














WEB SERVICE

Is a web based service through www.kingstowncreditunion.com that enables members to access their accounts and carry out transactions conveniently from anywhere in the world, at any time of their choosing.

The functionalities are:

-  Funds Transfer
-  Balance Inquiries
-  Loan application alert
-  Bill payments
-  Cheque requests
-  Loan projections
-  Status updates
-  Prints
-  Letter request
-  Personal information changes
-  Password changes

Please note your reference number upon completion of your transaction.

END USER AGREEMENT

Signing this agreement establishes that you accept the terms and conditions of the KCLICK KCCU web service. You agree to be bound by: The terms and conditions contained herein; the provisions of your membership application; any other terms hereafter stipulated by acts and the byelaws of this organization; and other processing fees that maybe charged from time to time.

You expressly acknowledge and agree that in no event will the Kingstown Co-operative Credit Union Ltd be liable for any direct, indirect, incidental, special, punitive, consequential or exemplary damages, including but not limited to, damages for lost profits, lost business or lost opportunity, goodwill, or other intangible losses or other relief arising out of, or related to, this agreement or to your use or the inability to use the website KCLICK KCCU services.

You agree to indemnify, defend and hold harmless the Kingstown Co-operative Credit Union Ltd, its officers, directors, employees, consultants and agents from any and all third party claims, liabilities, damages and/or costs arising from your use of the website and/or services and the violation of the terms of service or your infringement by any other user of your account, of any intellectual property or other right of any person or entity. You agree to immediately notify the Kingstown Co-operative Credit Union Ltd of any unauthorized use of your account or any other breach of security known to you.

We do not and cannot warrant that KCLICK KCCU web service will operate without errors, or that any or all KCLICK KCCU service will be available and operational at all times. KCCU shall not be liable in any way if it is unable to perform its obligations due to any technological failure which affects the data processing system, the transmission link, or to any industrial dispute that is outside the control of KCCU, its servants, agents, subcontractors or from any incident or data distortion or loss or any consequences thereof which occurred during or as a consequence of the use of the Service.

You may cancel your KCLICK KCCU service at any time by providing us with a written notice by postal mail or fax. Your access to KCLICK KCCU service will be suspended upon receipt of your instructions to cancel the service.



APPLICATION AND END USER SERVICE AGREEMENT

THE KINGSTOWN CO-OPERATIVE CREDIT UNION



END USER SERVICE AGREEMENT AND APPLICATION FORM

(Complete in BLOCK LETTERS)

KCCU ACCOUNT NUMBER: _____ Passport /I.D. #: _____

APPLICANT FULL NAME: _____

TEL #: _____ CELL# _____ DATE OF BIRTH: ____/____/____

HOME ADDRESS: _____

POSTAL ADDRESS: _____

E-MAIL ADDRESS: _____

Alternate E-MAIL ADDRESS: _____

LOG IN INFORMATION

Indicate by ticking the box, your preferred method for receiving your log in details.

E-mail KCCU office Text Message

NB: Log in notification text message will be sent to the cell number listed above

I hereby agree to be bound by the terms and conditions of this end user agreement as amended from time to time.

Signature of applicant: _____ Date: _____

Witness: _____ Date: _____

FOR OFFICIAL USE ONLY

Approved by: _____ Date: _____

LOGIN I.D. _____