



These terms and conditions (“Terms”) apply to Your T24 PayVault Prepaid Card. Please read these Terms carefully before You activate the Card. By activating the Card, You agree to these Terms.

## **DEFINITIONS:**

“**Access Code**” is Your personal 6 digit code stated on the application or supplied to you by T24 and is used for Website access and PIN retrieval.

“**Card**” or “**Prepaid Card**” means “T24 PayVault” Prepaid Visa.

“**Email Support Address**” is [support@payvault.com](mailto:support@payvault.com).

“**Fee Schedule**” is Schedule A contained herein.

“**Issuer**” **CashFlows** . **CashFlows** is a trading name of the Voice Commerce Limited. *Voice Commerce Limited is a wholly owned subsidiary of Voice Commerce Group Limited and is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (register reference 900006) for the issuing of electronic money. The principal office is CPC1, Capital Park, Cambridge CB21 5XE.*

“**Issuer Email Address**” is [support@cashflows.com](mailto:support@cashflows.com)

“**IVR**” Interactive Voice Response, an automated phone system that enables you to activate Your card, etc.

“**Merchant**” means a retailer or any other person that accepts e-money.

“**PIN**” Your four digit Personal Identification Number for use with the Card.

“**Support Phone Number**” is +44 20727 20935. (Call costs from mobile networks outside the UK may vary. Additionally customer services and IVR functionality will be charged according to the Fee Schedule).

“**T24**” refers to Transact24 Trading Limited - the Card manager.

“**T24’s correspondence address**” is Transact24 Trading Limited, 8A Pitmans Alley, Main Street, Gibraltar. (Please write “Prepaid enquiry” on the Envelope).

“**Visa**” means **Visa Europe**®.

“**We**”, “**Us**” or “**Our**” means the Card Manager and the Issuer.

“**Website**” means [www.t24payvaultaccount.com](http://www.t24payvaultaccount.com).

“**You**”, “**Your**” means the person entering into this agreement and applying for the Card.

## **Terms and conditions**

### **1. T24 PayVault card**

- 1.1. T24 PayVault card is a reloadable Prepaid Card. It is not a credit card, charge card or debit card and it is not issued by a bank.
- 1.2. Your Card is denominated in USD.
- 1.3. No interest will be accrued on funds available on the Card and the Card is not in any way connected to Your bank account.
- 1.4. The Card is only valid until the expiry date printed on the Card.
- 1.5. You are responsible for keeping sufficient funds on the Card.
- 1.6. The physical Card remains the property of the Issuer and is not transferable to anyone else at any time.
- 1.7. These Terms will only be available in English and further communication will be in English.

### **2. The Issuer**

- 2.1. Your Prepaid Card is issued by Voice Commerce Limited whose principal office is at First Floor, CPC1, Capital Park, Cambridge CB21 5XE, which is authorised and regulated by the Financial Conduct Authority (registered number 900006) as an issuer of e-money..
- 2.2. Voice Commerce Limited is licensed as a principal member with MasterCard and Visa. MasterCard is a registered trademark of MasterCard International Incorporated. Visa is a registered trademark of Visa Inc.

### **3. Applying and activating the Card**

- 3.1. You must be over 18 years of age to apply for this Card.



- 3.2. T24 will require ID verification information to process Your application. This will require a colour copy of an approved form of Identification and a verification of Your residential address, such as a utility bill, phone bill or bank statement. The approved forms of identification and verification of residential address cannot be more than 3 months old. You hereby agree that T24 may carry out checks to verify the ID documents provided by You to process the application.
- 3.3. The Card is normally delivered within 14 days of being notified that Your ID verification has been approved and payment is received in full. Delivery is dependent on the destination country postal authority and in some cases, customs authority.
- 3.4. Upon receipt of the Card, You must sign the “Signature Strip” on the back of the Card for it to be valid.
- 3.5. To use Your Card You must activate it using Your Access Code. After entering Your Access Code, You will be able to retrieve the PIN by following the instructions on the IVR message.
- 3.6. By applying for Your Card, You agree to the Terms of the Card

#### **4. Use of Card**

- 4.1. Once a transaction is authorised it cannot be withdrawn. Within the European Economic Area We will transfer the payment to the payment service provider of the Merchant by the end of the business day following the day on which the transaction order is received. If the payment service provider of the Merchant is located outside the European Economic Area, we will effect payment as soon as possible.
- 4.2. The Card is for electronic use only. Authorisations for transactions in an offline environment will not be processed or authorised. In Flight, Boat/Cruise Ship or Train purchases – Merchants may not be able to authorise Your transaction if they can't obtain an online authorisation.
- 4.3. This Card can be used at any Merchant, ATM or E-commerce vendor that displays the Visa Logo and where electronic verification of the Card is available.
- 4.4. Some Merchants will not allow You to combine the use of the Card with a cash payment or other card. The value of the transaction (Including Taxes and VAT) and the fees associated with it (see Fee Schedule) will be deducted instantly from the balance of Your Card upon authorisation.
- 4.5. You can use Your Card up to the amount available on the card (after deducting all fees and commissions) to enter into transactions at Merchant locations.
- 4.6. There are some circumstances where Merchants may require You to have an available balance greater than the value of the transaction You wish to make. You will only be charged for the actual and final value of the transaction You make. For example:
  - (a) **Hotels and Car rentals** – As Merchants may not be able to accurately predict the amount of Your final bill; they may reserve a higher amount than the final bill during service facilitation.
  - (b) **Internet Merchants** – Some online Merchants will on registration or checkout stage, send a request for payment authorisation to verify if funds are available. This will temporarily impact Your available balance. Some sites won't deduct funds until the goods are dispatched and this can leave a reserved amount on Your statement to cover the purchase.
  - (c) for some purchases such as mail order, Your account may not be debited until the goods are dispatched, which may be longer than 30 days. The same would apply to car hire companies who will take a pre-auth upon your collection of the hire vehicle but will only debit your account at the end of the hire period.
- 4.7. Therefore You must make allowances for this in Your spending to prevent Your account falling into a negative balance. Due to the authorisation procedure, Your card cannot be used at unmanned petrol pumps. You can use Your card by taking it to the cashier instead.
- 4.8. Transactions for cash, other than ATM withdrawals, including cash back are not allowed.
- 4.9. If funds are insufficient in relation to the transaction request, the transaction will be declined.



- 4.10. For Your protection, if You are using Your Card in a chip terminal, You will not be allowed to do a magstripe transaction.
- 4.11. These Terms give You no rights against Visa, third parties or their affiliates. By reading these Terms carefully, You understand that the Terms contain important warnings and information that may affect Your rights and Your ability to recover Your money.
- 4.12. We reserve the right to decline any transactions if You breach these Terms or if there is reasonable grounds to suspect Fraud, or that You or any third party is planning to commit fraud or any other offense in relation to the Card.
- 4.13. Transactions may be restricted by Card type, individual usage patterns and payment risk profiles. For anti-money laundering and anti-fraud reasons We reserve our rights to change particular payment restrictions (including from those published or included herein) without notice and to the extent required to meet our regulatory obligations.
- 4.14. From time to time, Your ability to use the card may be interrupted for maintenance or services delivery from the Merchant or other third party which is out of Our control. Your agree not to hold Us liable for such interruptions.
- 4.15. A transaction will be regarded as authorised by You where You;
  - (a) Authorise the transaction at the point of sale by following the instructions provided by the Merchant or retailer to authorise the transaction, which may include; entering Your PIN, signing a sales voucher, providing the Prepaid Card details and / or providing any other details as requested, swiping the Prepaid Card in a card terminal.
  - (b) Insert the Card and enter your PIN to request a cash withdrawal at an ATM;
- 4.16. A transaction (the payment order) will be received as follows;
  - (a) For purchases and ATM transactions, at the time We receive the transaction instruction from the merchant acquirer or the ATM operator.
  - (b) For other transactions which are communicated directly to Us at the time You ask Us to complete the transaction.
- 4.17. Pre-authorisation reserves the funds from your available balance for generally a maximum of 30 days. After this time if the monies have not already been collected by the Merchant they will return to your available balance again.
- 4.18. Detailed instructions on Card use can be found on the Website.
- 4.19. A transaction shall be considered to be unauthorised if you have not given your consent for the transaction to be made. If you believe that a transaction has been made without your consent you must contact us.

## **5. Loading the Card**

- 5.1. The funds loaded onto Your card will be treated as Electronic Money (E-Money) and are subject to the relevant UK E-money regulations.
- 5.2. Fees applicable to loads are listed in the Fee Schedule.
- 5.3. T24 reserves the right to alter or provide more top up facilities over time.
- 5.4. T24 reserves the right to suspend or terminate the right to top-up Your Card at any time without notice.

## **6. Cancellation, Refund and Validity of the Card**

- 6.1. If You wish to cancel the Card and account at any time, you must request cancellation online by informing us of Your wish to cancel and to claim a refund of Your unused funds. You also have a right to withdraw from these Terms under the following conditions: where You purchased the services or products by mail order, internet, fax, digitally or by email then you have a "Cooling Off" period of 14 days beginning on the date of the successful registration of Your Card or account to withdraw from these Terms and cancel the services, without any penalty but subject to deduction



of any reasonable costs incurred by Us in the performance of any part of the provision of services before You cancel. You must contact Us within this 14 day period and inform Us that You wish to withdraw from these Terms and You must not use the Card and/or account. We will then cancel the Card and reimburse the amount of available balance to You.

- 6.2. T24 will not charge a refund fee for cancellations done during the 14 day cooling-off period according to 6.1.
- 6.3. Cancellation of Your Card gives You a right to a refund. You will not be entitled to a refund of funds if You have already spent on transactions either authorised or pending, or any fees for use of the Card before the Card is cancelled or expires.
- 6.4. If You cancel Your Card, once all transactions and fees have been deducted, including the refund fee, T24 will arrange for any unused funds to be refunded to You through a Telegraphic Transfer (TT), or to another card, or whatever method T24 deems most suitable.
- 6.5. T24 may also cancel Your Card immediately if T24 suspects fraud or misuse of Your Card, has any other security concerns or needs to do so to comply with the law. If T24 does this, T24 will inform You as soon as T24 can or is permitted to do so. In these circumstances, You must inform us of what You want us to do with any unused funds. If the Card is cancelled, We will immediately block any additional cards You may hold.
- 6.6. The Card will be valid for 36 months. A month before the expiry, T24 will send a reminder e-mail. T24 may automatically send You a replacement Card if You have used Your Card within the last 3 months before the date of the expiry and there is a positive balance on the Card at the expiry date. Any funds on Your Card will automatically be transferred to Your new Card. Replacement Cards incur a fee (see Fee Schedule). If Your Card has expired and You have not received Your new Card please contact us.
- 6.7. T24 reserves the right to charge a refund fee for redemption of Your funds in the following circumstances:
  - a) where You make a request for redemption of your funds before the expiry date;
  - b) subject to 6.1, where You terminate this Agreement before the expiry date;
  - c) provided that your request for redemption is made less than 12 month following the expiry date redemption will not incur any redemption fee. In the event that you make a request for redemption more then 12 months after the expiry date or before termination of the contract a redemption fee may be charged (where specified).
- 6.8. Notwithstanding any expiry date Your funds are available for redemption by contacting us at any time within 6 years of the expiry date of the Card after which time your funds will no longer be redeemable to you.
- 6.9. T24 reserves the right to cancel a Card with zero balance that remains inactive for more than 3 months.

## **7. Safeguarding Your card**

- 7.1. Your Card is for personal use only. You are not allowed to let anyone else use Your Card.
- 7.2. You should keep Your Card, account and any username, passwords and PINs safe. Failure to keep Your Card or account safe, may affect your ability to claim any losses in the event that We can show that You have intentionally failed to keep the information safe or You have acted fraudulently, with undue delay or with gross negligence. In all other circumstances Your maximum liability shall be as set out in our limit of liability clause.
- 7.3. If You find the Card after You have reported it missing, the Card is no longer valid and will be cancelled. You can apply for a replacement Card.
- 7.4. You can check Your balance and transaction history and applied fees on the Website.
- 7.5. You are responsible for protecting your funds as if they were cash. If you lose your Card or it is stolen or You suspect that Your Card has been used by someone, You must get in touch as soon as



You can. We will then cancel Your Card. We will refund the amount of any transactions, which the investigations show are not authorised by You, provided You have kept Your Card and account safe. However, if the investigations show that any disputed transaction was authorised by You or You have not kept Your Card and account secure, We will not refund the transaction amount.

- 7.6. You will receive Your PIN via IVR. You will need Your Access Code to do this. You must memorize the PIN immediately. Do not write it down or reveal it to anyone.
- 7.7. We or any third party will never request You to reveal Your PIN. If anyone tries to do so, it is not authorised by Us and You are not to reveal it to anyone under any circumstance.
- 7.8. You can request T24 to investigate any disputed transactions or misuse of the Card. To do this, We will require more information and assistance from You. If assistance is not obtained, You may lose Your right to a transaction reversal. If an investigation shows that the disputed transaction has not been authorised by You, provided that You kept Your Card and PIN secure and acted with due care, We may reverse the transaction. If the investigation shows You have not acted in accordance with these Terms, or displayed gross negligence or fraudulent behaviour, the transaction may not be reimbursed and an administration fee may be charged according to the Fee Schedule.
- 7.9. We recommend that You check the balance on Your Prepaid Card regularly online on the Website. We will provide you with Your Prepaid Card balance and a statement of recent transaction on our secure webpage at any time. Your statement will show:
  - (a) Information relating to each Prepaid Card transaction which will enable it to be identified;
  - (b) The amount of the Prepaid Card transaction shown in the currency in which the transaction was paid or debited to the account;
  - (c) The amount of charges for the transactions;
  - (d) The date the transaction is authorised or posted on to the account;

## **8. Cardholder liability**

- 8.1. We may restrict or refuse to authorise any use of Your Card in any legal jurisdiction if using the Card is causing or could cause a breach of these Terms or if we suspect criminal or fraudulent use of the Card.
- 8.2. You are not allowed to use the Card for transactions in legal jurisdictions where such use would be illegal.
- 8.3. You are responsible for all authorised transactions on the card.
- 8.4. You will be liable up to a maximum of the first £50 (or equivalent amount of Your Card denomination) of losses arising from any unauthorised transactions that take place prior to Your notifying us of an (whether or not they were made with your permission). You will not be held liable for any losses once you have notified us of loss or theft unless we reasonably determine that You have acted with negligence.
- 8.5. You will be liable for all losses incurred in respect of an unauthorised payment transaction where You:—
  - (a) have acted fraudulently; or
  - (b) have not complied with these Terms; or
  - (c) You have not taken all reasonable steps to keep Card's personalised security features safe

## **9. Our Liability**

- 9.1. We cannot guarantee that a Merchant will accept Your Card or that a particular transaction will be authorised.
- 9.2. We will not be liable in the event that a Merchant refuses to accept the card.
- 9.3. We will not be liable in the event that the Card is suspended or cancelled in accordance with these Terms.



- 9.4. We will not be liable for any loss or consequential damages that You may suffer from Your inability to use the card.
- 9.5. We will not be liable to You for any loss of profit or loss of revenue which in each case arises out of or in connection with: (i) these Terms or (ii) any breach or non-performance of these Terms, in each case no matter how fundamental (including by reason of Our negligence).
- 9.6. We will not be liable to You for:
  - (a) Any loss of goodwill, reputation or opportunity;
  - (b) Any loss or corruption of data;
  - (c) Any loss of anticipated savings in each of the foregoing whether direct or indirect;
  - (d) Any indirect or consequential loss
- 9.7. In each case as stipulated in section 9, which arises out of or in connection with these Terms or any breach or non-performance of these Terms no matter how fundamental (including by reason of Our negligence).
- 9.8. Our total liability arising under or in connection with these Terms or any breach or non-performance of this Agreement no matter how fundamental in contract, tort or otherwise shall be limited to the sums received by Us in aggregate under this Agreement in the 12 months preceding the act or omission giving rise to the liability.

## **10. Amendments**

- 10.1. We may update or amend these Terms (including our Fees Schedule). Subject to section 10.3., notice of any changes will be given on the Website or by notification by e-mail or by means of mobile device at least 2 months in advance. By continuing to use the Card and account after the expiry of the 2 month notice period, you acknowledge that you indicate your acceptance to be bound by the updated or amended terms. If you do not wish to be bound by them, you should stop using the services immediately in accordance with our cancellation terms.
- 10.2. You can always access the latest Terms on the Website [www.t24payvault.com](http://www.t24payvault.com).
- 10.3. If change is required by law, the Issuer, VISA or regulatory authority, the change may take effect immediately.
- 10.4. You have the right to cancel the Card during the notice period.

## **11. Fees**

- 11.1. Please refer to Schedule A for fees.
- 11.2. Your card is USD denominated. Purchases in USD will not incur a foreign exchange fee.
- 11.3. If You use the Card and account in a currency other than the currency in which they are denominated, the amount deducted from Your available balance will be the amount of the transaction converted to Your account currency using a rate set by Visa Europe on the date the transaction plus 1%. The rate may be applied without notice. Please refer to the Visa Europe website for more information.
- 11.4. When using an ATM network, You may be subject to applicable fees, surcharge and rules and regulations of the relevant ATM owner, financial institution or association.
- 11.5. Any change in fees will be communicated to You via e-mail at least 2 months before such change takes place.
- 11.6. If there is a shortfall on the Card, You will reimburse T24 within 14 days unless a Merchant was responsible for such shortfall. In this case, T24 will seek reimbursement from the Merchant.
- 11.7. When T24 has made You aware of a shortfall on the Card or other liability to us, We may recover the balance from another product or service that You have with us, or any other payment method that You designate to us at that time or from future loads of Your Card.
- 11.8. The Card will be suspended until the full shortfall amount is reimbursed.



- 11.9. We may suspend any other Card held with Us until a shortfall is recovered.
- 11.10. T24 reserves the right to charge an administration fee to administer and resolve the shortfall.

## **12. Cardholder limits and number of Cards**

- 12.1. When You apply for the Card, We will run checks to verify Your identity. If We are unable to verify your identity or You do not supply adequate identification information that We request, You may not be eligible for the Card. If You are eligible for the Card, the Card limit will depend on the amount and type of identification information available.
- 12.2. If You are approved cardholder with basic ID verification approval (non notarized ID verification), you may receive a limit of up to USD20,000.
- 12.3. You are not allowed to have more than 2 active Cards.

## **13. Cardholder details**

- 13.1. You are required to inform T24 if You change Your Name, Address, Telephone number, mobile number or e-mail address within 14 days of the change and you may be liable for any unauthorised transactions caused by your failure to keep your details accurate and up to date.
- 13.2. Any communication that fails to be delivered to You because of failure to notify T24 according to section 13.1, is Your responsibility and We are not liable for any consequences of such an event. T24 will send information to the last registered address or contact the cardholder according to their latest details.

## **14. Data protection and Privacy Policy**

- 14.1. In purchasing the Prepaid Card and using it, You agree that We can use your personal information in accordance with our Privacy Policy. Our Privacy Policy is set out on our Website, it includes details of the personal information that we collect, how it will be used, and who we pass it to. You can tell us if you don't want to receive any marketing materials from us or request changes, information examples by using the "Contact us" facility on the Website.
- 14.2. The personal information collected about You when applying for the Card will be used by T24, the Issuer, service provider and relevant third parties to operate Your Card, process Your transactions and fund transfers.
- 14.3. If We suspect that We have been given false or inaccurate information, we may record our suspicion together with any other relevant information. Personal data may also be transferred confidentially to other organisations involved in issuing or operating your Prepaid Card so that we can operate your Card correctly.
- 14.4. We may obtain information about You to help us verify Your identity for fraud prevention and/or money laundering. Scoring methods may be used in the verification process. A record of this process may be kept and used to help other companies to verify Your identity. All personal information given by You may be checked with fraud prevention agencies and other organisations involved in crime prevention and may be used for the investigation of fraudulent activity and crime prevention to meet Our obligations under the card scheme regulations, and if You have given false or inaccurate information and We suspect fraud We will record this.
- 14.5. We may monitor and/or record telephone calls We have with You to help us maintain and improve the quality of Our customer service or as required by applicable law.
- 14.6. The Prepaid Card is operated by Voice Commerce Limited who are committed to preserving Your right of privacy, which includes giving you control of how We contact you. During the purchase process we allow you to choose your marketing preferences. You can change these settings at any time by clicking on "Your Details" on the Website. Please note, You must agree to receive card account related emails, confirmation messages and other important announcements from T24 as part of the Terms of this service.



## **15. Disputes and Refunds**

- 15.1. A claim for a refund of an authorised transaction must be made within 8 weeks from the date on which the funds were deducted from your available balance. Within 10 business days of receiving Your claim for a refund we will either refund the full amount of the transaction or provide You with justification for refusing the refund. A claim for a refund for an unauthorised or incorrectly executed transaction must be made without undue delay and in any event no later than a maximum of 13 months from the date of the transaction. If You are not satisfied with the justification provided for refusing the refund or with the outcome of your claim for a refund, You may submit a complaint or contact the complaints authority as described in the Complaints section.
- 15.2. It is Your responsibility to resolve a dispute with the Merchant before contacting Us and to satisfy Us that You have made all efforts to do so and to provide such evidence thereof as We may request.
- 15.3. You must provide Us with all receipts relevant to the claim.
- 15.4. We are not responsible for the quality, safety or quantity of the goods or services purchased through a Merchant.
- 15.5. All disputes will be handled in accordance with Our dispute policy.
- 15.6. In case of fraud or suspected fraudulent use on the Card, You must notify T24 immediately to block Your Card and provide any relevant information.

## **16. Communication**

- 16.1. You can at all times contact us through the “Contact Us” facility on our Website: [www.t24payvaultaccount.com](http://www.t24payvaultaccount.com). Alternatively, You can contact us through our email support address or in writing to our correspondence address.

## **17. Complaints**

- 17.1. The Prepaid Card programme is managed and promoted by Transact24 Limited. If You are unhappy in any way with your Prepaid Card or the way it is managed, you can tell T24 through the “Contact Us” facility on the Website. If You would like to make a complaint please contact the Issuer by e-mailing [support@cashflows.com](mailto:support@cashflows.com) so it can investigate the circumstances for You. Any complaints You have will be dealt with quickly and fairly. If You are unsatisfied with the outcome of Your complaint, You can contact the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 080 1800 or +44 (0)20 7964 1000 (for calls from outside the UK) and e-mail: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk).

## **18. Compensation**

- 18.1. The Prepaid Card is an electronic money product and although it is a product regulated by the Financial Conduct Authority, it is not covered by the Financial Services Compensation Scheme. No other compensation scheme exists to cover losses claimed in connection with the Prepaid Card. This means that in the unlikely event that Voice Commerce Limited becomes insolvent, your funds may become valueless and unusable and as a result you may lose your money.

## **19. Assignment**

- 19.1. We may assign our rights, interest or obligations under this Agreement to any third party (including by way of merger, consolidation or the acquisition of all or substantially all of our business and assets relating to the Agreement) upon 2 month’s written notice. This will not adversely affect your rights or obligations under this Agreement.
- 19.2. You cannot assign any rights unless required by law.

## **20. Transfer to new card by different Issuer**

- 20.1. We may at Our option transfer Your unused balance to a new Prepaid Card provided by a Prepaid Card issuer other than Us at any time. Before We do this, We will give You 2 month's notice of the new Prepaid Card arrangements and the new Prepaid Card terms and conditions. Unless You advise us within the 2 month period that You do not want a new Prepaid Card from the new Prepaid Card





issuer, You agree that we can automatically transfer the unused balance on Your Prepaid Card to a new Prepaid Card provided by the new Prepaid Card issuer.

## **21. General**

- 21.1. The administration fee will be levied for cardholder requests that are considered outside normal card related queries, i.e. ID Verification copies or other special requests.
- 21.2. Any delay or failure to exercise any right or remedy under these Terms by Us shall not be construed as a waiver of that right or remedy or preclude its exercise at any subsequent time.
- 21.3. If any provision of these Terms is deemed unenforceable or illegal, the remaining provisions will continue in full force and effect
- 21.4. These Terms are concluded in English. All communications with you will be in English. These Terms will be construed in accordance with English law and subject to the jurisdiction of the English Courts.
- 21.5. As a responsible e-money issuer, Voice Commerce Limited ensures that once it has received your funds they are deposited in a secure account, specifically for the purpose of redeeming transactions made by Your Prepaid Card.



## Schedule A – Fees

| DESCRIPTION   | CURRENCY-USD         |
|---|----------------------|
| <b>ON APPLICATION</b>   |                      |
| Activation Fee  | Free                 |
| Get Pin / Pin Change  | Free                 |
| <b>LOAD &amp; TRANSFER FEES</b>   |                      |
| Card to Card Transfer (by SMS or Website)   | 2                    |
| <b>LOAD AND TRANSFER LIMITS</b>   |                      |
| Minimum Card-to-Card Transfer via Website or SMS                                  | 20                   |
| Maximum Card-to-Card Transfer via Website or SMS                                  | 1,000                |
| Maximum Load Per Transaction (Bank/Telegraphic Transfer/Salary Only)              | 20,000               |
| Maximum Load Per Day (Bank/Telegraphic Transfer only/Salary Only)                 | 20,000               |
| Maximum number of Loading Transactions Per Day (including card-to-card transfers) | 3                    |
| Maximum Card Balance (15K Euro equivalent)  | 20,000               |
| <b>RETAIL PURCHASE FEES AND LIMITS</b>  |                      |
| Retail Purchase Transaction   | 0.05                 |
| Retail Transaction Refund   | Free                 |
| Declined Transaction Fee  | Free                 |
| Maximum POS & Online Daily Spend  | 5,000                |
| <b>ATM FEES AND LIMITS</b>  |                      |
| ATM Withdrawal - USD  | 1.20                 |
| ATM Withdrawal – Non USD  | 3.00                 |
| Maximum Number of Daily ATM Withdrawals   | 6                    |
| Maximum ATM Daily Withdrawal  | 2,000                |
| <b>FOREIGN EXCHANGE CONVERSION FEE</b>  |                      |
| Foreign Exchange Markup (for transactions in a currency other than USD)           | 2.00%                |
| <b>SMS FEES**</b>   |                      |
| SMS Card Lock/Unlock/Card to Card Transfer  | Free                 |
| SMS Any Other Enquiry   | 0.20                 |
| <b>Customer Service Calls</b>   |                      |
| Call to Customer Service***   | Free                 |
| <b>ADMINISTRATION FEES</b>  |                      |
| Monthly Service Charge (Charged from month 1 from activation onwards)             | See Purchase Receipt |
| Administration fee  | 50                   |
| IVR Services  | Free                 |
| Replacement Card (for lost/stolen/expired cards)                                  | 20                   |
| <b>CLOSURE</b>  |                      |
| Refund Fee (on early card cancellation)   | 25 plus bank TT fee  |

\* Applicable to each individual loading transaction

\*\*Note that by texting our SMS line on +44 77978 00035 phone charges apply.

\*\*\*Note that by calling our telephone line on +44 20727 20935 phone charges apply.