

### **Visa Purchase Security, Travel and Emergency Assistance Services:**

Each Card comes with the benefit of Visa Purchase Security, Travel and Emergency Assistance Services. For further details please see the information supplied in this document.

### **3. Using Your Card**

You may use your Card to purchase or lease goods or services wherever the Card is honored as long as you do not exceed the value available on your Card or any other limits applicable to your Card. Although the Visa brand mark may be displayed in some countries the Card may not operate there (due to restrictions of Visa). You are responsible for all transactions initiated by use of your Card. If you permit someone else to use your Card we will treat this as if you have authorized such use and you will be responsible for any transactions made subject to such use. If you do not have enough value loaded on your Card you can instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount with cash or another card. These are called "split transactions". Some merchants do not allow cardholders to conduct split transactions. Some merchants will only allow you to do a split transaction if you pay the remaining amount in cash.

If you use your Card number without presenting your Card (such as for a mail order or telephone purchase), the legal effect will be the same as if you used the Card itself. Your Card cannot be redeemed for cash. You may use your Card to access cash at an Automated Teller Machine (ATM). We will charge a fee for each withdrawal made from an ATM. Some ATM operators may also charge you an additional fee that will be deducted from your Card. Not all ATM operators advise of this additional fee or the amount before you withdraw cash. Most ATM operators limit the minimum and maximum cash that can be obtained in a single transaction and it may also be limited (in some countries) by regulatory controls. You may not use your Card for any illegal transactions, use at casinos, gambling activity or for accessing adult Internet sites or for purchasing goods or services from any such Internet sites.

When a Card is used to purchase fuel at an automated fuel pump there must be a minimum of \$49 available on your Card. To make a telephone call there must be a minimum of \$15 available. If you spend less than these minimum amounts it may take up to seven (7) days from the date of your purchase before any unused balance is available.

When a Card is used at bars or restaurants an additional percentage (usually 10% to 20%) may be automatically added as an anticipated service charge or tip. If your actual service charge or tip is less, it may take up to seven (7) days from the date of the transaction before the difference is available.

Certain businesses may not accept the Card as a means of pre-authorizing expenditure and we advise that you do not use the Card for this purpose. If the Card is used for this purpose, some businesses (such as hotels, cruise lines and car rental companies) may pre-authorize the estimated amount of the final bill, and this amount will temporarily be unavailable. Only the actual amount of the final bill will be debited from your Card, although it may take up to seven (7) days from the date of the original pre-authorization to cancel the pre-authorized amount.

When a Card is used to purchase goods by mail order or online an additional 10% may be automatically added as an anticipated delivery charge. If the actual delivery charge is less, it may take up to seven (7) days from the date of the transaction before the difference is available.

### **You should keep track of the amount of value loaded on Cards issued to you.**

Each time you use your Card, you authorize us to reduce the value available on your Card by the amount of the transaction. We cannot stop a transaction or payment once the use of the Card has been authorized by you. You are not allowed to exceed the available amount on your Card through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available on your Card (creating a "shortage") you shall remain fully liable to us for the amount of the transaction and any applicable fees or charges. We reserve the right to bill you for any shortage together with the applicable shortage fee. You agree to pay us promptly for the shortage and any applicable shortage fees and in any event within thirty (30) days of our demand. We also reserve the right to cancel this Card should you create one or more shortages with your Card.

You do not have the right to stop payment on any purchase transaction originated by use of your Card. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds for up to seven (7) days.

#### 4. Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds. The amounts credited to your Card for refunds may not be available for up to five (5) days from the date the refund transaction occurs.

#### 5. International Transaction Fee

If you obtain your funds (or make a purchase) in a currency or country other than the currency or country in which your Card was issued, the amount deducted from your funds will be converted by Visa into an amount in the currency of your Card. Visa will establish a currency conversion rate for this convenience using a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by us. This percentage amount is independent of any amount taken by us in accordance with the following section of these Terms & Conditions.

If you obtain your funds in a currency or country other than the currency or country in which your Card was issued, we may increase the currency conversion rate (described in the immediately preceding section) up to an additional 7% and will retain this amount as compensation for its services.

#### 6. Receipts

You should get a receipt at the time you make a transaction or obtain cash using your Card. You agree to retain your receipt to verify your transactions.

#### 7. Statements and Card details

You will be able to access your Card details through Customer Services or through the website located at [www.cashpassport.com](http://www.cashpassport.com) to: (a) change your PIN;

(b) change some of your personal details; (c) check your balance; and (d) check the last five (5) transactions. You may choose to have a paper statement mailed to you. However, there is a fee for this service.

You may be able to make a balance inquiry at some ATMs although availability is dependent on the country and the ATM operator used. There may be a fee for balance inquiries. If an ATM displays a balance in a currency other than the currency of your Card the exchange rate applied may be different to ours and minor discrepancies can arise but an accurate balance is always available through Customer Services or through [www.cashpassport.com](http://www.cashpassport.com).

#### 8. Fees and Limits

You may be charged a fee or commission by the selling agent on the issue or loading of additional funds to your Card.

The fees charged by us together with the limits applicable to the Card are set out as follows: -

<b>Fees and Limits*</b>	<b>Amounts</b>
Maximum Load	\$9,999.99
Minimum Load	\$250
Point of sale limit (per 24 hours)	\$5,000
Over the Counter Withdrawal Limit	\$250 (Per Advance)
Additional Card (Up to 2)	\$3.00
Balance Inquiries Online	Free
Balance Inquiries by Phone	\$0.50
Balance Inquiries at ATMs	\$0.50
Paper Statements	\$2 per month
Cash Withdrawals from ATMs**	US Dollar: \$3.00 Non-US Dollar: \$2.00
Over the Counter Withdrawal Fee	\$10
Monthly Maintenance Fee***	\$2.50

You may also be charged a fee for reloading or cashing out your card. If your Card becomes overdrawn in error following any transaction authorized by you, a shortage fee of \$15 will be charged.

\* The Fees and Limits are subject to change in accordance with this Agreement.

\*\* Some ATM operators/merchants may charge an additional fee. There is a \$1,000 limit on the amount that can be withdrawn from ATMs in any 24hour period. Some ATM operators may impose lower limits.

\*\*\* Where allowed by law we will debit your Card until it is closed with a monthly maintenance fee of \$2.50 each month (if the balance on your Card is less than the fee we will waive the remainder of our fee).

## **9. Confidentiality**

We may disclose information to third parties about your Card or the transactions you make:

- (1) Where it is necessary for completing transactions;
- (2) In order to verify the existence and condition of your Card for a third party, such as a merchant;
- (3) In order to comply with any government agency, court order, or other legal reporting requirements;
- (4) If you give us your written permission, or;
- (5) To our employees, auditors, affiliates, service providers, or attorneys as needed.

## **10. Our Liability for Failure to Complete Transactions**

In no event will we be liable for consequential damages (including lost profits), extraordinary damages, special or punitive damages. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough funds available on your Card to complete the transaction;
- (2) If a merchant refuses to accept your Card;
- (3) If an ATM where you are making a cash withdrawal does not have enough cash;
- (4) If an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction;
- (5) If access to your Card has been blocked after you reported your Card lost or stolen;
- (6) If there is a hold or your funds are subject to legal process or other encumbrance restricting their use;
- (7) If we have reason to believe the requested transaction is unauthorized;
- (8) If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken;
- (9) Any other exception stated in our Agreement with you.

## **11. Lost or Stolen Cards and Your Liability for Unauthorized Transactions**

Tell us AT ONCE if you believe your Card has been lost or stolen. Telephoning toll-free at 1 888 713 3424 is the best way of keeping your possible losses down. You may not be liable for unauthorized use of your Card provided that you notify us within a reasonable time after learning of the loss or theft of your Card. A transaction will be considered unauthorized if it is initiated by someone other than you without your authority, or you receive no benefit from the transaction, or if we do not conclude, in our sole discretion, that the facts and circumstances do not reasonably support a claim of unauthorized use. Reasonable time will be determined in our sole discretion based on the circumstances but will not be less than 60 days from the transaction date. If your Card has been lost or stolen, we will close your Card to keep losses down. We reserve the right to investigate any claim you may make with respect to a lost or stolen Card, and you agree to cooperate with such investigation. We may ask you for a written statement, affidavit or other information in support of the claim. Also, if your transaction history shows transactions that you did not make, tell us at once. If you do not tell us within 60 days after the transaction history was made available to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from making the unauthorized transaction if you had told us in time. Our liability is limited to reimbursing you for the face amount of any unauthorized transaction. Financial institutions may impose greater liability on the cardholder if the financial institution reasonably determines that the unauthorized transaction was caused by the gross negligence or fraudulent action of the cardholder, which may include your delay for an unreasonable time in reporting unauthorized transactions.

## 12. Other Terms

Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearing house or other association involved in transactions.

We do not waive our rights by delaying or failing to exercise them at anytime. If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected.

This Agreement will be governed by the law of the State of South Dakota except to the extent governed by federal law.

## 13. Amendment, Inactivity, Expiry and Cancellation

We may amend or change the terms of this Agreement at any time. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice.

You may end this Agreement at any time through the selling agent or through Customer Services and we will arrange for payment by the selling agent (where possible) or we will send you any credit balance in the currency of the Card (unless exchange control regulations requires payment in local currency) subject to a fee. After the Card has expired or has been closed, you agree to destroy the Card. We may ask for the return of the Card or any additional Card, cancel or suspend their use and/or end this Agreement if: we think a Card has been or is likely to be misused; any of these terms and conditions are breached; we suspect any illegal use of a Card; or you gave us false or inaccurate information when you applied for a Card.

We may end this Agreement for any other reason by giving you at least thirty (30) days notice and we will refund any funds on your Card.

Termination of this Agreement will not affect any rights or obligations arising under this Agreement prior to termination.

## 14. Information About Your Right to Dispute Errors

In case of errors or questions relating to Card transactions, call Customer Services or e-mail us at [cardservices@travelex.com](mailto:cardservices@travelex.com); or write to MetaBank Pre-paid Cards, c/o Interpayment Services Ltd., PO Box 2853, Church Street Station, NY10008- 2853. You must contact us immediately (and in any event no later than sixty (60) days of the date the transaction is processed) and provide the following information:-

- (1) Your name and Card number;
- (2) Any further information we may require in respect of your enquiry or complaint.
- (3) The dollar amount of the error in question

If you provide this information orally, we may require that you send your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card.

For errors involving new Cards, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation.

## 15. Privacy and Data Protection

(i) Information We Collect ("Cardholder Information"):

(a) Information about purchases made with the Card, such as date of purchase, amount and place of purchase

(b) Information you provide to us when you apply for a Card, or for replacement Cards or when you contact us with customer service issues, such as name, address, phone number.

(ii) Information Security: Only those persons who need it to perform their job responsibilities are authorized to have access to Cardholder Information. In addition, we maintain physical, electronic and procedural security measures that comply with federal regulations to safeguard Cardholder Information.

(iii) Disclosure: We may use Cardholder Information to provide customer services, to process claims for lost or stolen Cards, to develop marketing

programs, to help protect against fraud and to conduct research and analysis. In addition, it is often necessary for us to disclose Cardholder Information for the same purposes to companies that work with us. For example, we may provide certain Cardholder Information to companies that perform business operations or services, including marketing services, on our behalf. We may also provide certain Cardholder Information to others as permitted by law, such as government entities or other third parties in response to subpoenas.

#### **16. Telephone Monitoring/Recording**

From time to time we and/or our service providers may monitor and/or record telephone calls to assure the quality of our customer service or as required by applicable law and for fraud purposes.

#### **17. No Warranty Regarding Goods and Services**

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Card.

#### **18. Arbitration**

(a) Purpose: This Arbitration Provision sets forth the circumstances and procedures under which claims (as defined below) may be arbitrated instead of litigated in court.

(b) Definitions: As used in this Arbitration Provision, the term "Claim" means any claim, dispute or controversy between you and us arising from or relating to the Card or this Agreement as well as any related or prior agreement that you may have had with us or the relationships resulting from this Agreement, including the validity, enforceability or scope of this Arbitration Provision or the Agreements. "Claim" includes claims of every kind and nature, including but not limited to initial claims, counterclaims, cross-claims and third-party claims and claims based upon contract, tort, fraud and other intentional torts, statutes, regulations, common law and equity. The term "Claim" is to be given the broadest possible meaning that will be enforced and includes, by way of example and without limitation, any claim, dispute or controversy that arises from or relates to (i) your Card, or the Cards of any Additional Cardholders designated by you; (ii) the amount of Available Funds on the Cards; (iii) advertisements, promotions or oral or written statements related to the Cards, goods or services purchased with the Cards; (iv) the benefits and services related to the Cards; and (v) your enrollment for any Card. We shall not elect to use arbitration under the Arbitration Provision for any Claim that you properly file and pursue in a small claims court of your state or municipality so long as the Claim is individual and pending only in the court.

As used in the Arbitration Provision, the terms "we" and "us" shall for all purposes mean the MetaBank, wholly or majority owned subsidiaries, affiliates, licensees, predecessors, successors, and assigns; and all of their agents, employees, directors and representatives. In addition, "we" or "us" shall include any third party using or providing any product, service or benefit in connection with any Cards (including, but not limited to merchants who accept the Card, third parties who use or provide services, debt collectors and all of their agents, employees, directors and representatives) if, and only if, such third party is named as a co-party with us (or files a Claim with or against us) in connection with a Claim asserted by you. As solely used in this Arbitration Provision, the terms "you" or "yours" shall mean all persons or entities approved by us to have and/or use a Card, including but not limited to all persons or entities contractually obligated under any of the Agreements and all Additional Cardholders.

(c) Initiation of Arbitration Proceeding/Selection of Administrator: Any Claim shall be resolved, upon the election by you or us, by arbitration pursuant to this Arbitration Provision and the code of procedures of the national arbitration organization to which the Claim is referred in effect at the time the Claim is filed. Claims shall be referred to either the National Arbitration Forum ("NAF"), Judicial Arbitration and Mediation Services ("JAMS"), or the American Arbitration Association ("AAA"), as selected by the party electing to use arbitration. If a selection by us of one of these organizations is unacceptable to you, you shall have the right within thirty (30) days after you receive notice of our election to select either of the other organizations listed to serve as arbitrator administrator. For a copy of the procedures, to file a Claim or for other information about these organizations, contact them as follows: (i) the NAF at P.O. Box 50191, Minneapolis, MN 55404; website at

**www.arbitrationforum.com** (ii) JAMS at 1920 Main Street, Suite 300, Los Angeles, CA 92614; website at **www.jamsadr.com** (iii) AAA at 335 Madison Avenue, New York, NY 0017; website at **www.adr.org**.

(d) Significance of Arbitration: IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE CODE OF PROCEDURES OF THE NAF, JAMS, OR AAA, AS APPLICABLE (THE "CODE"). FURTHER, YOU WILL NOT HAVE THE RIGHT

TO PARTICIPATE IN A REPRESENTATIVE CAPACITY OR AS A MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. EXCEPT AS SET FORTH BELOW, THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION.

(e) Restrictions on Arbitration: If either party elects to resolve a Claim by arbitration, that Claim shall be arbitrated on an individual basis. There shall be no right or authority for any Claims to be arbitrated on a class action basis or on bases involving Claims brought in a purported representative capacity on behalf of the general public, other Cardholders or other persons similarly situated. The arbitrator's authority to resolve Claims is limited to Claims between you and us alone, and the arbitrator's authority to make awards is limited to you and us alone. Furthermore, Claims brought by you against us or by us against you may not be joined or consolidated in arbitration with Claims brought by or against someone other than you, unless otherwise agreed to in writing by all parties.

(f) Location of Arbitration/Payment of Fees: Any arbitration hearing that you attend shall take place in the federal judicial district of your residence. At your written request, we will consider in good faith making a temporary advance of all or part of the filing administrative and/or hearing fees for any Claim you initiate as to which you or we seek arbitration. At the conclusion of the arbitration (or any appeal thereof), the arbitrator (or panel) will decide who will ultimately be responsible for paying the filing, administrative and/or hearing fees in connection with the arbitration (or appeal). If and to the extent you incur filing, administrative and/or hearing fees in arbitration, including for any appeal, exceeding the amount they would have been if the Claim had been brought in the state or federal court which is closest to your billing address and would have had jurisdiction over the Claim, we will reimburse you to that extent unless the arbitrator (or panel) determines that the fees were incurred without any substantial justification.

(g) Arbitration Procedures: This Arbitration Provision is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16, as it may be amended (the "FAA"). The arbitration shall be governed by the applicable Code, except that (to the extent enforceable under the FAA) this arbitration Provision shall control if it is inconsistent with the applicable Code. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable status of limitations and shall honor claims of privilege recognized at law and, at the timely request of either party, shall provide a brief written explanation of the basis for the decision. In conducting the arbitration proceeding, the arbitrator shall not apply the Federal or any state rules of civil procedure or rules of evidence. Either party may submit a request to the arbitrator to expand the scope of discovery allowable under the applicable Code. The party submitting such a request must provide a copy to the other party, who may submit objections to the arbitrator with a copy of the objections provided to the request party, within fifteen (15) days of receiving the requesting party's notice. The granting or denial of such request will be in the sole discretion of the arbitrator who shall notify the parties of his/her decision within twenty (20) days of the objecting party's submission. The arbitrator shall take reasonable steps to preserve the privacy of individuals, and of business matters.

Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitrator's decision will be final and binding, except for any right of appeal provided by the FAA. However, any party can appeal against that award to a three-arbitrator panel administered by the same arbitration organization, which shall consider anew any aspect of the initial award objected to by the appealing party. The appealing party shall have thirty (30) days from the date of entry of the written arbitration award to notify the arbitration organization that it is exercising the right of appeal. The appeal shall be filed with the arbitration organization in the form of a dated writing. The arbitration organization will then notify the other party that the award has been appealed. The arbitration organization will appoint a three-arbitrator panel which will conduct an arbitration pursuant to its Code and issue its decision within one hundred and twenty (120) days of the date of the appellant's written notice. The

decision of the panel shall be by majority vote and shall be final and binding.  
(h) Continuation: This Arbitration Provision shall survive termination of your Card as well as voluntary payment of the debt in full by you, any legal proceeding by us to collect a debt owed by you, and any bankruptcy by you or us. If any portion of this Arbitration Provision is deemed invalid or unenforceable under any principle or provision of law or equity, consistent with the FAA, it shall not invalidate the remaining portions of this Arbitration Provision, the Agreement or any prior agreement you may have had with us, each of which shall be enforceable regardless of such invalidity.

## **Your Guide to Benefits Package**

### **Visa TravelMoney Card**

Effective 3/1/05

For questions about your balance, call the customer service number on your card or statement (if supplied).

### **Purchase Security**

#### **What is Purchase Security protection?**

Purchase Security will replace, repair items, or reimburse you up to a maximum of \$500 per claim and \$50,000 per registered cardholder for eligible items of personal property purchased entirely with your registered Visa TravelMoney® card for the first ninety (90) days from the date of purchase in the event of theft, damage due to fire, vandalism, accidentally discharged water, or weather.

#### **Who is eligible for this protection?**

To be eligible for this coverage, you must be a valid registered cardholder of a registered U.S.-issued Visa TravelMoney card. Only purchases made by the registered cardholder will be covered.

#### **What items are covered?**

Your eligible purchases are protected against damage due to the following:

- Fire, smoke, lightning, explosion, riot, or vandalism.
- Windstorm, hail, rain, sleet, or snow.
- Aircraft, spacecraft, or other vehicles.
- Theft (except from autos or motorized vehicles).
- Accidental discharge of water or steam from household plumbing.
- Sudden accidental damage from electric current. (This coverage does not apply to electronic components.)

#### **What items are not covered?**

- Animals and living plants.
- Antiques and collectible items.
- Broken items, unless damage is the result of a covered occurrence.
- Computer software.
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow.
- Items purchased for resale, professional, or commercial use.
- Items stolen from automobiles and other vehicles and common carriers.
- Items that mysteriously disappear. "Mysterious Disappearance" means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
- Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service).
- Jewelry and watches from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you.
- Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects.
- Losses resulting from misdelivery or voluntary parting with property.
- Medical equipment.
- Perishables, consumables, boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle.
- Real estate and items which are intended to become part of real estate.
- Traveler's checks, cash, tickets, and any other negotiable instruments.

**Are gifts covered?**

Yes, as long as you purchased the gift entirely with your registered Visa TravelMoney card and it meets the terms and conditions of the program.

**Are purchases outside the United States covered?**

Yes, as long as you, the registered cardholder, purchased the item entirely with your registered Visa TravelMoney card and it meets the terms and conditions of the program.

**Do I need to register my purchases?**

No, your eligible items are automatically covered.

**Do I need to keep copies of receipts or any other records?**

Yes. If you want to file a claim, you will need copies of your registered Visa TravelMoney card receipt and your store receipt that clearly identifies that the eligible purchase was made using the registered Visa TravelMoney card.

**How do I file a claim?**

Call the Program Administrator at 1-800-525-1466 (or collect at 0-410-581-9994) within sixty (60) days of loss or damage. Please note: If you do not give such notice within sixty (60) days after the loss or damage, your claim may be denied. The representative will ask you for some preliminary claim information and send you the appropriate claim form.

**This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of loss or damage.**

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all of the documents necessary to fully substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to registered Visa TravelMoney cardholders. To submit your claim and learn more about Visa Purchase Security go to the Visa Purchase Security Claim Center at [www.visa.com/eclaims](http://www.visa.com/eclaims).

**What documents do I need to submit with my claim?**

Your claim must contain the time, place, cause, and amount of the theft or damage, together with all of the following documentation substantiating your loss:

- Your completed and signed claim form.
- Your registered Visa TravelMoney card receipt.
- The itemized store receipt that clearly identifies that the eligible item was purchased with your registered Visa TravelMoney card by the registered cardholder.
- A police report (made within 48 hours of the occurrence in the case of theft), fire report, insurance claim, or other report sufficient to determine eligibility for benefits.
- A copy of your insurance declaration page, when applicable.
- Documentation (if available) of any other settlement of the loss.
- Any other documentation deemed necessary to substantiate your claim.

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In most cases, you will be asked to send, at your expense, the damaged item to substantiate the claim. Retain the item in the event it is requested by the Program Administrator.

**How will I be reimbursed?**

Depending on the nature and circumstances of the incident, the insurance provider, at its sole discretion, may choose to handle your claim in one of two ways:

1. The lost or damaged item (whether wholly or in part) may be repaired or rebuilt, or the stolen item may be replaced. If this option is chosen, you will usually be notified of the decision within fifteen (15) days following receipt of the required proof-of-theft/damage documentation.
2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your registered Visa TravelMoney card receipt up to a maximum of \$500 per claim occurrence.

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

**Do I have to file a claim with my insurance company?**

Yes. If you have personal (i.e. homeowner's, renter's, or automobile) insurance, you are required to file a claim with your insurance company and to submit a copy of any claims settlement from your insurance company along with your claim form.

In some cases, at the option of the Program Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal declaration page may be sufficient.

**Note: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of, valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies).**

After all insurance or indemnity has been exhausted, Purchase Security will cover the loss up to the amount debited from the account linked to your registered Visa TravelMoney card, and subject to the terms, exclusions, and limits of liability of the program. Purchase

Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is \$500 per claim occurrence, and \$50,000 per registered cardholder. You will receive no more than the purchase price as recorded on the registered Visa TravelMoney card receipt.

Where a protected item is part of a pair or set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not "contributing" insurance, and this "noncontribution" provision shall take precedence over "non-contribution" provisions found in other insurance or indemnity descriptions, policies, or contracts.

#### **Program Provisions for Purchase Security:**

This protection provides benefits only to you, the registered Visa TravelMoney cardholder, and to whomever receives the eligible gifts you purchase with your registered Visa TravelMoney card.

The Program Administrator reserves the right to contact us to identify the registered cardholder. Coverage is only provided to eligible purchases made by the registered Visa TravelMoney cardholder.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this Program. The Provider will not unreasonably apply this provision to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled.

The Provider relies on the truth of statements made in the Declarations and/or application of each cardholder and policyholder. Each cardholder and policyholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder or policyholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Program Administrator within six (6) months of the date of damage, theft, or product failure.

After the Provider has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to you.

You shall give the Provider any assistance necessary to secure its rights and remedies— including the execution of all documents—and the Provider shall be entitled at its own expense to bring suit in your name.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of the Program Guide and policy have been complied with fully.

The Visa Purchase Security Program is a service provided to registered Visa TravelMoney cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America. Coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions.

This Program Guide is not a policy of insurance. In the event of any conflict between this Program Guide and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

The program described in this Guide will not apply to Visa TravelMoney cardholders whose accounts have been suspended or canceled.

This service is provided to registered Visa TravelMoney cardholders at no additional cost. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages. Visa and/or your Financial Institution can cancel or non-renew the coverage, and if we do, we will notify you at least thirty (30) days in advance. If the insurer non-renews or cancels any coverages provided to registered Visa TravelMoney cardholders, you will be notified within 30–120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. Coverage will still apply on transactions made prior to the date of such cancellation or non-renewal provided all other terms and conditions of coverage are met.

For general questions regarding this benefit, call the Program Administrator at 1-800-525-1466, or call collect at 0-410-581-9994.

## **Travel and Emergency Assistance Services**

### **What are Travel and Emergency Assistance Services?**

Help when you don't know where to turn. You can count on a wide range of Visa emergency services available whenever and wherever you need them, 24 hours a day, 365 days a year.

*We will make every reasonable effort to respond when you have an emergency— even if you need assistance beyond the services listed here. Please understand that, due to occasional problems such as distance, location, or time, neither Visa nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other service.*

### **Who is eligible for Travel and Emergency Assistance Services?**

You, your spouse, and your children (provided the children are dependents under 22 years old) may all take advantage of these special emergency services.

### **How do I get these services?**

They're as close as the nearest phone. You simply call the Program Administrator at 1-800-992-6029 any hour of the day or night. If you are outside the United States, call collect at 0-804-673-1675.

### **Is there a charge for these services?**

No. Visa Travel and Emergency Assistance Services are available to registered Visa TravelMoney cardholders at no additional charge.

*Please note: Visa Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.*

### **What are the specific services and what do they provide?**

Visa Travel and Emergency Assistance Services will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

- **Emergency Message Service** can record and relay emergency messages for travelers, immediate family members, or business associates. NOTE: Visa will use reasonable efforts to relay emergency messages in accordance with program guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.

- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Program Administrator can give you names of English speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition, keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa or personal account. NOTE: All costs are your responsibility.
- **Legal Referral Assistance** can arrange contact with English speaking attorneys and with U.S. embassies or consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Program Administrator can coordinate bail payment from your Visa or personal account. The Program Administrator can also follow up to make sure bail has been properly handled. NOTE: All costs are your responsibility.
- **Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring your young children home and staying in contact with family members or employers. In the case of a death, the Program Administrator can make arrangements for returning the remains of the deceased home. NOTE: All costs are your responsibility.
- **Emergency Ticket Replacement** helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. NOTE: All costs are your responsibility.
- **Lost Luggage Locator Service** can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. The Program Administrator can also arrange a cash advance with your Visa issuing bank. However, you are responsible for the cost of any replacement items shipped to you.
- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. NOTE: All costs are your responsibility.
- **Prescription Assistance and Valuable Document Delivery Arrangements** can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at home or elsewhere. NOTE: All costs are your responsibility.
- **Pre-Trip Assistance** can give you information on your destination before you leave—information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

Program Provisions for Travel and Emergency Assistance Services: The program described in this Guide will not apply to Visa TravelMoney cardholders whose accounts have been suspended or cancelled. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages.

For general questions regarding this benefit, call the Program Administrator at 1-800-992-6029. If you are outside the United States, call collect at 0-804-673-1675.

### **Lost Luggage Reimbursement**

**Reimbursement Level: \$250 maximum per trip, \$1,000 maximum per cardholder.**

#### **How do I benefit from Lost Luggage Reimbursement?**

Lost Luggage Reimbursement reimburses the eligible cardholder for checked or carry-on luggage and its contents for the difference between the "value of the amount claimed" and any Common Carrier's payment or other collectible reimbursement, up to \$250 maximum per trip, \$1,000 maximum per cardholder, if the luggage or contents is lost due to theft or misdirection by the Common Carrier. The "value of the amount claimed" is the lesser of the actual purchase price of the item(s), the actual cash value of the item(s) at the

time of theft or misdirection with deduction for depreciation, and the cost to replace the item(s). The eligible cardholder must take all reasonable means to protect, save, and/or recover any checked or carry-on property at all times. This reimbursement is supplemental to, and excess of, any valid and collectible insurance and/or other collectible reimbursement from any other source.

### **Who is eligible for this protection?**

To be eligible for this reimbursement, you must be the holder of an eligible and activated U.S.-issued Visa TravelMoney card which is validly registered under your name prior to the date the luggage is lost or stolen. Only luggage of the validly registered cardholder is covered.

### **What is the effective date?**

This benefit is available as of the valid registration date of your card through the card expiration date embossed on the card.

### **What items are not covered?**

- Automobiles, automobile accessories and/or equipment, motorcycles, motors, boats, or other vehicles, or conveyances. Bicycles are also excluded except when checked with the Common Carrier.
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs.
- Money, securities, credit or debit cards, checks, and traveler's checks.
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, and household furniture.
- Property shipped as freight or shipped prior to trip departure date.
- Items specifically identified or described in and insured under any other insurance policy.
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials.
- Loss resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Business items, cellular telephones, or art objects.

### **Definitions**

*Business Items* means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimiles, samples, collateral materials, etc.).

*Checked Luggage* means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

*Common Carrier* means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, commuter rail, or commuter bus lines.

### **What do I do if my luggage or its contents are lost or stolen?**

**If your luggage or its contents is lost or stolen, 1) immediately notify the Common Carrier to begin the Common Carrier's claim process, and 2) immediately call the Program Administrator at 1-800-757-1274, or call collect at 0-804-673-6496.**

Notification to the Program Administrator must be made within twenty (20) days from the date the luggage was lost or stolen. The Program Administrator will answer any questions you may have and send you a special claim form.

### **How do I file a claim?**

Complete the claim form you receive from the Program Administrator. Mail the following items within ninety (90) days from the date the luggage was lost or stolen to the address provided.

1. The completed claim form.
2. Proof of ticketing by the Common Carrier, including, but not limited to, itinerary, boarding pass, or used ticket stub.
3. A copy of any check, settlement, denial, or explanation of coverage issued by the Common Carrier together with a copy of Common Carrier's completed claim form, a list of the items lost and their value, and a copy of the luggage claim "check" (if applicable).

4. A copy of your statement reflecting the card was validly registered to you and active on the date the luggage or its contents were lost or stolen.
5. A copy of your insurance declarations page and documentation of any settlement of the loss or theft.
6. Any other documentation deemed necessary by the Program Administrator to substantiate the loss or theft.
7. A signed, sworn proof of loss or affidavit as requested by the Program Administrator.

### **Do I have to file a claim with my insurance company?**

Yes. If you have personal insurance (i.e. homeowner's, renter's, or other insurance applicable to the lost or stolen luggage or contents), you are required to file a claim with your insurance company and submit a copy of any claim settlement along with your completed claim form.

If the claim amount is within your personal insurance deductible, the Program Administrator may, at its option, deem a copy of your personal insurance declarations page to be sufficient.

### **Transference of Claims**

After you have received payment for the loss or theft under this reimbursement benefit, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to you. The Provider shall be entitled, at its own expense, to sue in your name. You must give the Provider all assistance as the Provider may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Provider to bring suit in your name.

**Additional Program Provisions for Lost Luggage Reimbursement:** You must use due diligence and do all things reasonably necessary to avoid or diminish any loss to property protected by this program. The Provider will not unreasonably apply this provision to avoid claims. If you make any claim knowing it to be false or fraudulent in any respect, including, but not limited to, the cost of repair services, no coverage shall exist for such a claim and your benefits may be canceled. Until sixty (60) days after you have provided proof of loss, no action at law or in equity may be brought to recover on this coverage. After the expiration of two (2) years from the time written proof of loss was to be provided, no action may be brought to recover on this coverage.

Lost Luggage Reimbursement is a service provided to eligible Visa TravelMoney cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America (the "Provider"), and is subject to the terms and conditions outlined therein including certain restrictions, limitations, and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between this Program Guide and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A. Lost Luggage Reimbursement will not apply to Visa cardholders whose accounts have been suspended or canceled.

Lost Luggage Reimbursement is provided to eligible holders of U.S.-issued VisaTravelMoney cards at no additional cost. The terms and conditions of the Lost Luggage Reimbursement may be modified by subsequent endorsements. Such modifications may be provided via additional mailings, statement inserts, or statement messages. Visa and/or your Financial Institution may cancel or non-renew the coverage, and if so, you will be notified at least thirty (30) days in advance. If the insurer non-renews or cancels any coverages provided to eligible Visa TravelMoney cardholders, you will be notified within 30–120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary.

For general questions regarding this benefit, call the Program Administrator at 1-800-757-1274, or call collect at 0-804-673-6496.

## Cardholder Agreement

### IMPORTANT – PLEASE READ CAREFULLY

#### 1. Terms and Conditions for “Visa TravelMoney®”.

This document constitutes the agreement (“Agreement”) outlining the terms and conditions under which the Visa TravelMoney Card has been issued to you. By accepting and using this card, you agree to be bound by the terms and conditions contained in this Agreement. In this Agreement, “Card” means the Visa TravelMoney Card issued to you by MetaBank. “You” and “your” means the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement. “We,” “us,” and “our” mean MetaBank, our successors, affiliates or assignees. The Card will remain the property of MetaBank and must be surrendered upon demand. The Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. Each Card must be signed on the reverse immediately upon receipt. Please read this Agreement carefully and keep it for future reference.

#### 2. General

**The Card is a pre-paid card.** The Card allows you to access funds you place on the Card. The Card does not constitute a checking, savings or other bank account and is not connected in any way to any other account you may have. The Card is not a credit card. You will not receive any interest on your funds on the Card. The Card expires on the date imprinted on the front of the Card. You must activate the Card (and any additional Card) before using it through Customer Services or through the website located at [www.cashpassport.com](http://www.cashpassport.com), when a Personal Identification Number (“PIN”) will be provided or can be chosen by you. There are fees and limits applicable to the use of the Card, which are set out in Section 8 and in the documentation accompanying the Card.

#### Authorized Users:

You may request up to two (2) additional Cards to enable other persons to have access to the funds held on your primary Card. You must notify us to revoke permission for any person you have previously authorized to use an additional Card. You are responsible for all transactions and fees incurred by you or any other person you have authorized. If you tell us to revoke another person’s use of your Card, we may revoke your Card and issue a new Card with a different number. You are wholly responsible for the use of each Card according to the terms of this Agreement.

Any additional Card is used in the same way as your Card but cannot be used for value loads and will expire on the same day as the main Card.

#### Personal Identification Number (“PIN”) and Security:

You will need to use your PIN, (i) to obtain Cash from any Automated Teller Machine (“ATM”) or (ii) at any Point-of-Sale (POS) device which requires entry of a PIN, that bears the Visa® brand mark. All ATM transactions are treated as Cash withdrawal transactions. You must make sure that you keep each Card and the PIN safe and secure by (a) never allowing anyone else to use your Card; (b) not interfering with any magnetic stripe or integrated circuit on a Card; (c) not giving the Card number to any unauthorized person; (d) not writing the PIN on the Card; (e) not carrying the PIN with the Card; (f) not recording any PIN where it may be accessed by other people; (g) not giving any PIN to anyone else; (h) not giving any other security details to any unauthorized person; and (i) complying with any reasonable instructions we give about keeping each Card, the PIN and any other security details safe and secure. If you believe that anyone has gained unauthorized access to your PIN or a Card, you should advise us immediately, following the procedures in the paragraph labeled “Your Liability for Unauthorized Transfers.” The Card will be disabled if an incorrect PIN is used a number of times and you must contact Customer Services on the numbers provided on the Card or the accompanying documentation to reactivate the Card. There may be a delay of up to twenty-four (24) hours in reactivating any Card.

#### Loading Your Card:

In addition to the initial funds loaded on to your Card at the time of purchase, you may also add further funds to your Card, called “value loading”. The number of further value loads you may make is unlimited and is subject to the other limits applicable to your Card as set out in section 8 below and in the accompanying documentation.

You agree to present the Card and meet identification requirements to complete load transactions as may be required from time to time.