

Introduction

These terms and conditions ("Terms and Conditions") apply to all cards issued to you and must be read together with the terms and conditions applicable to your account. Words and expressions defined in the account terms and conditions will bear the same meaning in these Terms and Conditions, unless specifically defined otherwise.

These Terms and Conditions explain all the parties' rights and obligations. You must take time to read and understand this document.

We may supplement these Terms and Conditions with additional written agreements or notices. If the additional written agreements or notices are inconsistent with these Terms and Conditions, the additional written agreements or notices will apply.

1. Definitions

- 1.1. "**Card**" means a card or any device that stores a digital version of the card, linked to an Account, issued to a Cardholder.
- 1.2. "**Cardholder**" means the Account Holder and any person authorised by the Account Holder to hold and conduct transactions by means of the Card.
- 1.3. "**Contactless Transaction**" means a transaction concluded with a Card, using radio-frequency identification (RFID) or near field communication (NFC) by tapping or waving the card close to or near a point-of sale terminal.
- 1.4. "**Purchase**" means any transaction which can be processed by a merchant in accordance with the Visa card programme rules in respect of the supply of goods and/or services by the merchant to the client, including all fees and charges in connection with such transaction.
- 1.5. "**Visa**" means Visa International services association, a corporation organised and existing under the laws of the State of Delaware, United States of America, having an office and principal place of business at 3125 Clearview Way, City of San Mateo, State of California, United States of America or any subsidiary of this corporation.
- 1.6. "**3-D Secure**" means the online service offered by us, in conjunction with Visa, that uses personal passwords or identity information to help protect Visa card members against unauthorised use online, and as modified, augmented and/or enhanced from time to time.

2. Using the Card

- 2.1. You may use the Card to make Purchases or cash withdrawals, including cash withdrawals at an ATM.

We will take the amount withdrawn or paid from the Account immediately once we receive details of the withdrawal or payment.

- 2.2. You may not use the Card for any unlawful purpose, including, for example, engaging in unlawful gambling via the internet or the Purchase of goods or services prohibited by law.
- 2.3. The Card remains our property and you must return it to us or destroy it upon request.
- 2.4. We will send a replacement Card if the Card is lost, stolen or damaged or on periodic renewal thereof.
- 2.5. We may decide not to renew or replace a Card and we do not have to disclose the reason to you.
- 2.6. We may deduct the amount of any Card payment (and any charges) from the Account even if the Card has been stopped by the time we make the deduction.
- 2.7. We will not be responsible if any payee, merchant, card machine or ATM does not accept the Card.
- 2.8. You acknowledge that, for your protection we have certain limits, rules and mechanisms in place in an effort to prevent card fraud. Accordingly, we may refuse authorisation to a payee or merchant for Purchases.
- 2.9. You acknowledge that we may have, but are not obliged to have, a cash withdrawal limit in place. Where that limit is exceeded, we will not process the withdrawal.
- 2.10. Where Security Information is called for when you use the Card, we will only process the transaction if the correct Security Information was furnished. Where the correct Security Information was furnished when the Card was used, you will be liable for the transaction, regardless of whether you were the person using the Card at the time.
- 2.11. You acknowledge that Contactless Transactions do not require any Security Information to be entered and this fact does not change your liability for payments made even if the Card has been lost or stolen. However, once you notify us of the loss or theft of the Card, **which must be done via our Client Support Centre** only, you will not be liable for payments made using the Card after the notification.

3. Protecting the Card

- 3.1. You must not allow anyone other than the named cardholder to use your Card.
- 3.2. You must take the utmost care to prevent the Card from being lost or stolen. From time to time we may give you more information and instructions about using the Card safely. You must follow these instructions.
- 3.3. You must notify us telephonically as soon as possible if

the Card is lost or stolen **which notification can be done only via our Client Support Centre**. You will be liable for any payments made by us in respect of any transaction before notifying us.

- 3.4. If you find the Card after reporting it as being lost or stolen, you must not use it.
- 3.5. If you attempt to make a Card payment online, the payee may ask you to verify the payment using 3-D Secure, or a similar service, which is designed to prevent online fraud. The Card is automatically enrolled for the 3-D Secure service (wherever it may be applicable), and you acknowledge that the 3-D Secure service could cause us not to authorise the Purchase. The use of the 3-D Secure service is subject to terms and conditions.

4. Disputes and Claims

- 4.1. No merchant is our agent or acts on our behalf. Any claims or disputes between you and a merchant regarding anything relating to any goods or services or any other matter, will in no way affect our rights to receive payment or give rise to any rights of set-off or counterclaim against us.
- 4.2. Any refund to you by a merchant shall be credited to the Account only once we receive the refund.
- 4.3. You will not be entitled to countermand any payment made, or to be made, by us in respect of any transaction effected by using the Card.
- 4.4. If you incorrectly query or dispute any transaction, interest will accrue in the normal course in respect of that transaction. You may be charged a fee in respect of the incorrect query or dispute.

5. Data Protection

We may report unauthorised use of the Card to investigative authorities, the police, prosecuting authorities and our regulators. As part of this report, you acknowledge that we may disclose your Personal Data to them to comply with our legal obligations. If we ask you, you agree to assist us in our discussions with the investigative authorities, the police, prosecuting authorities and our regulators.

6. Payments in Another Currency

If you use a Card to withdraw cash or make a payment in a different currency, the exchange rate will be the rate selected by Visa, by the bank issuing the cash, or by the ATM operator, plus our currency conversion fee in effect from time to time. The amount will be converted at the time of the withdrawal, or on the day the payment is processed by Visa, as the case may be, and the amount of the transaction after the currency conversion will be shown in the Account statement.

7. Travel Insurance

- 7.1. We may arrange travel insurance for you if you use the Card to purchase the travel tickets. The travel insurance will be provided by an insurer we choose. What the travel insurance covers or excludes is determined in accordance with the travel insurance policy ("**the Policy**"). The Policy wording appears on the Website.
- 7.2. Since the Policy is issued by an insurance company and not by us, we take no responsibility for the accuracy of the Policy.
- 7.3. It is your responsibility to make sure the Policy is suitable for your purposes and we will take no responsibility for any claims from you or anyone else arising from the travel insurance, or lack thereof.

8. Card Cancellation

- 8.1. We may, in our sole discretion, upon 30 days' notice (unless we are not legally allowed to give such notice) without affecting your liability to us or any other rights we may have, cancel, revoke, or suspend the Card or require you to return the Card. We may do this for any reason, including if:
 - 8.1.1. you commit a breach of the Terms and Conditions or of any other agreement with us or if you do not comply with a notice or call for information from us;
 - 8.1.2. we suspect fraud or other criminal activity in relation to the Card;
 - 8.1.3. we reasonably consider it necessary to protect our interests.
- 8.2. The Account Holder may at any time revoke the authority of a Cardholder to use the Card and, upon the Account Holder furnishing us with instructions to that effect, we will cancel or revoke the Card issued to such Cardholder. The Account Holder must ensure that the Card is destroyed or returned to us. Failure to destroy the Card or return the Card to us can result in further transactions being effected by the Cardholder and the Account Holder will remain liable for payment thereof.
- 8.3. A Card which has been cancelled, suspended or revoked or is no longer required by you must be destroyed. You must destroy the Card by cutting it vertically across its magnetic strip and the microchip in order to prevent unauthorised use. Failure to do so will result in you being liable for any unauthorised use of the Card and you indemnify us accordingly. We may request proof that you have destroyed the Card in accordance with these instructions.
- 8.4. You shall not be entitled to use the Card or the Card number after it has been cancelled, suspended, revoked or expired. Continued use of the Card in these circumstances may be considered fraud. We shall be entitled, in our sole discretion, to publish or give notice of the cancellation, suspension, or revocation of the Card to any merchant or any other person as we may deem fit, and you will have no claim of any nature and howsoever arising against us in this regard.

- 8.5. You agree that any revocation, cancellation or suspension of the Card shall constitute a breach under any other agreement concluded between you and us and that we will be entitled to exercise our rights under such other agreements, subject to any applicable law.
- 8.6. Where we have taken measures in accordance with this clause, we do not have to provide you with the reasons for doing so. If we believe it is possible to rectify the problem that led to us taking the measures in accordance with this clause, we will tell you what to do to.

9. Changes

- 9.1. We may change the Terms and Conditions from time to time, but, in making these changes, we will follow the applicable laws.
- 9.2. Any changes to the Terms and Conditions will be communicated to you and will be effective on the date indicated in the communication. If you do not cancel the Card before the date indicated in the communication, you will be deemed to have agreed to the changed Terms and Conditions.

10. Banking Charges

Banking Charges apply for certain services relating to the Card and are set out on the Website, or by way of written notice from time to time. We will also advise you what the applicable Banking Charges are if you request us to do so. Where the Banking Charges change, the change will apply when it reflects on the Website or as communicated to you.

