

**SECURE
CONVENIENT
RELOADABLE**



USER GUIDE

CO-OPERATIVE TRAVEL CASH PASSPORT™

FIND OUT HOW TO;

- USE YOUR CARD OVERSEAS**
- MANAGE YOUR BUDGET**
- RELOAD YOUR CARD**
- AND MUCH MORE...**

co-operative travel
Part of The Midcounties Co-operative

Welcome to CO-OPERATIVE TRAVEL CASH PASSPORT™

PREPAID MASTERCARD® CURRENCY CARD

Here are some easy to follow instructions
on using your Cash Passport

Before you go – this bit's important!

Please sign the back of your Card as soon as you get it, then memorise your PIN. If you want to change your PIN to something more memorable, simply visit a participating ATM in the UK or Europe, displaying the Mastercard Acceptance Mark, select PIN Services and follow the instructions on the screen.

How to use your Cash Passport

You can use your Co-operative Travel Cash Passport at ATMs worldwide displaying the Mastercard Acceptance Mark. Simply enter your PIN and how much you want to take out. After that, all you have to worry about is what to spend the money on. You can also use your Co-operative Travel Cash Passport at merchants worldwide (including restaurants, shops and online). Make contactless payments, wherever you see the contactless symbol.



Checking your balance

Simply go to 'My Account' at www.cashpassport.com, register your Card and you'll be able to see your Co-operative Travel Cash Passport balance and any recent transactions.

Alternatively, you can phone Card Services to use the automated balance service. Some ATMs also provide balances, however, if the local currency of the ATM is not the same as the currency on your Co-operative Travel Cash Passport, the exchange rate used by the ATM to calculate the balance on the Card may be different to that applied to your Card and a variation may occur. That's why it is recommended that you use the online or telephone balance enquiry services.

Disputed Transactions

It is recommended that you check your transaction history and Card balance at least once a month. If you have any queries about your Co-operative Travel Cash Passport balance or you notice a Card transaction that you do not recognise, please notify the 24-hour Card Services team without



SIMPLY PREPAY AND GO!

The secure and convenient
way to spend abroad

undue delay, and in any event no later than 13 months after the debit date. They will be happy to check and confirm the transaction details for you. If there is a transaction which is not correct, Card Services can start the dispute process on your behalf and may request you to provide additional written information concerning any unrecognised transaction, or to complete a dispute form (see Terms and Conditions for further information). Please help them to assist you, by providing as much information as you can.

Want to put more money onto your Card?

- In store - Just take your Co-operative Travel Cash Passport, valid photo ID (e.g. your passport or driving licence) and a

form of payment to any participating branch of Co-operative Travel

- By phone - call Card Services on 0800 056 0572 (from the UK only^{††}) or +44 207 649 9404 (from other countries^{†††})
- Online - reload your card online using a debit or credit card. For more information visit www.cashpassport.com
- Via internet/telephone banking – visit www.cashpassport.com for more information

^{††} There may be a charge for calls to this number, if phoning from a hotel or mobile phone.

^{†††} Please remember to add the international prefix of the country you are in at the beginning of this number (in most cases this is 00, for example 0044 207 649 9404). Calls to this number are not free of charge.

SECURE

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SEVEN CURRENCY CARDS NOW AVAILABLE

NZ \$ EU € ZA R GB £
AU \$ CA \$ US \$

How about buying things online?

As long as the online retailer accepts Mastercard Prepaid, then you can use your Co-operative Travel Cash Passport to shop online (within the limits and restrictions of your Card). You may be asked to provide the security code that's printed on the signature strip on the back of the Card.

What if there isn't enough money on your Card to make a payment?

Sometimes you might see something that costs more than you've got available on your Card. That's OK; if the merchant supports partial payments, you may be able to pay the difference with another Mastercard or some other form of payment. Just make sure you tell the cashier before paying and confirm the amount you want to be deducted from your Card. The cashier should

process your Co-operative Travel Cash Passport payment first, then accept the remainder of the balance however you want to pay it.

Pre-authorisation

It is not recommended to use your Co-operative Travel Cash Passport as a guarantee of payment for hotels, car hire, etc. These companies may estimate your bill, and if you use your Card as a guarantee for the estimated amount, the funds will be temporarily unavailable to access or spend. You can of course use your Co-operative Travel Cash Passport to settle your final bill.

What if your Card is declined?

Normally the only time this will happen is if you don't have enough funds on your Card to cover the cost of the purchase. You may be able to use the balance, however, for part payment

and complete with another payment method. In some countries, there may be daily or weekly withdrawal limits set by ATM operators, which may be lower than the limit on your Card. For more information, visit www.cashpassport.com

Dynamic Currency Conversion Payments

Dynamic Currency Conversion (DCC) is an optional service that is sometimes offered by retailers and ATM operators abroad, giving cardholders the choice of paying in either the currency of the country they are visiting or their own domestic currency i.e. Sterling. If you use your Card in a country where the local currency is the same as

the currency on your Card (e.g. using a US Dollar Cash Passport in the USA) and you opt in to a DCC service, this may result in a foreign exchange transaction at additional cost to you. If you wish to avoid this risk, you should opt out of the DCC service and choose to pay in the local currency.

Contact details

If you have any queries, or want to pass on any comments about using your Card, please get in touch at cardservices_prepaid@mastercard.com

Please note, queries regarding specific Cash Passport details cannot be dealt with via email.

Useful telephone numbers for 24/7 assistance, Card Services, lost or stolen Cards.

If your Co-operative Travel Cash Passport is lost or stolen, please contact Card Services immediately so that they can cancel it and offer assistance, including emergency cash replacement up to the available balance on your Card (subject to availability[†]).

Country	Freephone Number ^{††}
Australia	1800 098 231
France	0800 916 940
New Zealand	0800 444 691
South Africa	0800 982 674
Spain	900 958 973
UK	0800 056 0572
USA/Canada	1 877 465 0085

A list of freephone numbers from over 70 countries is available on www.cashpassport.com. Alternatively, you can use the number below ('Other Countries') to contact Card Services.

Other Countries^{†††} **+44 207 649 9404**

[†] The emergency cash service may not be available in every country - depending on the availability of the money transfer network.

^{††} There may be a charge for calls to these numbers, if phoning from a hotel or mobile phone.

^{†††} Please remember to add the international prefix of the country you are in at the beginning of this number (in most cases this is 00, for example 0044 207 649 9404). Calls to this number are not free of charge.

Please note that the Co-operative Travel Cash Passport fees and limits are subject to variation, in accordance with the Terms and Conditions.

Fees	US\$	EUE	GB£	AU\$	CA\$	NZ\$	ZAR
Card fee	Please check with the Purchase Location						
Load/reload fee in branch	Please check with the Purchase Location						
Online or telephone reload fee	Free	Free	2%*	Free	Free	Free	Free
ATM fee** per withdrawal	\$2.50	€2.00	£1.50	\$3.50	\$3.25	\$4.00	R25.00
Purchase from merchant (e.g. shops and restaurants)**	Free						
Monthly inactivity fee debited from your Card if it has not been used for 12 months*	\$3.50	€3.00	£2.00	\$4.50	\$4.00	\$5.25	R35.00
Negative balance fee	\$15	€15	£10	\$20	\$20	\$25	R140
Cashout fee through Card Services	\$9.50	€7.00	£6.00	\$9.00	\$9.50	\$12.00	R75.00
Cashout fee at the Purchase Location	Please check with the Purchase Location (subject to exchange rate fluctuations)						
Additional Card linked to the same funds	Free						

Limits

Maximum amount you can withdraw from ATMs in 24 hours**	\$800	€700	£500	\$3,500	\$3,000	\$4,000	R8,500
Maximum amount that you can spend at merchants (e.g. shops and restaurants) in 24 hours**	\$5,000	€4,000	£3,000	\$6,000	\$6,000	\$7,500	R40,000
Minimum amount you can load on your Card	\$50	€40	£30	\$50	\$50	\$60	R500
Maximum balance allowed on your Card at any one time	\$9,000	€7,500	£5,000	\$15,000	\$13,000	\$17,000	R85,000
Maximum online or telephone reload limit	Up to a maximum of £750 (or currency equivalent) within 24 hours and up to an overall maximum of £1500 (or currency equivalent) within a 60-day period						
Maximum load over 12 months***	\$30,000	€25,500	£18,000	\$45,000	\$39,000	\$51,000	R250,000
Additional Card linked to the same funds	1						

* The minimum charge is £3.00 for GB£ loads and reloads.

** Some ATM operators and merchants may charge an additional fee or set their own limits. Please confirm whether any fees or limits apply, before making a withdrawal or purchase.

*** The total amount you may load onto all prepaid cards issued to you by us during any twelve (12) month period.

* If, following the debit of any monthly inactivity fee, the Card balance is less than the fee, we will waive the difference.

Merchant transactions and ATM withdrawals in a currency other than the currency of the Card will be exchanged to the currency on the Card at an exchange rate determined by Mastercard on the day the transaction is processed, increased by 5.75%.



For more information, visit www.cashpassport.com and register your Card on **'My Account'** to check your balance and view your transactions. Alternatively, call Card Services on one of the numbers provided.

For more information about your Co-operative Travel Cash Passport, please visit www.cashpassport.com

Co-operative Travel Cash Passport™ Prepaid Mastercard® Card Terms and Conditions

By purchasing or requesting the Co-operative Travel Cash Passport Card (the “Card”), you agree that you accept and shall comply with these terms and conditions and the Fees and Limits section in the User Guide. These terms and conditions are for you to keep. A further copy is available on request (see Contact details).

1. In these Terms and Conditions:

Account Information Services means services to allow you to see your accounts with different providers/banks and card issuers in one place;

Additional Card means an additional Card that may be purchased by you to use as a backup for security purposes;

Agreement means these Terms and Conditions, the Fees and Limits section and contact details in the User Guide;

ATM means cash machine;

Card means the single currency “Co-operative Travel Cash Passport Prepaid Mastercard card” with ATM and Merchant access and functionality, as set out in the Agreement. Any reference to Card also includes any Additional Card, where appropriate;

Card Fund means the aggregate sum of the funds loaded onto the Card and available for transactions;

Card Services means any services, including call centre services contactable on 0800 056 0572, provided by us or the Programme Manager, in connection with the Card; call centre services are available around the clock;

Cash out fee means a fee that is charged when funds that haven't been spent are redeemed by you;

CDD means the customer due diligence measures required to be undertaken to identify and verify you in accordance with applicable law and regulation (including without limitation anti-money laundering);

Contactless means a method for authorising a card transaction that involves bringing a contactless enabled card within close proximity to a contactless card reader provided by the Merchant;

GBP or GBE means the lawful currency of Great Britain;

Merchant means a provider of goods and/or services who accepts the Card as a means of payment whether at a distance (e.g. by telephone and online) or over the counter as applicable;

My Account means the web application at www.cashpassport.com (or any other online application we notify to you), which gives access to information about the Card and transaction history;

Personal Data means any information relating to an identified or identifiable natural person (“data subject”); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person;

PIN means a unique Personal Identification Number allocated to each Card;

Programme Manager means our service provider, Mastercard Prepaid Management Services Limited;

Purchase Location means any participating branch of the business from which you purchased the Card within the country of purchase, and/or online as applicable (please refer to www.cashpassport.com for more information);

Third Party Provider means a third party payment service provider which is authorised by law or regulation to provide Account Information Services with your permission;

User Guide means a booklet with your Card providing information about how the Card works;

we, us, our means Wirecard Card Solutions Limited;

working day means Monday to Friday 9am to 5pm, except for any public bank holidays in England and Wales;

you, your means the purchaser of the Card.

2. The Card

2.1 The Card is a prepaid currency card which can be loaded in any available currency. Payment will be in GBP and the exchange rate will be determined by the Purchase Location. Please check with the Purchase Location or at www.cashpassport.com to find out how you can reload the Card, as we may make additional methods available to reload the Card from time to time. Funds on the Card will be made available to you immediately once they have been loaded onto the Card. Unless otherwise notified to you, the Agreement shall apply to such additional methods. You may only use the Card in accordance with the Agreement.

- 2.2 To apply for the Card, you must be at least eighteen (18) years old and a UK resident. We may ask to see evidence of who you are and your address to comply with all applicable CDD. We may ask for documentary evidence to prove this and/or we may carry out checks on you electronically.
- 2.3 You may request one (1) Additional Card at the time of purchase, which can be used in the same way as the Card.
- 2.4 If you request an Additional Card as a backup, it is linked to the Card Fund and only you can use it. If you request an Additional Card for someone else to access the Card Fund, it is linked to the Card Fund and only they can use it. The Additional Card user must be present at the time of purchase and provide their details prior to the issue of the Additional Card. We may need to verify the identity of the Additional Card user including evidence of who they are and their address to comply with all applicable CDD. We may ask for documentary evidence to prove this and/or we may carry out checks on the Additional Card user electronically. Please review the fees and charges in the User Guide for any applicable charges in this respect.
- 2.5 You are responsible for ensuring you have sufficient funds for all transactions. Your available Card Fund balance and transaction history is available online for you to view via My Account. You can call Card Services to request a copy of your transaction history be emailed to you.
- 2.6 There is no interest payable to you on the balance and the Card Fund does not amount to a deposit with us.
- ### 3. Using the Card
- 3.1 The Card may be used worldwide wherever you see the Mastercard Acceptance Mark, excluding Merchants in the EU/EEA that do not accept prepaid cards, provided there are sufficient funds available on the Card for the transaction, including any applicable fees. The Card may not operate in some countries or geographical regions, due to restrictions. Please verify the list of countries and regions with restrictions at www.cashpassport.com
- 3.2 The currency balance (and therefore the total Card Fund) will be debited with the amount of each cash withdrawal or transaction plus any fee, and these debits will reduce the balance of the Card Fund. Merchants that accept the Card are required to seek authorisation from us for all the transactions that you make. We cannot stop a transaction once authorised. Some Merchants may not be able to authorise your transaction if they cannot obtain an online authorisation from us. Examples include some in-flight purchases, car park vending machines and toll booths.
- 3.3 When using the Card at bars and restaurants, and you do not authorise the transaction using chip and PIN or Contactless, an additional amount (typically 10%-20%) may be automatically added as an anticipated service charge or tip, temporarily reducing the balance on the Card. When the Card is used to purchase fuel at an automated fuel pump, you must have sufficient funds to cover the cost of the intended purchase. This will also reduce the risk of a negative balance arising on the Card. Please be aware that the maximum amount that can be reserved on your Card by the Merchant when purchasing fuel is GBE99 or the currency equivalent. This can differ from Merchant to Merchant and can also be higher, so you should check what the maximum amount is before purchasing fuel at an automated fuel pump. If your actual service charge or tip is less than the additional amount added or you spend less than the reserved amount when purchasing fuel, it may take up to seven (7) days from the date of the transaction before the difference is available to spend. Only the actual amount of the final bill agreed between you and the Merchant will be deducted from the Card. For further information please refer to the FAQs at www.cashpassport.com
- 3.4 The Card cannot be used as an arrangement for periodic billing.
- 3.5 We do not recommend using the Card as a guarantee of payment, for example as a deposit for hotels, cruise lines or car rental, as Merchants such as these may estimate the final bill and this amount will be temporarily unavailable to access or spend.
- 3.6 If you authorise a transaction and we consider that all of the conditions set out below apply, we will refund the full amount of the payment, or provide you with our reasons for refusal, or request that you provide additional information as is reasonably necessary to verify that such conditions apply, within ten (10) working days of receiving your request or if so requested within ten (10) working days of receiving any such additional information required:
- 3.6.1 you did not know the exact amount of the payment when you gave your authority (for example in the case of an authorisation for a hire car or hotel room); and
- 3.6.2 the amount charged exceeds the amount you reasonably expected to pay, taking into consideration your previous spending pattern, these terms and conditions and the circumstances of the transaction (excluding exchange rate fluctuations); and
- 3.6.3 you request a refund within eight (8) weeks from the date the funds were debited.

- No refund will be made if you have given us your consent for the payment to be made and, where applicable, details of the payment are made available to you by any means, at least four (4) weeks before the payment due date.
- 3.7 The Card is only for your or the Additional Card user's use and expires on the date on the front of the Card. Upon expiry you will still be able to obtain a refund of the balance in accordance with clause 8, or you may choose to transfer the remaining funds to a new Card. Please review the fees in the User Guide for any applicable fees in this respect.
- 3.8 If the Card is damaged, lost or stolen, you may contact Card Services to request a replacement Card ("**Replacement Card**"). Any request for a Replacement Card must be made on or before the Termination Date and the balance of the Card will be transferred to the Replacement Card. A Replacement Card will be free of charge.
- 3.9 You will be responsible for all transactions made by the Additional Card user and for ensuring that every Additional Card is used only in accordance with this Agreement.
- 3.10 You agree not to use the Card for money transfers (i.e. sending the funds to a third party), to access money transfer services, for accessing or purchasing goods from adult or gambling Merchants, or for any unlawful activity. You must comply with all laws and regulations in respect of the Card in the country of purchase and/or use. We reserve the right to suspend the Card, terminate the Agreement and exercise any other remedies available to us due to your failure to comply with any part of this provision.
- 3.11 The Card can only be used if it is in credit. In the unlikely event that the Card Fund drops below zero (0), following any transaction authorised by you, the resulting debit balance immediately becomes a debt, payable by you to us, and you agree to reload the Card Fund to bring the balance back to zero (0) or above, within thirty (30) days of request. A negative balance fee will be payable. Please review the fees in the User Guide for any applicable charges in this respect. If the Card Fund does drop below zero (0), you must not make any subsequent transactions.
- 3.12 If you are entitled to a refund for goods or services purchased using the Card, or another credit for any other reason, this will be made to the Card. A foreign exchange rate will be applied if the refund is in a currency which is not available on the Card.
- 3.13 We are entitled to set off any sum of money on the Card due from you to us against any positive balance on any other card held by you with us.
- 3.14 We may refuse to carry out payment instructions in the following circumstances:
- 3.14.1 if we are concerned about the security of your My Account or your Card;
- 3.14.2 if we reasonably suspect your My Account is being used in an unauthorised, fraudulent or grossly negligent manner;
- 3.14.3 if there are insufficient funds on the Card;
- 3.14.4 if carrying out the transaction would exceed a limit that we have put in place in relation to your Card;
- 3.14.5 if we reasonably believe that carrying out the transaction could put us in breach of a relevant regulation or law, or expose us to action from a regulator;
- 3.14.6 if our internal security controls require you to produce additional identification or prevent us carrying out the transaction; or
- 3.14.7 if the Card is being used for a type of service that we do not allow (for example adult services).
- If we do so we will notify you as soon as reasonably possible by telephone or email, unless we are prohibited from doing so by law.
- 4. Keeping the Card secure**
- 4.1 You must sign the back of the Card as soon as you receive it.
- 4.2 You must do all that you reasonably can to keep the Card, PIN and any other Security Details secret and safe at all times and not disclose them to any third party, other than a Third Party Provider which requires the Security Details to provide Account Information Services to you.
- 4.3 You must never allow anyone else to use the Card or Security Details.
- 4.4 We will never ask you to reveal any Security Details relating to your Card.
- 4.5 You can only change the PIN at a participating ATM in the UK and Europe that has a PIN change facility. If you forget the PIN, you can obtain a PIN reminder via My Account at www.cashpassport.com or by calling Card Services at any time, answering the security questions you supplied on your application and following the prompts.
- 4.6 The PIN will be disabled if an incorrect PIN is entered three (3) times. If the PIN is disabled, please contact Card Services for assistance. There may be a twenty-four (24) hour delay in reactivating the PIN, and we may not be able to reactivate the PIN whilst you are abroad. If the PIN is disabled, or if a Merchant does not accept chip and PIN and Contactless, you will be required to sign for any transactions at Merchants, provided that this is supported by and acceptable to the Merchant.
- 4.7 You must call Card Services without undue delay if the Card is lost or stolen, you believe it could be misused, or you suspect that someone else may know the PIN or any other security details. We will suspend the Card to prevent further use. If a lost Card is subsequently found, it must not be used unless Card Services confirm it can be used.
- 4.8 You will be required to confirm details of any loss, theft or misuse to Card Services in writing and you must assist us and the police in any enquiries.
- 4.9 We may suspend the Card, with or without notice, if we think the Card has been or is likely to be misused, or if we suspect any illegal use of the Card. If we do suspend the Card, we will inform you of our decision by telephone, email or both, unless such disclosure is prohibited by law or would otherwise compromise fraud prevention or security measures.
- 4.10 If you want to make a transaction using your Card or Card details, you will need to authorise it by using your Card in a Contactless manner, a security code, password, biometric data or other personal identifier or a combination of these ("**Security Details**"). We will then immediately debit your Card Fund. We cannot cancel or stop a transaction once you have authorised it.
- 4.11 If applicable, and you have registered your Card for My Account, you can choose to use a Third Party Provider to provide Account Information Services to you. When we refer to a Third Party Provider, we mean a company which is authorised by the Financial Conduct Authority or another European Regulator to provide Account Information Services. In the UK, the Financial Conduct Authority's register (available at <https://register.fca.org.uk/>) will tell you whether a company is authorised. We take no responsibility for the information provided to you by that Third Party Provider.
- 4.12 In order to allow a Third Party Provider to access your Card directly, you must first contact Card Services to arrange the secure manner in which we will allow that Third Party Provider access. We may refuse to allow a Third Party Provider access in the following circumstances:
- 4.12.1 if we are concerned about the security of your Card or your My Account;
- 4.12.2 if we reasonably suspect your Card or your My Account is being used in an unauthorised, fraudulent or grossly negligent manner.
- If we do so we will notify you as soon as reasonably possible by telephone or email, unless we are prohibited from doing so by law. We will provide to you all necessary instructions and security verifications which need to be processed before Third Party Provider access is permitted and/or cancelled.
- 4.13 We may refuse to allow a Third Party Provider access to My Account if we are concerned about unauthorised or fraudulent access. Where we deny a Third Party Provider access to My Account we will tell you by phone or email and explain the reasons for refusing access before we deny access (where possible), or immediately afterwards (unless telling you would compromise reasonably justified reasons or is unlawful).
- 4.14 We may need to contact you urgently if we suspect that your Card is being used in connection with fraudulent or illegal activities (where we are allowed to under relevant laws and regulations) or if we experience a security threat or incident. When we contact you, we will also give you information on how you can minimise any risk to your Card depending on the nature of the security threat or incident. We'll use the same contact details which you have already provided us with.
- 5. Liability for unauthorised transactions**
- 5.1 We recommend that you check your transaction history and balance regularly. If you notice an error in any Card transaction or a Card transaction that you do not recognise, you must notify Card Services without undue delay and in any event no later than thirteen (13) months of the transaction debit date. We may request that you provide additional written information concerning any such Card transaction on the dispute form, which can be found on www.cashpassport.com
- 5.2 We will refund any unauthorised transaction at the end of the next working day, unless we have reason to believe that the transaction was authorised by you or any Additional Card user, or caused by you or any Additional Card user breaking any term, you allowed it to happen because of your or the Additional Card user's gross negligence, or we have reasonable grounds to suspect fraudulent activity on your part or on the part of any Additional Card user.
- 5.3 Further to clause 5.2, if we do not make a refund by the end of the next working day and you still wish to dispute the transaction as unauthorised, we reserve the right to request additional written information in the form of a statement signed by you providing evidence to support your claim that the disputed transaction was unauthorised. You may be prosecuted in the event you make a fraudulent claim for an unauthorised transaction whether or not you have received a refund.
- 5.4 Where the Card is lost or stolen, or you or any Additional Card user have failed to keep the security features of the Card safe in accordance with this Agreement, your maximum liability will be limited to GB£35, unless you or any Additional Card user have acted fraudulently or have with intent or gross negligence failed to:
- 5.4.1 use the Card or Security Details in accordance with these Terms and Conditions;

- 5.4.2 notify us without delay in accordance with clause 5.1 on becoming aware of the loss, theft, misappropriation or unauthorised use of the Card or Security Details;
- 5.4.3 take all reasonable steps to keep any Card or Security Details safe.
- 5.5 If any of the above occurs, you may be liable for the entire loss. We will not hold you responsible up to GB£35 where:
- 5.5.1 the loss or theft of the Security Details was not detectable by you prior to the transaction (unless you have acted fraudulently); or
- 5.5.2 the loss was caused by the acts or omissions of one of our employees or agents, or an entity which carried out activities on behalf of us.
- 5.6 Subject to clauses 5.2, 5.3 and 5.4, where it is determined that you are not liable for an unauthorised transaction, you will not be liable for any of the loss incurred. We will refund the value of that transaction and any charges and interest incurred within one (1) working day and we will have no further liability to you for any other losses you may suffer. If our investigations conclude that the transaction you have disputed has been authorised by you or on your behalf, or by any Additional Card user, or you or any Additional Card user have acted fraudulently or with gross negligence, we may later deduct the amount refunded from your Card.
- 5.7 When we are responsible for the execution of a transaction and we did not execute it correctly, then you must notify Card Services about the incorrectly executed transaction within thirteen (13) months of the transaction debit date. We will refund the amount debited in respect of the non-executed or defective payment without undue delay and, where applicable, restore the Card Fund to the state in which it would have been had the defective transaction not taken place, for example by refunding any charges as appropriate. We will have no further liability to you.

6. Fees and Limits

- 6.1 Fees and limits apply to the Card, as set out in the User Guide. The fees we charge are subject to change from time to time, in accordance with the Agreement. You will be notified of any change in the applicable fees.
- 6.2 You agree to pay and authorise us to debit the Card for the fees set out in the User Guide. These fees may be debited from the Card Fund as soon as they are incurred.
- 6.3 From time to time, we may limit the amount you can load on the Card, or the amount you can spend at Merchants over certain time periods. Some Merchants also impose their own limits on the amount that can be spent or withdrawn over a specific time period.
- 6.4 Certain Merchants may charge an additional fee if the Card is used to purchase goods and/or services. The fee is determined and charged by the Merchant and is not retained by us.

7. Foreign Currency Transactions

- 7.1 There are some instances where a foreign exchange rate will apply: i) initial load or reload, where you allocate funds in a foreign currency; ii) point of sale transactions, where the transaction is different to the currency on the Card; iii) ATM withdrawals, where the local currency is different to the currency on the Card; and iv) where you end the Agreement or request repayment of the balance of the Card under clause 8. The method for calculating the foreign exchange rate for each scenario is as set out below.
- 7.2 The foreign exchange rate used for initial loads and reloads varies by Purchase Location, the load or reload methods that you use, and the time that it takes to load and reload the Card. When funds are loaded onto the Card, the payment is made by you in GBP and converted into the currency of the Card if applicable. You can ask the Purchase Location for the exchange rate beforehand. Depending on the methods available to you to load or reload the Card, the foreign exchange rate which applies on the date that you load the Card may not be the same as the exchange rate which applies on the date the funds are converted to load the Card. This will be relevant when and if internet banking is available to load or reload the Card. We recommend that you check your transaction history in My Account at www.cashpassport.com
- 7.3 If an ATM withdrawal or point of sale transaction is made in a currency which is different to the currency on the Card, the foreign exchange rate used is the rate determined by Mastercard in effect on the day the transaction is processed by Mastercard, plus a foreign exchange fee of 5.75%.
- 7.4 Where you end the Agreement, or request repayment of the Card Fund under clause 8, these funds will usually be converted into GBP if applicable. A foreign exchange rate is used for this and varies each day. You will be advised of the foreign exchange rate before you complete the conversion.
- 7.5 Foreign exchange rates can fluctuate and the rate that applies one day will not necessarily be the same on any other day. They may also change between the time a transaction is made at a Merchant and the time it is processed by Mastercard and billed to your Card. Where a Mastercard foreign exchange rate is applied, the rate may vary throughout the day and is not set by us. More details about the exchange rate that Mastercard will apply can be found at: <https://www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html>

8. Redeeming Unspent Funds

- 8.1 Via the Purchase Location: If applicable, you may redeem any unspent Card Fund through the Purchase Location. Not all branches will offer this redemption service. Payment will be in GBP and the exchange rate (if applicable) will be determined by the Purchase Location. Please review the fees in the User Guide for any applicable fees in this respect. Please check with the Purchase Location for more information on the applicable foreign exchange rate, and whether redemption is available at the Purchase Location.
- 8.2 Via Card Services: You may also redeem the balance of any unspent funds through Card Services. Payment will only be made to a UK bank or building society account in your name. Redeeming the balance of unspent funds will usually be in GBP. If necessary, a foreign exchange rate determined by Card Services will be applied at the time of redemption and notified to you during the call. You may also redeem the balance of any unspent funds in a currency other than GBP through Card Services. When redeeming a balance in a currency other than GBP, your bank or building society may apply their own exchange rate to convert the funds into GBP, unless you have an account in the relevant currency.
- 8.3 A Cash out fee will be charged for redeeming unspent funds on the Card at the Purchase Location or through Card Services if: (i) you redeem unspent funds on the Card before the Termination Date; or (ii) you redeem unspent funds on the Card and end this Agreement in accordance with clause 9.3; or (iii) you redeem unspent funds on the Card after a period of twelve (12) months from the Termination Date. Please review the fees in the User Guide for any applicable fees in this respect.
- 8.4 You can redeem the balance of any unspent Card Fund for a period of six (6) years after the Agreement has ended by contacting Card Services. You will lose your right to redeem any balance on your Card if you make a request more than six (6) years after the Agreement has ended.

9. Ending the Agreement

- 9.1 The start of this Agreement is when you receive confirmation of your Card purchase. This Agreement shall terminate in the event of the expiry of the Card ("Termination Date").
- 9.2 Subject to clause 9.4, we may end this Agreement prior to the Termination Date by giving you at least two (2) months' written notice by letter or email to the address you have provided us.
- 9.3 You may end this Agreement prior to the Termination Date at any time by writing to or emailing Card Services.
- 9.4 We may end this Agreement prior to the Termination Date, with or without notice, if:
- 9.4.1 (a) you break any term;
- 9.4.2 (b) the security of the Card is compromised;
- 9.4.3 (c) we suspect unauthorised or fraudulent use of the Card.
- 9.5 Upon ending this Agreement in accordance with the terms and conditions, you (or any Additional Card user) will no longer be able to use the Card or any Additional Card. The ending of this Agreement will not affect your right (if any) to redeem unspent funds in accordance with clause 8.
- 9.6 The provisions of clause 8 shall survive termination of this Agreement.
- 9.7 For the purposes of clause 9.1, the expiry of the Card shall mean the expiry of the initial Card (including any Replacement Card) issued to you under this Agreement.

10. Changing the terms

- 10.1 We have the right to amend the Agreement and will notify you of any such changes by email or in writing. The latest version of the Agreement shall be available on www.cashpassport.com
- 10.2 We will notify you of changes at least two (2) months before the change is implemented. If you are dissatisfied with any change, you can end the Agreement at any time without charge before the end of the two (2) month period by contacting Card Services. You agree that you will be deemed to have accepted the changes, unless you notify Card Services to the contrary before they come into force.

11. Personal Data

- 11.1 All Personal Data collected by us or our service providers and passed to us in relation to this Agreement will be handled in accordance with our Privacy Notice (see www.cashpassport.com) and in accordance with all applicable laws and regulations.
- 11.2 We may contact you by telephone, letter, SMS or email at the contact details you provide us. You must let Card Services know immediately if you change your name, address, phone number or email address.

12. Liability

- 12.1 We are not responsible for any cause affecting, preventing or hindering the performance by a party of its obligations under this Agreement arising from acts, events, omissions or events beyond its reasonable control including without limitation acts of God, riots, war, acts of terrorism, fire, flood, storm or earthquake and any disaster.
- 12.2 Unless otherwise required by law or as set out in the Agreement, we will not be liable to you in respect of any losses you or any third party may suffer in connection with the Card, except where such losses are due to a breach by us of the Agreement or due to our negligence.
- 12.3 We are not responsible for ensuring that ATMs or point of sale terminals will accept the Card, or for the way in which a Merchant processes a transaction. We will not be liable to you for disputes concerning the quality of goods or services purchased on the Card or any additional fees charged by the operators of these terminals.
- 12.4 Nothing will limit our liability to you for death or personal injury arising out of our negligence, or for our fraud, or insofar as any limitation or exclusion of liability is prohibited by law.
- 12.5 Information sent to us by you over the internet may not be completely secure. The internet and the online systems are not controlled or owned by us or the Programme Manager. Therefore, neither we, nor the Programme Manager, can guarantee that they will function at all times and we, and the Programme Manager, accept no liability for unavailability or interruption, or other data.

13. Law, Jurisdiction and Language

- 13.1 This Agreement and any disputes, which arise under it, shall be exclusively governed by English and Welsh law and subject to the exclusive jurisdiction of the English courts.
- 13.2 We will communicate with you in English. This Agreement is written and available in English only.

14. Transferring our rights

We may assign any of our rights and obligations under the Agreement to any other person or business, subject to such party continuing the obligations in the Agreement to you.

15. Compensation

As your Card is an electronic money product, it is not covered by the Financial Services Compensation Scheme. This means that in the unlikely event that we become insolvent your funds may become valueless and unusable and as a result you may lose your money. Your money is however safeguarded at a UK credit institution where it is ring-fenced and designated as customer funds.

16. Contact details

If you have any queries regarding the Card, please refer to www.cashpassport.com or call 0800 056 0572.

17. Complaints

- 17.1 If you have any further queries, are dissatisfied with the standard of service, you think we have made a mistake in operating the Card or you require information about your Personal Data, please contact Card Services.
- 17.2 Card Services can be contacted using the details on www.cashpassport.com or by writing to Card Services, Access House, Cygnet Road, Hampton, Peterborough, PE7 8FJ, United Kingdom.
- 17.3 Any notice sent by either party under the Agreement by email shall be deemed given on the day the email is sent, unless the sending party received an electronic indication that the email was not delivered; and if by post, shall be deemed given three (3) working days after the date of posting.
- 17.4 We will try to resolve any problems as quickly as possible and in accordance with the complaints procedure, which can be found on www.cashpassport.com or is available on request. We will try to resolve your complaint within fifteen (15) working days of receiving it, and in special circumstances within thirty five (35) working days (and we will let you know if this is the case). If your query is not dealt with to your satisfaction, you may be able to refer it to the UK Financial Ombudsman Service, an independent body established to adjudicate on eligible disputes with financial firms. Their address is: Exchange Tower, London, E14 9SR, United Kingdom; Telephone: +44 20 7964 0500; Email: complaint.info@financial-ombudsman.org.uk.
You can find more information on the UK Financial Ombudsman Service on their website: www.financial-ombudsman.org.uk

- 17.5 You may also use the Online Dispute Resolution service if you are an EU resident and have a complaint about a product or service purchased from us online. The ODR website can be found at <http://ec.europa.eu/consumers/odr/>. As the ODR service will ultimately re-direct your complaint to the UK Financial Ombudsman Service, you may prefer to contact us or the Financial Ombudsman Service directly in the first instance.

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