Tips for Current A/C Users

Your current account, debit card and overdraft facility, where applicable, provide convenient methods of making and receiving day-to-day payments.

- Arrange for your salary, pension, welfare payments or other income to be paid into your current account to ensure funds are always available.
- Make secure cashless payments using your debit card, online and mobile app.
- Get Cashback of up to €100 with purchases at participating retailers and avoid ATM transaction fees.
- For quick secure purchases, use contactless payments e.g. Apple Pay, Google Pay, Google Wallet or your debit card.
- Save time and set up direct debits for regular bills.
- Access and download account statements online and avoid the need for duplicates or paper copies.
- Avoid referral item fees and unpaid fees by:
  (a) maintaining sufficient funds in your account or
  (b) Applying for an overdraft facility.
- Plan ahead, know your payment dates and check your account balance regularly.
- Be aware that cheques and other paper lodgements can take several working days before funds are available for withdrawal and similarly authorised transactions may remain pending before reducing your actual account balance.
- Missed borrowing repayments made from your current account and regularly operating outside the terms of an existing overdraft facility may affect your credit rating and access to future credit.

St Francis Credit Union Limited
Friars Walk, Ennis, Co. Clare.
Tel: 065 682 8305
Email: info@stfranciscu.ie
Web: www.stfranciscu.ie

The Debit Card is issued by Transact Payments Malta Limited. Transact Payments Malta Limited is authorised and regulated by the Malta Financial Services Authority..

current account
from your credit union

Schedule of Fees & Charges

July 2026

St Francis Credit Union Limited is regulated by the Central Bank of Ireland

Account Maintenance Fee

In keeping with the Credit Union's ethos of equity, fairness and pricing transparency a fixed monthly Account Maintenance Fee will apply to your current account with the Credit Union.

Account Maintenance Fee	€4.00

Account Transaction Fees

Account Transaction Fees are covered by the monthly Account Maintenance Fee.

ATM Withdrawal ^	FREE / €0.50
Debit Card Purchase	FREE
Debit Card Contactless	FREE
In-Branch Automated	FREE
In-Branch Staff Assisted	FREE
Cheque Processing	FREE
Direct Debit	FREE
Standing Order	FREE
Online / Mobile	FREE
Telephone	FREE

^Accountholders have 5 FREE ATM withdrawals per month, after which a fee of €0.50 applies to the sixth and subsequent ATM withdrawals per month.

Debit Card Charges

New and replacement debit cards and PINs are provided free of charge.

New Card	FREE
Renewed Card (on expiry)	FREE
Replacement Lost / Stolen Card	FREE
Replacement / Damaged Card	FREE
Replacement PIN	FREE
PIN Reminder	FREE

Debit cards remain the property of the card issuer. Cards are issued by Transact Payments Malta Limited pursuant to licence by Card Scheme. The card issuer reserves the right not to issue a new or replacement card.

Government Charges

The Credit Union is legally obliged to apply Government Stamp Duty where you use your debit card. You will be charged €0.12 for each cash withdrawal made from an ATM in the Republic of Ireland, capped at €2.50 where the card has been used for ATM withdrawals only and €5.00 where the card has been used at ATM and point of sale. Duty is charged to your account annually in January for the preceding year.

Service Charges

Service charges relate to the operation of your current account and where applicable, are charged to your account as they occur, usually on the day you availed of the service. Service charges will be detailed as separate transactions on your account statement and online.

In-Branch Credit Transfer	FREE
Direct Debit Set-up	FREE
Direct Debit Cancellation	FREE
Standing Order Set-up	FREE
Standing Order Amendment	FREE
Standing Order Cancellation	FREE
Cheque Issued by Credit Union	FREE
Stop Payment Instruction	FREE

eStatements for your current account are available online and FREE. eStatements may be requested no more frequently than monthly. Regular postal statements incur a charge.

Quarterly eStatement	FREE
Quarterly Postal Statement	€2.50
Duplicate Statement (per statement)	€2.50
Duplicate Interest Certificate	FREE
Cheque Copy Request (per item)	FREE
Auditors Report	FREE

Where an account has insufficient funds to meet a payment request, the Credit Union may allow unauthorised borrowing (i.e. referral item) or return the request unpaid.

Referral Items (Charge per item up to €15.00 maximum per day)	€5.00
Cheques Lodged / Returned Unpaid	€10.00
Unpaid Direct Debit	€10.00
Unpaid Standing Order	€10.00

Currency Conversion Fees

Foreign currency conversion fees will apply as follows when you use your debit card in a non-Euro currency.

Non-Euro Debit Card Purchase (Up to a maximum of €12.00 per transaction)	2.0%
Non-Euro ATM Withdrawal (Minimum of €3.00, up to a maximum of €12.00 per transaction)	3.5%

Card Scheme foreign exchange rates will apply.

Interest, Fees and Charges

We may change our overdraft interest rates at any time and will let you know by putting a notice in our offices, on our website and writing to affected accountholders. We will give you at least 60 days' notice of any increase in our fees and charges.

Overdraft Fees & Interest

An overdraft facility is available to eligible account-holders aged 18 years and over. Fees apply to set up or increase an overdraft facility and for the annual renewal of an existing overdraft facility.

Overdraft Facility Set-up / Increase	€25.00
Overdraft Facility Renewal	€25.00

Debit interest is payable on any overdrawn balance on your current account. The rate of interest is stated on your Overdraft Letter of Sanction and is a variable rate that is subject to change. Debit interest is currently 12.00% per annum and is charged to your account quarterly. In addition to debit interest, surcharge interest is currently not charged to accounts with unauthorised overdrawn balances.
If you do not wish to retain an existing overdraft facility, you can avoid the annual renewal fee by cancelling the facility before the renewal date. Where fees are incurred, a 14 day cooling off period applies where a fee will be refunded, if the overdraft facility is cancelled.

Quarterly Charging Periods

Account maintenance and transaction fees, where applicable, are calculated on a quarterly basis and charged to your account in respect of the previous three month period. Quarterly charging periods are scheduled as follows (dates are inclusive):

Quarter 1	1 January to 31 March
Quarter 2	1 April to 30 June
Quarter 3	1 July to 30 September
Quarter 4	1 October to 31 December

Fees, charges and overdraft interest, where applicable will be charged to your account on the 28th day of the month following the charging period or the next Business Day. Details of fees, charges and overdraft interest to be charged to your account will be confirmed to you in a Fee Advice Statement at least 14 days before they are charged to your account.

Concessions *(where applicable)*

Students may be eligible to apply for a fee concession if they are pursuing a verified full-time (21+ hours per week) course of study for one or more years.

Senior members aged 66 years and over may receive a fee concession where there is a verified date of birth on their account.

Where applicable, fee concessions may include a reduction in any of the monthly account maintenance fee, account transaction fees, debit card charges and certain service charges. Approved fee concessions are applied in the first full quarter following an accountholders application or eligibility. In the case of a joint account, both joint accountholders must be eligible for the fee concession for the fee concession to apply to the joint account.