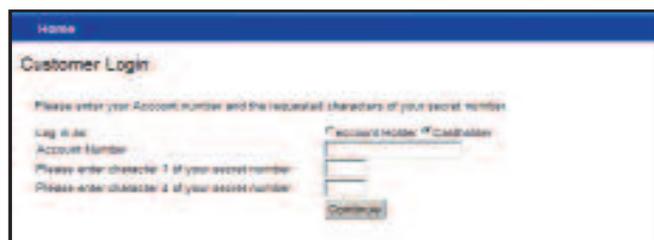
Automated Telephone Line. 24 Hrs.

Call 0844 8715444 to: Lock / unlock cards - Move money - Check card / account balance - Check exchange rates

Or Online (for all actions and usage history):

At the web site, [www.escape-prepaid-card.com](http://www.escape-prepaid-card.com), click:

Then Login to access your account:




LOST <XXXX> STOLEN <XXXX>
LOST / STOLEN
FREE SERVICE

## What to do next.

Blantyre & South Lanarkshire Credit Union have arranged a very simple process for you:

### STEP 1.

Consider the benefits and the card terms. (A short overview is below, showing fees if your card is topped up by Blantyre & South Lanarkshire Credit Union and used normally).

If you have any questions, please ask.

Card fees	£8.99 on application + £4.99 yearly renewal
Card balance limit (re-loadable)	£3,000
Usage fees	
Purchase transactions (UK & overseas)	FREE
ATM withdrawals (UK)	99p
(some ATMs may charge additional fee, overseas = £2)	
Dormancy fee	£1 per month
(only charged for non-use over 90 consecutive days)	
Top-up fees	
Transfer from Blantyre & South Lanarkshire Credit Union	FREE (max £1500 per load)
Information and Alerts	
View statement online	FREE
Load alerts - email	FREE
Load alert - SMS	FREE

### STEP 2.

Complete the form opposite and hand this to your Credit Union advisor. You will receive your personalised card in about one week, at your home address.

### STEP 3.

Every time you wish to top-up your card from your Credit Union account, simply make a request to us and we will take care of it. The minimum load is £10, the maximum £1,500 per load.

### STEP 4.

Make purchases, top-up your PAYG mobile phone or shop online. Manage your card online, by SMS or over the phone. For more advanced uses (such as Standing Orders or Direct Debits), refer to the escape web site or call us.

## Escape card application form.

To apply for your card(s), please complete all the boxes below and return to your Credit Union Advisor.

Please read all sections of the Application Form before completing.

### Your Details.

Title  Surname

Forename(s)

Address

Postcode

Telephone No. Home

Mobile

Email address

Date of Birth       (must be at least 18)

### 2nd Card Holder Details (optional).

Title  Surname

Forename(s)

Address

Postcode

Telephone No. Home

Mobile

Email address

Date of Birth       (must be at least 13)

I declare all information given above is correct to the best of my knowledge, I have read and understood the Escape Card terms of use and if funding the purchase of my card(s) from my Credit Union account, hereby authorise payment.

Signature of applicant

Date

Credit Union Member Number