

1 October 2018

Dear Cardholder,

FINAL NOTICE – Regarding your Cash Passport Prepaid Currency Card

We previously wrote to you in 2016 to inform you of the closure of the Cash Passport Prepaid Currency Card ("**Card**") program which was effective on 31 March 2016 and to recommend that you withdraw or use any remaining funds on your Card by the same date. As we have not heard from you for at least two years since our previous correspondence, we are now completing the administration of the closure of the program.

This will be the final notice you will receive from us so please read it carefully.

Changes to the Card Terms and Conditions

We are making some changes to the Card Terms and Conditions to complete our administration of the closed program which will take effect from 30 November 2018, which are set out full in the Annex to this notice.

A summary of the changes to the Card Terms and Conditions is set out below.

 The program closed on 31 March 2016. If you still have not withdrawn any remaining funds on your Card by 30 November 2018, to complete our administration of the closed program we will be permitted to debit those funds from your Card and credit them to an account in our name on or after 30 November 2018¹, This will not affect any rights you may have (if any) to request withdrawal of remaining funds on your Card.

What do you need to do?

• If you wish to withdraw any remaining funds on your Card before 30 November 2018, please contact us using the details below:

Cash Passport Team

Phone: 0800 982 674

• If you have any enquiries, please visit: <u>www.multicurrencycashpassport.com/south-africa/important-information/</u> for additional information.

Yours sincerely,

The Cash Passport [™] Team

¹ 60 days following date of notice.

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With effect from 30 November 2018, the Card Terms and Conditions are amended as follows:

- A new clause 9.6 is inserted, as follows:
 - "9.6 If any funds remain on your Card on or after 30 November 2018, you permit us to debit those funds from your Card and credit them to an account in our name on or after 30 November 2018. This, does not affect any rights you may have (if any) to request withdrawal of remaining funds on your Card."

You will be deemed to have accepted this change unless you notify us by 30 November 2018 that you object. If you object, you may withdraw your remaining funds on your Card and terminate the contract without charge.

Cash Passport is issued by and remains the property of Interpayment Services Limited a company formerly regulated by the Financial Conduct Authority for the issuance of electronic money. The Card may only be used in accordance with current conditions of use.