

By purchasing or requesting the Card you agree to be bound by and comply with these Terms and Conditions and the user guide supplied with the card (together the "Agreement"). This is a copy of your Agreement for you to keep. A further copy is available on request (see Contact Us). The Card is only available to persons who are at least eighteen (18) years of age.

#### 1 In these Terms and Conditions:

**Account** means the record maintained by us of the funds held on the Card.

**Activate and Activation** means the activation of the Card or any Additional Card to enable you or any Additional Cardholder to use the Card or Additional Card.

**Additional Card** means an additional Card that may be purchased by you to enable another person to access the funds held in the Account or to enable you to maintain a second Card as a back-up for security purposes.

**Additional Cardholder** means any third party identified as an additional cardholder at the time of purchase of an Additional Card.

**ATM** means an automated teller machine.

**Card** means the prepaid card (or any replacement) loaded in the specific currency stated on the Card supplied to you. References to the Card include the card details, Security Details and PIN, and any Additional Card where applicable.

**Card Services** means any services, including call centre services, provided by us or our third party service provider, Access Prepaid Worldwide Ltd ("the Programme Manager"), in connection with the Card. It also means our interactive voice response system (available in English) and call centre, accessible using the Security Details, available twenty-four (24) hours a day on the telephone number(s) provided.

**My Account** means the internet site at [www.cashpassport.com](http://www.cashpassport.com), which gives access to the Account using the Security Details.

**Personal Information** is the information that we collect from you when we provide you with the Card Services, including any application form, correspondence, emails, telephone calls, internet communications and the transactions on the Account.

**PIN** means the personal identification number used to access some of the Card Services.

**Retail Location** means any branch of the business from which you purchased the Card.

**Security Details** means some of the information given by you when applying for the Card (or for any Additional Card) or during Activation or any changes made to this information.

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

**you, your** means the purchaser of the Card.

#### 2 Issuing of Cards

2.1 Please remove both the Card and the Additional Card (where purchased) from the carrier and sign them on the reverse as soon as you receive them.

2.2 You should memorise your PIN to prevent unauthorised use of the Card. We recommend that you change your PIN to a number you can easily remember. You must follow the rules on Card security (see clause 9 below).

2.3 The Card (and any Additional Card) is our property. We may suspend the Card (and any Additional Card), with or without notice, if we think the Card (and any Additional Card) has been or is likely to be misused; or if you or any Additional Cardholder break any important term or you or any Additional Cardholder repeatedly break any term and fail to remedy it; or if we suspect any illegal use of the Account. If we do suspend the Card (and any Additional Card), we will inform you of our decision, unless such disclosure is prohibited by law or would otherwise compromise fraud prevention or security measures.

2.4 The Card is not a credit card and all use is limited to the amount pre-loaded and standing to the credit of the Account and any other limits referred to in these Terms and Conditions.

2.5 There is no interest payable to you on the balance of the Account and the Account does not amount to a deposit with us.

#### 3 Activation and Expiry

3.1 There may be a delay of up to 4 hours before you are able to use the Card (and any Additional Card).

3.2 The Card is only for your use and expires on the date on the front of the Card.

3.3 The Card cannot be used after it has expired. Expiry of the Card does not mean that you lose any balance held on the Card, as you will still be able to obtain a refund, subject to any applicable fees (see clause 5 below) in accordance with this Agreement.

3.4 If your 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.

#### 4 Use of the Card

4.1 The Card may, subject to any applicable fee (see clause 5 below), be used to withdraw cash from an ATM displaying the Visa symbol and/or to pay for goods and services at retailers or merchants who accept Visa Electron cards. However, the Card may not be used for accessing or purchasing goods from adult or gambling locations or internet sites and must not be used for any unlawful activity.

4.2 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 GB£10, EU€15, US\$20, AU\$23, NZ\$27,

CA\$21 or ZAR140 (depending on the currency of your Card). 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.cashpassport.com/1/uk/FAQs](http://www.cashpassport.com/1/uk/FAQs)

4.3 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. Only the actual amount of the final bill will be deducted from the Account; or as (ii) as an arrangement for periodic billing as any debits to your Account as a result of such arrangements will be considered to have been authorised by you.

4.4 The Account will be deducted immediately with the amount of each cash withdrawal or payment and any associated fees and this will reduce the credit available in the Account. Each transaction will require authorisation or validation before completion.

4.5 Although the Visa logo may be displayed, the Card may not operate in some countries, due to restrictions. Please verify the list of countries with restrictions at [www.cashpassport.com](http://www.cashpassport.com)

4.6 If there are insufficient funds in the Account to pay for a transaction the Card may be declined or the retailer may allow you to pay the balance by some other means.

4.7 You agree to accept a credit to the Account if you are entitled to a refund for any reason for goods or services purchased using the Card.

4.8 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, 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; 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.

4.9 We cannot stop a transaction or payment once you authorise the use of the Card.

4.10 We are not responsible for ensuring that ATMs and point of sale terminals will accept the Card (or any Additional Card), or for the way in which a merchant processes a transaction.

4.11 You must comply with all laws and regulations (including any foreign exchange controls) in respect of the Card (or any Additional Card) in the country of purchase and/or use.

4.12 The Card may not be used to make money transfers (i.e. the sending of funds to a third party) or to access money transfer services.

#### 5 Card Limits, Fees and Foreign Currency Transactions

**The following fees and limits will apply to your Card:**

**Fees and Limits.**

**Please note that these are subject to variation in accordance with the Terms and Conditions.**

	US\$	EU€	GB£	AUS	CA\$	NZ\$	ZAR
Load fee	Please check with the Retail Location						
Reload fee	2% on GBP Cards, for phone or online reloads. For reloads through the Retail Location, please check with the Retail Location						
ATM fee* per withdrawal	Free	Free	Free	Free	Free	Free	Free
Monthly inactivity fee debited from your Card if it has not been used for 12 months*	3.50	3.00	2.00	4.50	4.00	5.25	35
Shortfall fee	15.00	15.00	10.00	20.00	20.00	25.00	140
Cashout fee**	£6 or the equivalent in the currency of the Card (subject to exchange rate fluctuations)						
Additional Card fee	Free	Free	Free	Free	Free	Free	Free
Maximum amount* you can withdraw from ATMs in 24hours	800	700	500	3,500	3,000	4,000	8,500
Maximum amount you can spend in retail outlets in 24 hours*	5,000	4,000	3,000	6,000	6,000	7,500	40,000
Minimum amount you can load on your Card	70	50	50	100	100	100	700

Maximum balance allowed on your Card at any one time	9,000	7,500	5,000	15,000	13,000	17,000	85,000
Total amount you may load on your Card during any 12 month period	30,000	25,500	18,000	45,000	39,000	51,000	250,000
Additional cards per account	1	1	1	1	1	1	1

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

\*\* These fees are charged in a non-emergency when the Cardholder contacts Card Services. We do not charge a fee for redeeming unspent funds at the Retail Location, however the Retail Location may charge a commission fee.

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

5.2 Most ATM operators limit the minimum and maximum amounts that can be obtained in a single transaction. These amounts may also be limited in some countries by law.

5.3 There are limits on:

- the number of Additional Cards you may purchase;
- the amount you may load onto the Card at any one time;
- the amount of cash that may be withdrawn from the Account over any twenty-four (24) hour period;
- the total amount you may load on the Card during any twelve (12) month period (see Fees and Limits Table above).

5.4 If you exceed any of these limits then the Account may be suspended (see clause 13 below).

5.5 You may be charged a fee when you purchase the Card and if you load additional funds on to the Card (see Fees and Limits Table above).

5.6 We will not charge a fee for ATM withdrawals, however some ATM operators may charge you an ATM withdrawal fee that will be deducted from the Account. Not all ATM operators advise of this fee or the amount of the fee before you withdraw money from their ATM.

5.7 If you do not use the Card (or any Additional Card) or credit additional funds to the Card for a period of twelve (12) months, a monthly account fee will become payable after this twelve (12) month period (see Fees and Limits Table above). This fee will be payable even if the Card has expired, until the Account is closed. If the balance is less than the fee we will waive the remainder of the fee and the Account will be closed.

5.8 If a Card transaction or ATM withdrawal is made in a currency other than that loaded on the Card the amount will be converted into the currency of the Card. The exchange rate used for the conversion is the wholesale market rate or the government mandated rate determined by Visa in effect the day the transaction is processed, increased by five point seven five (5.75) percent.

5.9 There may be a fee payable if you redeem unspent funds through Card Services or the Retail Location (see clause 8 and the Fees and Limits Table above).

#### 6 Additional Cards

6.1 You may request an Additional Card through the Retail Location at the time you purchase the Card and a fee may be payable (see clause 5 above).

6.2 If the Additional Card is purchased for the purpose of enabling you to maintain a second Card as a back-up for security purposes, only you must use the Additional Card.

6.3 If you request an Additional Card for someone else, only the person named as the Additional Cardholder at the time of purchase may use the Additional Card. An Additional Cardholder must be over the age of sixteen (16) and shall be required to produce identification prior to the purchase of an Additional Card.

6.4 The Additional Card is used in the same way as the main Card but cannot be used to make credits to the Account.

6.5 You should not disclose your Security Details to an Additional Cardholder. If you do, an Additional Cardholder may be able to access information about the Account and change Account details in the same way as you.

6.6 You can de-activate an Additional Card at any time through the Retail Location or Card Services.

6.7 You must ensure any Additional Cardholder uses their Additional Card in accordance with these Terms and Conditions.

6.8 You will be responsible for any transactions made by an Additional Cardholder with their Additional Card and for ensuring that an Additional Card is used in accordance with these Terms and Conditions.

#### 7 Account

7.1 Until the expiry of the Card you can add additional funds to the Account subject to certain limits and subject to a fee (see clause 5 above). You may be required to provide identification and/or confirm your Security Details at the time of placing additional funds on to the Account.

7.2 The foreign exchange rate used for placing of funds on to the Account through a Retail Location (and any commission charged by the Retail Location) is determined by the Retail Location.

7.3 You can access the Account through Card Services or My Account to:

- change some of your personal details;

(b) check your balance;

(c) check the last five (5) transactions through Card Services or all transactions on My Account.

7.4 You can change your PIN through Card Services (via an automated service) or through My Account.

7.5 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 for balance enquiries imposed by the ATM operator.

7.6 If an ATM displays a balance for the Account in a currency other than the Account the exchange rate applied may be different to ours and a variation may occur. An accurate balance can be obtained through Card Services or through My Account.

7.7 Information sent over the internet may not be completely secure. The internet and the online systems are not controlled or owned by us so we cannot guarantee that they will be secure and function at all times and we accept no liability for unavailability or interruption.

7.8 The Account can only be used if it has a positive balance. You are responsible for monitoring your balance and maintaining a positive balance on the Account. In the unlikely event the balance on the Account drops below zero (0) following any transaction authorised by you or any Additional Cardholder, you agree to repay the resulting debit balance to us within thirty (30) days of the request together with the Shortfall fee (see clause 5 above). If the Account does drop below zero (0), this does not mean that it will be allowed to drop below zero (0) on subsequent occasions. We reserve the right to cancel or suspend your Card should the Account drop below zero (0).

#### 8 Redeeming Unspent Funds

8.1 You may redeem the balance of any unspent funds on the Account at any time through Card Services. Any credit balance in excess of the applicable cashout fee (see clause 5 above) will be sent to you within seven (7) days of your request. Payment will normally only be made in Sterling to your United Kingdom bank or building society account. However if you wish, we can arrange for you to receive payment in the currency of the Card, if not in Sterling, and any conversion will be at an exchange rate determined by us.

8.2 You may also redeem the full balance of any unspent funds on the Account at any time through the Retail Location. Payment is available in Sterling only and the Retail Location will apply its own exchange rate.

8.3 If we or the Retail Location make funds available to you under these Terms and Conditions, you may be required to provide identification and/or verify your Security Details.

8.4 A cashout fee may be charged for redeeming unspent funds on the Account at the Retail Location or through Card Services if: (i) you redeem unspent funds on the Account before the Termination Date; or (ii) you redeem unspent funds on the Account and end this Agreement in accordance with clause 13.3; or (iii) you redeem unspent funds on the Account after a period of twelve (12) months from the Termination Date..

#### 9 Card Security

9.1 You must do all that you reasonably can to keep the Card, any Additional Card, the Security Details and any PIN secret and safe at all times and not disclose them to any third party.

9.2 The Card will be disabled if an incorrect PIN is entered three (3) times. If the Card is disabled, please contact Card Services to reactivate the Card. There may be a twenty-four (24) hour delay in reactivating a disabled Card.

#### 10 Loss, theft and misuse of cards

10.1 If the Card (or any Additional Card) is lost or stolen, likely to be misused or you or any Additional Cardholder suspect that someone else may know the PIN or Security Details, you and any Additional Cardholder must stop using the Card and any Additional Card and immediately and without undue delay notify Card Services on becoming aware of the loss, theft, misuse or unauthorised use of the Card. We will suspend the Account to prevent further use.

10.2 You will be required to confirm details of the loss, theft or misuse to us in writing by completing a dispute form, which we will provide or which can be obtained from [www.cashpassport.com](http://www.cashpassport.com), and signing and returning it to us.

10.3 You must assist us and the police in any enquiries and attempts to recover a lost or stolen Card or Additional Card.

10.4 If any lost Card or Additional Card is subsequently found it must not be used unless Card Services confirm it may be used.

#### 11 Your liability for unauthorised transactions

11.1 If you notice a transaction on the Account that you do not recognise you must notify Card Services without undue delay, and in any event no later than thirteen (13) months after the debit date. We may request that you provide additional written information concerning any such transaction on our dispute form, which can be found at [www.cashpassport.com](http://www.cashpassport.com). We recommend that you check your transaction history and balance at least once a month.

11.2 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 any Additional Cardholder, or caused by you or any Additional Cardholder breaking any important term or repeatedly breaking any term and failing to remedy it, or was allowed to happen because of your or any Additional Cardholder's gross negligence, or we have reasonable grounds to suspect fraudulent activity on your or any Additional Cardholder's part.

11.3 If we make an immediate refund in accordance with clause 11.1, 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 from you within (ten) 10 Working Day(s) of our request. (\*Working

Day” means Monday to Friday from 0900 to 1700 GMT except for any public bank holidays in England and Wales).

11.4 Further to clause 11.2, 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 that you make a fraudulent claim for an unauthorised transaction whether or not you have received a refund.

11.5 Where you or any Additional Cardholder have lost or had your Card or Additional Card stolen or failed to keep the security features of your Card or Additional Card safe in accordance with the Terms and Conditions, your maximum liability will be limited to US\$70, EU€60, GB£50, US\$70, CA\$70, NZ\$90 and ZAR500 (depending on the currency of the Card), unless you or any Additional Cardholder have acted fraudulently or have with intent or gross negligence failed to comply with the Terms and Conditions, in which case you may be liable for the entire loss.

11.6 Subject to clauses 11.2, 11.4 and 11.5, where it is determined that you are not liable for an unauthorised transaction, you will not be liable for any of the loss incurred and we will refund the value of that transaction immediately and 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, we will not refund the value of the transaction and we may charge you an investigation administration fee of up to US\$70, EU€60, GB£50, AU\$70, CA\$70, NZ\$90 and ZAR500 (depending on the currency of the Card).

#### 12 Replacement Cards

12.1 If the Card (or any Additional Card) is lost, stolen or damaged you can request a replacement by attending in person at the Retail Location or arrange for a replacement to be sent to your UK home address by calling Card Services. Prior to the issue of a Replacement Card you may be asked to produce proof of identification.

12.2 If you are abroad or if for any other reason the Retail Location is unable to provide a replacement, you may contact us at Card Services and we will arrange for emergency funds up to the available balance on the Card to be made available from various worldwide outlets (subject to availability).

#### 13 Ending this Agreement

13.1 Subject to clause 13.8, this Agreement shall terminate in the event of the expiry of the Card or the expiry of any Additional Card. The date of such termination under this clause 13.1 shall be deemed the Termination Date.

13.2 Subject to clause 13.4, we may end this Agreement prior to the Termination Date by giving you at least two (2) months notice by letter or by email to the contact details you provide to us.

13.3 You may end this Agreement at any time by writing to or emailing Card Services, in which case this Agreement will end on the day we receive your communication. This Agreement will continue until you have made any payments due to us.

13.4 The ending of this Agreement will not affect your right (if any) to redeem unspent funds in accordance with clause 8.

13.5 We may ask for the return of the Card or any Additional Card and end this Agreement, with or without notice, if you or any Additional Cardholder break any important term or repeatedly break any important term and fail to remedy it.

13.6 Once the Agreement has ended in accordance with these Terms and Conditions, you (or any Additional Cardholder) will no longer be able to use the Card or any Additional Card and you should destroy them.

13.7 The provisions of clause 8.4 shall survive termination of this Agreement.

13.8 For the purposes of clause 13.1(i), the expiry of the Card shall mean the expiry of the initial Card issued to you under this Agreement (including any Replacement Card). In the event your initial Card expires and you have an active Additional Card, you may request a new Card and Additional Card. Please visit [www.cashpassport.com](http://www.cashpassport.com) for a reminder of your expiry date.

#### 14 Changing the terms

14.1 We may change these Terms and Conditions (including bringing in new terms, changes in the fees and the services we offer) at our discretion by giving you at least sixty (60) days notice by letter or by email to the contact details you provide to us. The latest version of the Terms and Conditions shall be available on [www.cashpassport.com](http://www.cashpassport.com)

14.2 If we give you notice and you are dissatisfied with any change you can end the Agreement and request us to close the Account by writing to, or emailing us and we will refund any unspent balance on the Account.

#### 15 Personal Data (important information about your privacy)

15.1 By purchasing the Card you consent to us (or our service providers) processing your Personal Information in connection with the provision of Card Services in accordance with this Agreement.

15.2 You must notify us immediately of any change to your personal details by accessing the Account on My Account and typing the relevant changes yourself or by contacting Card Services. We will not be responsible if you do not receive any notice or correspondence that has been sent to the contact details you have provided to us.

15.3 You may be required to provide information to us or our Retail Location (including evidence of identity) when purchasing the Card or adding additional funds to the Card.

15.4 We will take all reasonable precautions to keep Personal Information secure and protect it under our (or our service providers’) security policies and procedures.

15.5 Your Personal Information may be disclosed by us to third parties (including the Programme Manager and other third party providers) to enable us to provide the Card Services, to monitor compliance with these Terms and Conditions and for data analysis, anti-money laundering,

detection of crime, legal compliance, enforcement and fraud prevention purposes. We may also disclose Personal Information to collection agencies and professional advisers in the event that we seek to recover any monies that you owe to us.

15.6 Your Personal Information will be shared with our service providers but only to the extent necessary for those parts of the services they are contracted to provide.

15.7 You agree we may contact you about other products or services provided by the Programme Manager and its affiliates. If you no longer wish to receive information about these products or services then please contact Card Services.

15.8 Your Personal Information may be processed outside country of purchase (which may be outside the European Economic Area) but all service providers are required to have adequate safeguards in place to protect your Personal Information.

15.9 Personal Information will not be shared or used for any other purpose except as stated above unless we are required, or permitted to do so, as a result of any government laws and regulations, by a court order or by any business or persons to whom we transfer our rights and obligations under these Terms and Conditions.

15.10 You are entitled to ask us in writing to supply you with any Personal Information that we hold about you. We will delete any incorrect information or correct any errors in any of your Personal Information that come to our notice.

15.11 There may be certain transactions containing information that you do not wish us to see, have or use. If this is the case, you should pay by other means and not use the Card.

15.12 To aid us in the provision of the Card Services, in the interests of security and to help us maintain and improve our service, telephone calls may be recorded and/or monitored.

#### 16 Our Liability to You

16.1 Unless otherwise required by law or as set out in this 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 this Agreement or due to our negligence.

16.2 We will not be liable to you for disputes concerning the quality of goods or services purchased from any merchant that accepted your Card or any additional fees charged by the operator of these terminals (for example when you withdraw currency from an ATM, the ATM provider may charge you an additional fee for the service).

16.3 Nothing will limit our liability to you for death or personal injury arising out of our negligence or our fraud, or insofar as any limitation or exclusion of liability is prohibited by law.

#### 17 Third Party Rights

Except for any party referred to in clause 18 below, nothing in these Terms and Conditions gives any third party (including any Additional Cardholder) any benefit or right (including any enforcement right).

#### 18 Transferring our rights

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

#### 19 Law, Jurisdiction and Language

These Terms and Conditions and any disputes, which arise under them, shall be exclusively governed and construed in accordance with English law and subject to the exclusive jurisdiction of the English courts. We undertake to communicate with you in English regarding any aspect of your Card or the Account. These Terms and Conditions are written and available only in English.

#### Communication with You

We may contact you by letter or email, using the contact details you provide to us. On-line information on My Account will be provided via the internet site.

#### Contact Us

If you have any queries regarding the Card, please refer to [www.cashpassport.com](http://www.cashpassport.com). If you have any further queries, are dissatisfied with the standard of service, you think we have made a mistake in operating the Account or you require information about your Personal Information please contact Card Services.

We can be contacted using the details in the ‘Contact us’ section of the user guide or by writing to Card Services, Access Prepaid Worldwide Ltd, Worldwide House, Thorpe Wood, Peterborough, PE3 6SB, England.

Any notice sent by either party under this 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 give three (3) Working Days after the date of posting.

We will try to resolve any problems as quickly as possible and in accordance with our complaints procedure, which can be found on [www.cashpassport.com](http://www.cashpassport.com) 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: South Quay Plaza, 183 Marsh Wall, London, E14 9SR; Telephone 0845 080 1800; Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk). You can find more information on the UK Financial Ombudsman Service on their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

#### The Card Issuer and the Service Provider of the Card

R. Raphael & Sons plc (Company Registration No.1288938) has its head office and registered office at Albany Court Yard, 47/48 Piccadilly, London, W1J 0LR, England. We are a Bank, authorised by the UK Prudential Regulation Authority and regulated by the UK Financial Conduct Authority and the UK Prudential Regulation Authority under registration number 161302 and are permitted to issue e-money. The Programme Manager administers and services the Card on our behalf and is available to give you support if you have any queries or complaints.

#### 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.

# CASH PASSPORT™

## TERMS AND CONDITIONS