

Engage: The convenient, ethical and rewarding digital account and Visa debit card available from Cardiff and Vale Credit Union – no credit checks needed!

What is the Engage Premium Account? Engage is a fair and ethical digital account and contactless Visa debit card that works just like a high street current account, but with no hidden fees or unexpected costs.

Providing instant access to your money:

Regular funds, or a Credit Union loan, can easily be paid directly into your Engage Classic account. Once funds are received you can immediately access cash from an ATM*, shop online or instore using your contactless Visa debit card, pay your bills and easily manage your money with the Engage digital mobile app.

- No fees to set up and just £5.29 a month management fee
- No cost to make a purchase within the UK
- Withdraw cash at ATMs or Post Offices*
- Free cashback service at participating retailers
- Send money with same-day transfers ^
- Pay your bills by transfer, standing order or Direct Debit ^
- Earn cashback rewards on everyday shopping and services

**99p fee for UK ATM withdrawals and 75p fee for cash withdrawals at a Post Office.*

^15p fee for sending same-day, next-day, or future dated payments via Faster Payments.

Engage: The account that rewards you!

With Engage you can earn up to 15% cashback at national and local retailers whenever you use your debit card to make a purchase. **Based on an average weekly grocery shop, you can easily earn more than enough to cover the monthly Engage Premium Card management fee!** For details of participating Engage reward retailers, download the Engage app today or visit www.engageaccount.com/rewards

FREE notifications when your funds are available:

Do you want to know the minute your money is available to you? There is no need to contact or visit the Credit Union or call the customer services team, simply download the FREE Engage mobile app and receive instant notifications when your funds are paid into your Engage Premium Account. The app also provides you with up-to-the-minute balance and transaction information.

Contactless payments with your debit card or mobile phone:

The Engage Premium Account is designed to make your life easier by packing all the features you need onto your mobile phone. As well as using your contactless debit card to make purchases, you can also use your smartphone to make contactless payments.

Never miss a bill payment with Engage Envelopes:

Take the stress out of budgeting and paying household bills. Set up virtual savings envelopes in the Engage mobile app to help you budget for things like utility bills, rent/mortgage, council tax or for a special purchase. Then, when your bills are due Engage can automatically pay them by standing order, or release funds back into your Engage account to spend by debit card or to withdraw cash.

Get your Engage Account today!

Step 1: Download the free Engage app from the [App Store](#) or [Google Play](#)

Step 2: Use Engage promo code: ENCAVASMT. You will need this to complete the application process.

Step 3: Complete the short application. Please ensure you have either your passport, driving licence or EU Identity card handy when you begin your registration on the app.



Terms and conditions apply. When applying for the Engage account, please review them, and ensure you fully understand and accept them before opening your account.

With Engage your funds are always 100% safe. The Engage Account and Visa debit card is available exclusively to members via our network of Credit Union and community banking partners in the UK. Engage is issued by Contis Financial Services Ltd who is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (Firm Reference Number: 900025) to issue e-money and is a member of Visa. Please note that electronic money products are not covered by the Financial Services Compensation Scheme. Instead, any funds received are held in a segregated account so that in the unlikely event that Contis Financial Services Ltd becomes insolvent, your funds are protected against claims made by creditors. Should you require any further information on how your money is protected, please email info@engageaccount.com