

TRAVELEX MONEY CARD TERMS AND CONDITIONS

This document contains:

1. Travelex Money Card Terms and Conditions in force until 11th March 2019 at pages 2 to 3; and
2. Travelex Money Card Terms and Conditions in force from 12th March 2019 onwards at pages 4 to 16.

Travelex Money Card Mastercard® Terms and Conditions

By purchasing or requesting the Travelex Money Card (the "Card"), you agree that you accept and shall comply with these terms and conditions and the fees and limits set out in clause 6. This is a copy of the Agreement for you to keep. A further copy is available on request (see Contact details).

1 In these Terms and Conditions:

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

AED means the lawful currency of United Arab Emirates;

Agreement means these terms and conditions and the fees and limits set out in clause 6;

ATM means cash machine;

AUD or **AUS** means the lawful currency of Australia;

CAD or **CAS** means the lawful currency of Canada;

Card means the "Travelex Money 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 in each Currency and available for transactions;

Card Services means any services, including call centre services, provided by us or our third party service provider, Mastercard Prepaid Management Services Limited (the "Programme Manager"), in connection with the Card;

CHF means the lawful currency of Switzerland and Liechtenstein;

Currency means, subject to clause 2.4, any one (1) or more of GBP, EUR, USD, AUD, CAD, NZD, ZAR, TRY, CHF, AED and any additional currency that we may make available in connection with the Card from time to time;

EUR or **EU€** means the lawful currency of the Eurozone;

GBP or **GB£** 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.travelex.co.uk (or any other internet site we notify to you in replacement), which gives access to information about the Card using the security details;

NZD or **NZ\$** means the lawful currency of New Zealand;

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

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;

Shortfall occurs in certain circumstances when the Card Fund and/or a particular Currency drops below zero (0);

TRY means the lawful currency of the Republic of Turkey;

USD or **US\$** means the lawful currency of the United States of America;

we, us, our means R. Raphael & Sons plc;

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;

ZAR means the lawful currency of South Africa.

2 The Card

2.1 To apply for the Card, you must be at least eighteen (18) years old. We may ask to see evidence of who you are and your address. We may ask for documentary evidence to prove this and/or we may carry out checks on you electronically.

2.2 When we perform electronic checks, Personal Information provided by you may be disclosed to a registered credit reference agency or fraud prevention agency, who may keep a record of that information (see clause 13). By purchasing or requesting the Card, you agree to your Personal Information being passed to such agencies for this purpose.

2.3 The Card can be loaded using GBP, converted into any available Currency and the exchange rate will be determined by the Purchase Location. Please check with the Purchase Location or at www.travelex.co.uk to find out how you can reload the Card, as we may make additional methods available to reload the Card from time to time. Unless otherwise notified to you, the Agreement shall apply to such additional methods. You may only use the Card in accordance with the Agreement.

2.4 The Currencies available in respect of the Card may vary from time to time. Before you make a decision to purchase a Card, please check with the Purchase Location or on www.travelex.co.uk for details of available Currencies. We may introduce new Currencies from time to time. If we introduce a new Currency, the Agreement shall apply to such new Currency, and unless otherwise notified to you, the fees and limits set in clause 6 shall be deemed amended to apply to such new Currency.

2.5 Subject to clause 3.3, you are responsible for determining the amount held in each Currency and for ensuring you have sufficient funds for all transactions. Subject to the terms of the Agreement, you may allocate amounts between the various Currencies via My Account at www.travelex.co.uk and/or by such additional methods as we may make available to you from time to time.

2.6 You may request one (1) Additional Card at the time of purchase, which can be used as a backup by you. The Additional Card is linked to the Card Fund and only you can use it. You may be charged a fee, as set out in clause 6, for the Additional Card.

2.7 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 can be used worldwide at ATMs and Merchants, including shops, restaurants and online, providing 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.travelex.co.uk

3.2 Subject to clauses 3.3 and 8.3, the applicable 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 applicable Currency (and therefore the total Card Fund). Merchants that accept the Card are required to seek authorisation from us for all the transactions that you make and 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 If there are insufficient funds in a particular Currency to pay for a transaction, the balance of the transaction will be automatically processed using other Currencies held on the Card in the following order of priority: GBP, EUR, USD, AUD, CAD, NZD, ZAR, TRY, CHF and AED. If, following use of the available balances of all Currencies, there are still insufficient funds to pay for a transaction, the Card may be declined or the Merchant may allow you to pay the balance by some other means. If we change the Currencies available to you in connection with the Card, then we will notify you of the new order of priority for the purposes of the Agreement directly and/or through www.travelex.co.uk

3.4 When using the Card at certain Merchants including bars and restaurants, an additional amount (typically 10%-20%) is 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, the Card must have a minimum balance of typically between GB£10-50 or currency equivalent. This is to ensure there are sufficient funds available to cover the final cost of the transaction and to reduce the risk of a negative balance arising on the Card. If your actual service charge or tip is less than the additional amount added or you spend less than the minimum 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.travelex.co.uk/services/TMC If the value of the final bill exceeds the relevant available Currency balance on the Card, the remaining amount will be funded by converting that amount into the next available Currency in the order of priority (see clause 8).

3.5 We do not recommend using the Card as: (i) 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; or (ii) an arrangement for periodic billing, as any debits to the Card as a result of such arrangements will be considered to have been authorised by you.

3.6 The Card is only for your 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 the Agreement, or you may choose to transfer the remaining funds to a new Card. You may be charged for this service.

3.7 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.

3.8 A monthly inactivity fee will be applied until the balance of the Card is zero (0), unless you have used the Card for loads, reloads or transactions in the previous twelve (12) months. The monthly inactivity fee is deducted from the Card Fund. If a foreign exchange conversion takes place, the foreign exchange rate used is the rate determined by Mastercard to be the wholesale rate in effect on the day the fee is applied.

3.9 You agree not to use the Card for money transfers (i.e. sending the funds to a third party) or to access money transfer services, or for accessing or purchasing goods from adult or gambling locations or internet sites, or for any unlawful activity. You must comply with all laws and regulations (including any foreign exchange controls) 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.

3.10 The Card can only be used if it is in credit. In the unlikely event that the Card Fund (or any Currency balance) drops below zero (0), following any transaction authorised by you, the resulting debit balance immediately becomes a debt, payable by you to us and a Shortfall fee may be payable (see the fees and limits set out in clause 6). You agree to reload the Card Fund to bring the balance back to zero (0) or above, within thirty (30) days of request. If the Card Fund (or any Currency balance) does drop below zero (0), you must not make any subsequent transactions. We are entitled to set off any sum of money on a Currency due from you to us against any positive balance on any other Currency. When we convert the Shortfall into the relevant Currency, we will use the same exchange rate that we use for Currency to Currency allocations on the day we process the transaction.

3.11 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 and a foreign exchange rate may be applied.

3.12 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.

4 Keeping the Card and PIN 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 and the PIN and other security details secret and safe at all times and not disclose them to any third party.

4.3 You must never allow anyone else to use the Card, PIN or other security information.

4.4 We will never ask you to reveal any PIN.

4.5 You will be able to change the PIN at any 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.travelex.co.uk 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 may 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 or 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 immediately and 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 may 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 you break any important term or you repeatedly break any term and fail to remedy it, or if we suspect any illegal use of the Card. If we do suspend the Card, we will inform you of our decision, unless such disclosure is prohibited by law or would otherwise compromise fraud prevention or security measures.

4.10 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:

(a) 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

(b) 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

(c) 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.

5 Liability for unauthorised transactions

5.1 We recommend that you check your transaction history and balance at least once a month. 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.travelex.co.uk

5.2 We will refund any unauthorised transaction immediately, unless we have reason to believe (based on the evidence available to us at the time you report the unauthorised transaction) that the transaction was authorised by you, or caused by you breaking any important term or repeatedly breaking any term and failing to remedy it, or you allowed it to happen because of your gross negligence, or we have reasonable grounds to suspect fraudulent activity on your part.

5.3 If we make an immediate refund in accordance with clause 5.2, or make a refund after investigating the transaction, we reserve the right to reverse the refund if we do not receive a completed dispute form providing details of the unauthorised transaction from you within ten (10) working days of our request.

5.4 Further to clause 5.2, if we do not make an immediate refund 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.

5.5 Where the Card is lost or stolen, or you have failed to keep the security features of the Card safe in accordance with this Agreement, your maximum liability will be limited to GB£50 (or Currency equivalent), unless you have acted fraudulently or have with intent or gross negligence failed to comply with this Agreement, in which case you may be liable for the entire loss. If a foreign exchange conversion takes place, the foreign exchange rate used is the rate determined by Mastercard to be the wholesale rate in effect on the day the maximum liability is applied.

5.6 Subject to clauses 5.2, 5.4 and 5.5, 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 immediately and we will have no further liability to you for any other losses you may suffer. However, if our investigations conclude that the transaction you have disputed has been authorised by you or on your behalf, or you have acted fraudulently, we will not refund the value of the transaction and we may charge you an investigation administration fee of up to GB£50. The investigation administration fee will usually be charged in GBP unless there are insufficient funds available in GBP, then the amount will be funded by converting the outstanding amount into the next available Currency balance on the Card and a foreign exchange rate will be applied (see clause 8). The foreign exchange rate used is the rate determined by Mastercard to be the wholesale rate in effect on the day the investigation administration fee is applied.

6 Fees and Limits

6.1 The fees and limits apply to the Card, as set out below. Fees and limits are subject to change from time to time, in accordance with the Agreement. You will be notified of any change in the applicable fees.

Fees	Fee amount	Explanation
Card fee	Free	No charge for getting a Card
Additional Card fee	GB£5	No charge for getting an Additional Card (where applicable)
Loading money	Free for FX loads. 2% for GBP loads	Charged only when you load money into your GBP wallet. Like a commission fee.
Using your Card - UK	GB£1.50 / €1.75 / US\$2.30 / AU\$2.30 / CA\$2.40 / NZ\$3 / ZAR20 / TRY5.40 / CHF2.20 / AED8	Using your Card at Merchants (e.g. shops, restaurants and online)
Using your Card – International	Free	Using your Card at Merchants (e.g. shops, restaurants and online)
Replacement Card	Free	Free service to send you a new Card whilst you are away if your Card is lost, stolen or damaged
Inactivity fee	GB£2 per month	Only charged after a 12-month period of you not using your Card for transactions or to reload. No balance, no fee
Foreign exchange fee	5.75%	Fee charged if using your Card for a transaction in a currency not on your Card or you don't have enough balance in the local currency and the rest is taken from another Currency
Currency transfer fee	Foreign exchange rate applies, varies each day	Charged when transferring money between Currencies
Shortfall fee	GB£10	Charged if a payment takes your balance below zero
Cash over the counter fee	GB£4, EU€4.70, US\$6.20, AU\$6, CA\$6.40, NZ\$8, ZAR50, TRY14.50, CHF6, AED25	Charged when withdrawing cash from a bank (for example). The bank may charge an additional fee
ATM withdrawals - UK	GB£1.50 / €1.75 / US\$2.30 / AU\$2.30 / CA\$2.40 / NZ\$3 / ZAR20 / TRY5.40 / CHF2.20 / AED8	Flat rate fee charged when withdrawing cash. Some operators may also charge a fee
ATM withdrawals – International	Free	Flat rate fee charged when withdrawing cash. Some operators may also charge a fee
Cash out via Card Services (except in an emergency)	GB£6	Charged when you cash out your Card. Your Card will remain active unless you choose to close it
Cash out at the Purchase Location	Check with the Purchase Location	Charged when you cash out your Card. Your Card will remain active unless you choose to close it

Limits	Amount
Minimum amount you can load or reload in branch	GB£50
Minimum amount you can load or reload online and on the Travelex Money app	GB£100
Maximum amount you can withdraw in 24 hours over the counter, i.e. at a bank	GB£150
Maximum amount you can withdraw from an ATM in 24 hours	GB£500
Maximum amount you can spend at Merchants in 24 hours	GB£3,000
The most you can have on your Card at any one time	GB£5,000
Maximum amount you can load in total in a 12-month period	GB£30,000
Maximum number of active accounts you may hold at any one time	1
Card life	See Card for expiry date
Maximum number of tries when entering your PIN	3 in each 24-hour period

- 6.2 You agree to pay and authorise us to debit the Card Fund for the fees set out in these terms and conditions.
- 6.3 From time to time, we may limit the amount you can load on the Card, or the amount you can withdraw from ATMs or spend at Merchants over certain time periods. Some Merchants and ATM operators 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 Card Fund**
- 7.1 Until the expiry of the Card or termination of the Agreement, you can add additional funds to each Currency through the Purchase Location (who will advise you of the acceptable methods of payment) or through other methods made available from time to time, which are set out at www.travelex.co.uk and are subject to certain limits and a fee (see clause 6).
- 7.2 You may also be able to make a balance enquiry at some ATMs, although availability is dependent on the country and the ATM used. There may be a fee payable (to the ATM operator) for balance enquiries.
- 7.3 If an ATM displays a balance for the Card Fund, then this may be displayed in a currency different to the Currencies on the Card, in which case the exchange rate applied may be different to ours and discrepancies can arise. An ATM will not display a balance for each Currency. An accurate balance for each Currency can be obtained through My Account at www.travelex.co.uk
- 7.4 Information sent to us from you over the internet may not be completely secure and 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 for the interception or loss of Personal Information or other data.
- 8 Foreign Currency Transactions**
- 8.1 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 in a currency that is not one of the Currencies available on the Card (including any transaction where we deduct funds under clause 3.3 due to insufficient funds); iii) ATM withdrawals where the local currency is not one of the Currencies available on the Card (including any transaction where we deduct funds under clause 3.3 due to insufficient funds); iv) where funds are allocated from one Currency to a different Currency by you or in accordance with the Agreement; v) when a refund for goods or services purchased using the Card, or another credit for any other reason, is made to the Card in a currency that is not available on the Card; vi) where you end the Agreement or request repayment of the balance of the Card under clause 9; and vii) when an investigation administration fee, cash out fee, inactivity fee or the £50 maximum liability (see clause 5.5) is applied. The method for calculating the foreign exchange rate for each scenario is as set out below.
- 8.2 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 we convert that amount into the Currency of your choice. You can ask the Purchase Location or Card Services as applicable 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 that we convert your funds to load the Card. This will be relevant when and if internet banking is available to load or reload the Card. The transaction history in My Account at www.travelex.co.uk will show the foreign exchange rate applied. We recommend that you check www.travelex.co.uk from time to time for the methods available to load or reload the Card.
- 8.3 If a point of sale transaction or ATM withdrawal is made in a currency which is different to any of the available Currencies on the Card, or exceeds the relevant available Currency balance on the Card, the amount will be funded by converting the transaction amount into the next available Currency balance on the Card in the following order of priority: GBP, EUR, USD, AUD, CAD, NZD, ZAR, TRY, CHF and AED. The foreign exchange rate used is the rate determined by Mastercard to be the wholesale rate in effect on the day the transaction is processed by Mastercard, plus the foreign exchange fee (see the fees and limits set out in clause 6).
- 8.4 The foreign exchange rate (Currency transfer fee) used for allocating funds from one Currency to another Currency is set and determined by us, together with a margin, and varies each day. (See the fees and limits set out in clause 6).
- 8.5 Subject to clause 9.2, where you end the Agreement, or request repayment of the Card
- Fund under clause 9, these funds will usually be converted into GBP. The foreign exchange rate used for this varies each day.
- 8.6 Where a monthly inactivity fee or investigation administration fee is charged or the GB£50 maximum liability is applied, and there are insufficient funds in GBP, the amount will be funded by converting the outstanding amount into an available Currency balance on the Card. The method for calculating this is described in clauses 3.8, 5.6 and 5.5.
- 8.7 Where a cash out fee is charged, a foreign exchange rate may be applied. The method for calculating this is described in clause 9.3.
- 8.8 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 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.
- 9 Redeeming Unspent Funds**
- 9.1 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. A fee may be charged by the Purchase Location for this service. Please check with the Purchase Location for more information on the applicable foreign exchange rate, and whether redemption is available at the Purchase Location.
- 9.2 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 at a foreign exchange rate determined by Card Services 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.
- 9.3 A cash out fee may 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 11.3; or (iii) you redeem unspent funds on the Card after a period of twelve (12) months from the Termination Date. Subject to clause 9.2, the cash out fee will usually be charged in GBP. If a foreign exchange conversion takes place, the foreign exchange rate used is the rate determined by Mastercard to be the wholesale rate in effect on the day the fee is applied.
- 10 Cancellation rights**
- If you have bought the Card online, you have a legal right to cancel the Card up to fourteen (14) days after you have received confirmation of your purchase, without being charged a cash out fee – this fourteen (14) day period is known as the “Cooling-Off Period”. If the Card is cancelled, we will block the Card immediately so it cannot be used and you should also ensure that you destroy the Card. You can cancel the Card by calling Card Services. Once we have received your cancellation notice, we will process and refund the funds remaining on the Card as soon as possible and in any event within thirty (30) days, in accordance with clause 9.2. You will not be entitled to a refund of money you have already spent on transactions authorised or pending, or any fees for use of or otherwise in connection with the Card before the Card is cancelled. The foreign exchange rate used at the time the refund takes place may not be the foreign exchange rate used when the Card was initially loaded.
- 11 Ending the Agreement**
- 11.1 Subject to clause 11.7, this Agreement shall terminate in the event of the expiry of the Card (“Termination Date”).
- 11.2 Subject to clause 11.4, 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.
- 11.3 You may end this Agreement prior to the Termination Date at any time by writing to or emailing Card Services.
- 11.4 We may ask for the return of the Card, and end this Agreement prior to the Termination Date, with or without notice, if you break any important term or you repeatedly break any term and fail to remedy it.
- 11.5 Upon ending this Agreement in accordance with the terms and conditions, you will no longer be able to use the Card. The ending of this Agreement will not affect your right (if any) to redeem unspent funds in accordance with clause 9.
- 11.6 The provisions of clause 9 shall survive termination of this Agreement.
- 11.7 For the purposes of clause 11.1, the expiry of the Card shall mean the later of either the expiry of the initial Card (including any Replacement Card) or the Additional Card issued to you under this Agreement.

12 Changing the terms

- 12.1 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.travelex.co.uk
- 12.2 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 by contacting Card Services. You understand and agree that you will be deemed to have accepted the changes, unless you notify Card Services to the contrary before they come into force.
- 13 Personal Data**
- 13.1 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.
- 13.2 By purchasing the Card and using it, you consent to us and our service providers processing the information we collect from you (“**Personal Information**”), when we provide you with the Card Services, under the Agreement.
- 13.3 We may use your Personal Information to:
- enable us to provide the Card Services and for verification of your address and identity;
 - protect against and prevent fraud, unauthorised transactions, claims and other liabilities;
 - provide, administer and communicate with you about products, services and promotions which we think may be of interest to you (including contests, offers, competitions and promotions), and to notify you about important changes to the features and operations of those products and services. If you do not want to receive marketing information about our products and services, please contact us (see “Contact details”). You will, however, still receive operational and administrative messages related to the Card Services and any enhancements or changes to the Card Services;
 - operate, evaluate and improve our business (including developing new products and services, managing our communications, determining the effectiveness of our advertising, analysing our products and services, training, performing and producing data reports and analysis that have been anonymised to ensure that they do not identify you as an individual, and performing accounting, billing, reconciliation and collection activities).
- 13.4 We may also share your Personal Information with our service providers who perform services on our behalf, including the Programme Manager.
- 13.5 We may share your Personal Information with credit reference agencies and fraud prevention agencies (i) to make enquiries when you ask for the Card or to assist us in managing the Card; (ii) to share information about you and how you manage the Card; (iii) if you give us false or inaccurate information or we suspect fraud. These agencies keep a record of our enquiries and may record, use and give out information we give them to lenders, insurers and other organisations to make assessments and to help make decisions on you and members of your household, for debt tracing and to prevent fraud and money laundering.
- 13.6 We may also disclose information about you (i) if we are required to do so by law or legal process, (ii) to law enforcement authorities or other government officials, or (iii) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss, or in connection with an investigation of suspected or actual fraudulent or illegal activity.
- 13.7 Your Personal Information may be processed outside of the country of purchase (which may be outside of the European Economic Area), but all service providers are required to have adequate safeguards in place to protect your Personal Information.
- 13.8 If you have agreed, we may contact you about other products and services and offers available from selected companies, which we believe may interest you or benefit you financially. If you no longer wish to receive this information, please contact Card Services (see “Contact details”).
- 13.9 You can contact Card Services for a copy of the Personal Information we hold about you. A fee may be charged for this service.
- 13.10 We may monitor or record telephone calls with you to aid us in the provision of the Card Services, to detect or prevent fraud or other crimes, to help improve our service and for staff training purposes.

- 14 Liability**
- 14.1 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.
- 14.2 We are not responsible for ensuring that ATMs and 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 (for example when you withdraw currency from an ATM, the ATM provider may charge you an additional fee for the service).
- 14.3 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.
- 14.4 We are not responsible for ensuring that ATMs and 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 (for example when you withdraw currency from an ATM, the ATM provider may charge you an additional fee for the service).
- 14.5 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.
- 15 Law, Jurisdiction and Language**
- 15.1 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.
- 15.2 We will communicate with you in English. This Agreement is written and available in English only.
- 16 Third Party Rights**
- Except for any party referred to in clause 17, nothing in the Agreement gives any third party any benefit or right (including any enforcement right).

17 Transferring our rights

We may assign any of our rights and obligations under the Agreement, without your prior consent, to any other person or business, subject to such party continuing the obligations in the Agreement to you.

18 Compensation

This Card is an electronic money product and although it is a product regulated by the UK Financial Conduct Authority and the UK Prudential Regulation Authority, it is not covered by the UK Financial Services Compensation Scheme or any other compensation scheme. However, in order to provide protection to you, the funds held in respect of the Card are held by us, an issuing bank authorised by the UK Prudential Regulation Authority and regulated by the UK Financial Conduct Authority and the UK Prudential Regulation Authority, on trust, to ensure the funds are safeguarded in the unlikely event of insolvency.

19 Contact details

- 19.1 If you have any queries regarding the Card, please refer to www.travelex.co.uk
- 19.2 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 Information, please contact Card Services.
- 19.3 Card Services can be contacted using the details on www.travelex.co.uk or by writing to Card Services, Access House, Cygnet Road, Hampton, Peterborough, PE7 8FJ, United Kingdom.
- 19.4 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.
- 19.5 We will try to resolve any problems as quickly as possible and in accordance with the complaints procedure, which can be found on www.travelex.co.uk or is available on request. 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: 0800 023 4567 (calls to this number are normally free for people ringing from a “fixed line” phone – but charges may apply if you call from a mobile phone) or 0300 123 9 123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). These numbers may not be available from outside the UK – so please call +44 20 7964 0500 if you are phoning from abroad; Email: complaint.info@financial-ombudsman.org.uk. You can find more information on the UK Financial Ombudsman Service on their website: www.financialombudsman.org.uk.
- 19.6 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.

Travelex Money Card is issued by R. Raphael & Sons plc, pursuant to license by Mastercard International Inc. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

R. Raphael & Sons plc is a UK bank authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registration number 161302) and is permitted to issue e-money. Head office and registered office at 19-21 Shaftesbury Ave, London, W1D 7ED, company registration number 01288938.

The Programme Manager administers and services the Card on Raphaels Bank’s behalf and is available to give you support if you have any queries or complaints.

These are the terms and conditions for your Travelex Money Card Mastercard® card. They will help explain how your card works and other important things you need to know. Please keep this document safe in case you need to refer to it. You can ask us for a copy of this agreement at any time, and you can also find the latest copy on the website.

1. Your contract with us

These terms and conditions form the agreement between us, Wirecard Card Solutions Limited (Company Registration No. 07875693), 3rd Floor, Grainger Chambers, 3-5 Hood Street, Newcastle upon Tyne, NE1 6JQ), and you. Our agreement with you starts when you get confirmation of your card purchase. We are authorised and regulated in the UK by the Financial Conduct Authority to issue e-money (Firm Reference Number: 900051).

Our programme manager, Mastercard Prepaid Management Services Limited (Card Services), services the card for us. We may also use third parties to sell or service our cards from physical locations. When we use the word “store”, we mean any participating store of that third party’s business in the country where you bought the card.

Important information: As the card is an e-money product, it is not covered by the Financial Services Compensation Scheme. In the unlikely event that we become insolvent or go out of business, 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.

2. Your card

Your card is a reloadable prepaid card and you can load multiple currencies on one card. When we use the word “card”, we mean any plastic card (or cards) or any alternative to a plastic card, such as a virtual card, or any other device such as a wristband that we provide you with to make transactions.

The services described in this agreement may not always be offered, depending on the card you have, where you bought it and whether a specific service is available. You can find out more on the services available (for example where to top up the card or get your money back) in the card pack, on the website, or by calling us.

We cannot accept top-ups from a third party - only you can top up your card.

Buying a card. You must be 18 years old, and you will need to prove this. We may also need to carry out electronic checks to confirm this. The card is for your use only, no one else.

Buying an additional card. You can ask for an extra card when you buy your card if this service is available. Don’t give the extra card to anyone else: it is only for you to use as a backup in case your original card is damaged, lost or stolen.

Using the card. You can use your card to buy goods and services (for example at shops, restaurants and online), and to withdraw cash at cash machines.

Prohibited use. Restricted countries. There are a number of countries and regions where the use of the card is currently prohibited. If you attempt to withdraw cash from a cash machine, or use your card in a shop to buy goods or services in any of these countries or regions, your request will be declined. Visit the website for a list of countries and regions with restrictions.

3. Fees and limits

The fees that apply to your card or to the services are as follows.

Categories	Fees	How much?	The explanation
Getting started/adding money	Load/Top up fee – foreign currency wallets	Free	Fee charged when you top up regardless of payment method. Like a commission fee
	Load/Top up fee – Pound Sterling wallet	2%	
	Additional card fee	£5.00	Fee charged for getting a backup card, where available
	Currency transfer fee	Free	No fee for moving money between wallets. Foreign exchange rate applies, varies each day
Spend money/get cash	Fee for paying with the card - international	Free	No fee for paying with your card outside the UK, whether at retailers or online. Some retailers may charge their own fee
	Fee for paying with the card - UK	£1.50 €1.75 US\$2.30 AU\$2.30 CA\$2.40 NZ\$3.00 ZAR20.00 TRY5.40 CHF2.20 AED8.00	Fee for paying with your card in the UK, whether at retailers or online. Some retailers may charge their own fee
	Fee for cash machine withdrawals - international	Free	No fee for withdrawing cash at a cash machine outside the UK. Some operators may charge their own fee

	Fee for cash machine withdrawals - UK	<p>GB£1.50 €1.75 US\$2.30 AU\$2.30 CA\$2.40 NZ\$3.00 ZAR20.00 TRY5.40 CHF2.20 AED8.00</p>	Fee for withdrawing cash at a cash machine in the UK. Some operators may charge their own fee
	Cash over the counter fee	<p>£4.00 €4.70 US\$6.20 AU\$6.00 CA\$6.40 NZ\$8.00 ZAR50.00 TRY14.50 CHF6.00 AED25.00</p>	Fee for withdrawing cash over the counter (for example, in a bank). They may charge their own additional fee
Get your money back	Cash out fee at a store	Please check in store.	Fee for cashing out your card before the card expires, or after a period of 12 months after the expiry date
	Cash out fee by calling Card Services	£6.00	
Other	Inactivity fee	£2.00 per month	Fee charged after a 12-month period of you not using your card (either by topping up your card, paying for transactions or withdrawing money), including after your card has expired. No fee if you have a zero balance
	Foreign exchange fee	5.75%	Fee for using your card for a transaction in a currency which is not available on your

			card or you don't have enough balance in the transaction currency and the rest is taken from another currency wallet
	Shortfall fee	£10.00	Fee charged if a payment takes your balance below zero
Our Services	Replacement card	Free	Free service to send you a new plastic card whilst you are away if you lose your card, or it is stolen or damaged, where this service is available

Foreign exchange transactions – How do they work?

There are some instances when a foreign exchange rate applies even though your card has foreign currencies on it. When we talk about “usual wallet order” in the table below, we mean that if you don't have enough of the relevant currency on your card to cover your transaction, the card will automatically select the next available currency wallet to make a payment, in the following order: Pound Sterling, Euros, US Dollars, Australian Dollars, Canadian Dollars, New Zealand Dollars, South African Rand, Turkish Lira, Swiss Francs and Emirati Dirhams.

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 you make a transaction and the time it is processed and billed to your card. Your card is a Mastercard card; where we refer to a Mastercard foreign exchange rate, this is the rate set by Mastercard and may vary throughout the day. More details about the exchange rate that Mastercard applies can be found at: <https://www.Mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html>

Categories	What	Why	How/Which exchange rate?
Getting started/adding money	Load/Top up at a store	You will make a payment in Pound Sterling, and we'll convert that amount into any of the available currencies of your choice	Ask the store before you top up the card.
	Load/Top up online or via the mobile app		The store will display the exchange rate when you top up online or via the mobile app

Categories	What	Why	How/Which exchange rate?
	Load/Top up by phone		We'll tell you the exchange rate before you top up a card with us
	Top up by bank transfer	You will make a payment in Pound Sterling, and we'll convert that amount into the currency that is set in My Account. Check the website for instructions on how to top up with internet or telephone banking	We can only tell you the exchange rate after you have sent the payment from your bank account and we have received it. The foreign exchange rate applicable on the date you request the top-up may not be the same by the time we receive your payment from your bank. This is because it can take up to 5 working days for your bank to transfer the funds to us
	Moving money between currency wallets	You will move money from one currency wallet to another	We'll tell you the applicable exchange rate before you move your money between currency wallets
Spend money/get cash	Using your card to buy goods and services (for example at shops, restaurants and online), and to withdraw cash at cash machines or over the counter	You are paying in a currency different to the available currencies on the card or you don't have enough of the currency available on the card to pay	We'll convert the amount into the next available currency on the card in the usual wallet order. The foreign exchange rate used is the rate determined by Mastercard

Categories	What	Why	How/Which exchange rate?
		You are withdrawing cash at a cash machine or over the counter, and you don't have enough of the currency available to withdraw cash and to cover the fee for cash machine withdrawals or over the counter fee	We'll charge the Pound Sterling fee for cash machine withdrawals or cash over the counter fee (whichever is applicable) and convert it in the usual wallet order. The rate used will be the Mastercard foreign exchange rate
Get your money back	Cash out at a store or by calling Card Services	You have a balance on your card in a non-Pound Sterling amount, and we give you your money back in Pound Sterling	We'll convert the non-Pound Sterling balance into a Pound Sterling amount. We'll tell you the rate before you get your money back in Pound Sterling. Ask the store for the rate before you get your money back
Other	Refund or credit	You are entitled to a refund or credit in a currency that is not available on the card (for example a Mexican Peso transaction where you have used Pound Sterling to pay), or where you used more than one currency wallet to pay	We'll convert the amount of the refund or credit (Mexican Peso in our example) into a Pound Sterling amount. The foreign exchange rate will be the Mastercard foreign exchange rate
	Inactivity fee	You don't have enough Pound Sterling currency available	We'll convert the inactivity fee into a non-Pound Sterling currency on your card in the usual wallet order. The foreign exchange rate will be the Mastercard foreign exchange rate

This table shows the limits on using your card. The limits are given in Pound Sterling but they include all the currencies loaded on to the card.

Limits

There are some limits placed on your card. Some operators or retailers may set their own limits, which may be less than the amounts below.

Limits	Amount
Minimum amount you can load or top up in store	£50
Minimum amount you can load or top up online and on the Travelex Money app	£100
Maximum amount you can withdraw in 24 hours over the counter, i.e. at a bank.	£150
Maximum amount you can withdraw from a cash machine in 24 hours	£500
Maximum amount you can spend at retailers in 24 hours	£3,000
Maximum amount you can have on your card at any one time	£5,000
Maximum amount you can load in total in a 12-month period	£30,000
Maximum number of active card accounts you may have at any one time	1

If you have a contactless card - there is a limit per transaction when you make contactless payments. Please see the website for more details.

4. Using your card

You can't use your card:

- for money transfers (for example to send money to someone else);
- for buying goods or services from adult or gambling internet sites or shops;
- for recurring payments, such as monthly magazine subscription fees.

Not recommended. We don't recommend using your card as a guarantee of payment, for example as a deposit for hotels, cruise lines or car rental. As these retailers will not know how much your final bill will be, they will estimate it and place a hold on the estimated amount. If you choose to use your card as a guarantee of payment, you will not be able to access or spend the amount the retailer estimated during the hold period. We will release any funds held as soon as we are made aware of the exact amount of the transaction.

Payments at bars, restaurants and automated petrol pumps

When using your card:

- at certain retailers, including bars and restaurants, and you don't authorise the transaction with chip and PIN or contactless method, you will need to have a card balance equal to the bill amount PLUS up to 20%;
- to buy fuel at an automated fuel pump, you must have a minimum balance on your card.

This is to ensure there are sufficient funds available to cover the final cost of the transaction (and any tips) and to reduce the risk of a negative balance on your card.

If your actual spend is less than the additional amount added, it may take up to 7 days from the date of the transaction before the difference is available to spend. We will only deduct the actual final bill amount from your card.

Toll booths, car park vending machines and in-flight payments

You may not be able to use your card at some toll booths, car park vending machines and on board cruises or planes. This is because some of these retailers cannot obtain an online authorisation from us.

5. Your transactions

If you want to make a transaction using your card or card details, you will need to authorise it by using your card, a PIN number, your signature or other security code, password, biometric data or other personal identifier, or a combination of these. Where contactless is available, you can also authorise a transaction by touching the payment terminal with your card or device. We can't cancel or stop a transaction once you have authorised it.

Make sure you have enough balance on your card before you make a transaction.

We'll debit the balance on your card for each transaction amount AND any applicable fees and charges. If for any reason you make a transaction for any amount greater than the balance on your card, you must repay us for the shortfall and any applicable fees within 30 days of us asking you. If you have other cards with us, or other currencies available in your card wallets, we may use any money on those cards or wallets to pay the shortfall.

If we have added money to your card by mistake, we will immediately deduct the money from your card once we are aware of the mistake. We will tell you about the mistake and the amount we have deducted as soon as possible, although this may be after we have deducted the money from your card. If you have used or withdrawn the money, you must pay us back as soon as we have told you about the mistake.

Your balance and transaction history is available on the website for you to view via My Account. Alternatively, you can call us to request a copy of your transaction history be emailed to you.

Third party providers. If you are registered for My Account, you can choose to let a third party provider, called 'account initiation services provider' (or AIS for short), access information on your My Account to allow you to see your accounts with other providers like banks and card issuers in one place. The AIS must be authorised by the Financial Conduct Authority or another European regulator. In the UK, the Financial Conduct Authority's register at <https://register.fca.org.uk/> will tell you whether an AIS is authorised.

If you want to allow an AIS to access your My Account, you must first contact us and give your consent to arrange for secure access to be given to that third party provider. If we are

concerned about the security of your My Account or your card, or we suspect that your My Account is being used for, or in connection with, any fraudulent, grossly negligent or unauthorised purposes, we may refuse to allow an AIS access. If we refuse access and we are allowed under relevant laws and regulations, we will tell you as soon as we can by phone or email.

6. Security

Help us keep your card secure and details safe.

- Sign the back of the card as soon as you receive it.
- Keep the card, PIN and security details secret and safe. Memorise your PIN and other security information. Don't record the security details or PIN on anything carried with the card.
- Never allow anyone else to use the card. Don't tell anyone the PIN and security details, not even us.
- Only reveal the card number on the front of the card to make a transaction, to report a loss or theft of the card by phone, or if we ask you to.
- Keep any additional card safe.

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. We will contact you by email or telephone. 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. We'll use the same contact details which you have already provided us with. You must inform us immediately if your personal details or contact information change.

7. Lost or stolen

If your card or card details are lost or stolen, or if you think they have been misused, or if you suspect someone else knows your PIN or security details, **don't delay telling us - you must call us as soon as possible** so that we can block your card. You can find information about how to contact us in the 'Need some help?' section. We will ask you to confirm details of any loss, theft or misuse, and you must give us all the information you have about it. You must also assist us with any police enquiries.

Will I get the money back? As long as you have notified us without undue delay of the loss, theft, or unauthorised use, the maximum amount you will have to pay us back for any unauthorised transactions is £35, **unless we think that:**

- you have acted fraudulently, or
- you have intentionally or with gross negligence failed to use the card in accordance with these terms, or
- you have intentionally or with gross negligence failed to take reasonable steps to keep the personalised security details safe.

You will be liable for the entire loss and we will not refund any unauthorised transaction if any of the above apply.

You will not be liable for any transactions on your card which happen after you tell us that it has been lost or stolen.

8. Refunds

Disputes. You will need to go back to the retailer if you have a dispute concerning the quality of goods or services bought with the card, as we won't be able to refund you unless the retailer agrees to it.

If you have agreed that a retailer can take payment from your card, we'll only be able to give you a refund **if all the following conditions apply:**

- you didn't know the exact amount you were paying for when you agreed to the payment; and
- the amount charged exceeds the amount you reasonably expected to pay, taking into account your previous spending pattern; and
- you ask us for a refund within 8 weeks of the date the amount was debited from your card.

You must also give us any additional information that we ask for that is reasonable, for us to investigate whether you are entitled to a refund.

Help – I don't recognise a transaction in my transaction history! You should check your transaction history regularly. If you notice an error or a card transaction that you do not recognise, you must tell us as soon as possible and in any event **no later than thirteen (13) months** from the date of the transaction debit date.

We will refund any unauthorised transaction no later than the end of the next working day, unless we have reasonable grounds to believe that either you authorised the transaction or you are not entitled to a refund. We may also ask for additional information to help us investigate.

We will not refund any unauthorised transaction if we think that:

- you have acted fraudulently,
- you have intentionally or with gross negligence failed to use the card in accordance with these terms,
- you have intentionally or with gross negligence failed to take reasonable steps to keep the personalised security details safe, or
- you have failed to notify us without undue delay.

Even if we have refunded you for any unauthorised transaction, we may later deduct the amount refunded from your card if after further investigation we conclude that you authorised the transaction or you were not entitled to a refund or you acted fraudulently.

9. Termination and suspension

I bought my card online. If you bought your card online, you can call us to cancel your card up to 14 days after you have received confirmation of your purchase – this 14-day period is known as the "cooling-off period". We will not charge you a cash out fee if you cancel our agreement during the cooling-off period. **You will not be entitled to a refund of money you have already spent on transactions authorised or pending, or any fees connected with the use of your card before it is cancelled.** The foreign exchange rate used at the time the refund takes place may not be the foreign exchange rate that you got when you loaded your card. We will make the repayment to a UK bank or UK building society account in your name as soon as possible and in any event within 30 days.

My card has expired. Your card has an expiry date on the front of the card (also known as the termination date). This agreement will automatically terminate on the expiry date, and you will not be able to use your card if it has expired. Make sure you request to get any

balance back as we do not do this automatically. Check the 'How to get your money back?' section on how to do this.

You may end this agreement at any time by calling or emailing us.

We may end this agreement at any time and we will let you know by email at least 2 months in advance.

We may suspend your card or end this agreement immediately for the following reasons:

- we suspect that your card is being used for, or in connection with, any fraudulent or illegal activities;
- we have reason to believe that you have used, or intend to use, your card in a grossly negligent manner or for fraudulent or other unlawful purposes;
- you have seriously or continually broken the terms and conditions of our agreement;
- we have to do so to comply with any law or regulation or other duty applicable to us.

Where we are allowed under relevant laws and regulations, we will let you know by phone, email or both, immediately before or immediately afterwards, that we are suspending your card or terminating the agreement.

Once your agreement has ended, you will no longer be able to use your card. **You will lose your right to any balance on your card 6 years after your agreement has ended.**

10. How to get your money back?

You can get all or some of your money back at any time.

At a store. You can get the balance on your card back in Pound Sterling. Not all stores offer this service, so you should check with the store first.

By calling us. You can get the balance on your card back in Pound Sterling or in a currency that you have on your card. We will only make the repayment to a UK bank or UK building society account in your name. Your bank or building society may apply their own exchange rate to convert the amount into Pound Sterling if you choose to get the balance on your card in a currency other than Pound Sterling.

11. Changes

We may make changes to the agreement, including the fees and limits. **If we make a change, we will notify you by email** at least 2 months before the change is implemented. We may give you less notice if there is a change in our legal requirements or the change is to your advantage. We will make the latest version of the agreement available on the website.

You must contact us before we implement the change if you do not want to continue with the agreement as a result. You will be able to get your money back and we won't charge you a cash out fee, but you must contact us before the change takes place. If you don't, we'll assume that you have accepted the new terms.

12. Need some help?

Contact us. You can contact us using one of the following contact methods:

When at home - call freephone **0800 260 0355**

When away - need to call from abroad? Check out our freephone numbers at **www.travelex.co.uk** and click on Help & FAQs in the Travelex Money Card section

Email us at cardservices_prepaid@mastercard.com. For security reasons, the Card Services team cannot discuss account specific information via email.

For more information, visit the website **www.travelex.co.uk**

To check your card balance, visit My Account at **www.travelex.co.uk**

I need to make a complaint. You should call us in the first instance as we aim to try and resolve any problems as quickly as possible. You can also email us or write to us – we have a detailed complaints procedure on the website which tells you where and how to make a complaint. We will try to resolve your complaint within 15 working days of receiving it, and in special circumstances within 35 working days (and we will let you know if this is the case).

In the unlikely event you are not satisfied with the way we have dealt with your complaint or the outcome, you may be able to refer it to the UK Financial Ombudsman Service. It is an independent body established to deal with complaints that consumers and financial businesses aren't able to resolve themselves.

UK Financial Ombudsman Service details:

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk.

Address: Exchange Tower, London, E14 9SR, United Kingdom;

Telephone: 0800 023 4567 or +44 20 7964 0500.

You may also use the Online Dispute Resolution service (also known as ODR) 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.

We will not be responsible for any loss arising from:

- anything which results from abnormal or unforeseen circumstances or consequences which were unavoidable despite all our efforts to the contrary;
- a retailer refusing to accept your card or the way a retailer processes your transaction;
- your disputes with a retailer concerning the quality of goods or services bought with the card;
- any issues with cash machines;
- our obligation to meet our legal and regulatory requirements.

13. General terms, e.g. law

We'll only ever communicate with you in English.

The laws of England and Wales apply to this agreement, and any disputes can be dealt with by an English or Welsh court.

We may transfer to any other person any of our rights and duties under this agreement at any time. We may do this without telling you. Your rights under this agreement will not be affected. **You won't be able to transfer any rights you have against us to anyone else.**

14. Personal data – How we handle your personal data

Please visit the website for information about how we handle your personal data.

Braille and large print. These terms and conditions are also available in large print and braille. Please call us for a copy.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Travelex Money Card is issued by Wirecard Card Solutions Ltd ("WDCS") pursuant to license by Mastercard International Inc.

WDCS is authorised by the Financial Conduct Authority to conduct electronic money service activities under the Electronic Money Regulations 2011 (Ref: 900051).