Dear Cardholder,

CARD CLOSURE NOTICE - Regarding your Cash Passport Prepaid Currency Card

Your Cash Passport Prepaid Currency Card (the "Card") has expired. Prior to the expiration date, you did not use or withdraw your remaining funds. We are now completing the administration of the closure of your Card.

This will be the only 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 closure of your Card which will take effect from 1 September 2021, and 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.

A. The Card has expired. If you still have not withdrawn any remaining funds on your Card by 31 August 2021, to complete our administration of the closure of your Card we will be permitted to debit those funds from your Card and credit them to an account in our name on or after 1 September 2021. 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?

(i) If you wish to withdraw any remaining funds on your Card before 1 September 2021, please contact us using the details below:

Phone: +44 207 649 9404

(ii) If you have any enquiries, please visit: https://cashpassport.mastercard.com/zw/help/important-information/for additional information.

Yours sincerely,

The Cash Passport TM Team

Annex

With effect from 1 September 2021, the Card Terms and Conditions are amended as follows:

A new clause is inserted, as follows:

" If any funds remain on your Card on or after 1 September 2021, you permit us to debit those funds from your Card and credit them to an account in our name

on or after 1 September 2021. 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 31 August 2021 that you object. If you object, you may withdraw your remaining funds on your Card and terminate the contract without charge.