

**SECURE
CONVENIENT
RELOADABLE**



USER GUIDE

THE CO-OPERATIVE TRAVEL CASH PASSPORT™

FIND OUT HOW TO;

- **USE YOUR CARD OVERSEAS**
 - **MANAGE YOUR BUDGET**
 - **RELOAD YOUR CARD**
- AND MUCH MORE...**

The **co-operative**
travel

Welcome to THE CO-OPERATIVE TRAVEL CASH PASSPORT™

PREPAID MASTERCARD® CURRENCY CARD

Here are some easy to follow instructions
on using your Cash Passport

Before you go – this bit's important!

Please sign the back of your Card as soon as you get it, then call 0800 015 0401 to activate your Card and access your PIN. You will not be able to use your Card until you have activated it. If you want to change your PIN to something more memorable, simply go to a participating ATM in the UK, displaying the MasterCard® Acceptance Mark, select 'PIN Services' and follow the instructions on the screen.

How to use your Cash Passport

Just like a debit card, you can use your Cash Passport at ATMs worldwide displaying the MasterCard Acceptance Mark. Simply enter your PIN and how much you want to take out. After that, all you have to worry about is what to spend the money on. You can also use your Cash Passport at merchants worldwide (including restaurants, shops and entertainment venues) displaying the MasterCard Acceptance Mark. Simply enter your PIN or sign the receipt as usual.

Checking your balance

Simply go to 'My Account' at www.cashpassport.com, register your Card and you'll be able to see your Cash Passport balance straight away - you can also check out any recent transactions here.

Alternatively, you can phone Card Services to use the automated balance service. Some ATMs also provide balances, however, if the local currency of the ATM is not the same as the currency on your Cash Passport, the exchange rate used by the ATM to calculate the balance on the Card may be different to that applied to your Card and a slight variation may occur. That's why it is recommended that you use the online or telephone balance enquiry services. You may also receive low balance alerts via SMS.

Disputed Transactions

If you have any queries about your Cash Passport balance or you notice a Card transaction that you do not recognise, please notify the 24 hour Card Services team without undue delay, and in any event no later than 13 months after the debit date. They will be happy to check and confirm the



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The secure and convenient
way to spend abroad

transaction details for you. If there is a transaction which is not correct, Card Services can start the dispute process on your behalf and may request you to provide additional written information concerning any unrecognised transaction, or to complete a Dispute Claim Form (see Terms and Conditions for further information). Please help them to assist you, by providing as much information as you can. It is recommended that you check your transaction history and Card balance at least once a month.

Want to put more money onto your Card?

Easy. Just take your Cash Passport and valid

photo ID to any participating UK branch of The Co-operative Travel. Alternatively, you can go online or phone Card Services and reload your Cash Passport, using your debit or credit card. For more information, visit www.cashpassport.com

How about buying things online?

As long as the online retailer accepts MasterCard then you can use your Cash Passport to shop online (within the limits and restrictions of your Card), although you may be asked to provide the security code that's printed on the signature strip on the back of the Card.

SECURE

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SEVEN CURRENCY CARDS NOW AVAILABLE

NZ \$ EU € ZA R GB £
AU \$ CA \$ US \$

What if my Card hasn't got all the money I need to buy something?

Sometimes you might see something that's that little bit more than you've got available on your Card. That's OK; if the merchant supports partial payments, you may be able to pay the difference with another MasterCard® or some other way. Just make sure you tell the cashier before paying and confirm the amount you want to be deducted from your Card. The cashier should process your Cash Passport payment first, then accept the remainder of the balance in whichever way you want to pay it.

Pre-authorisation

It is not recommended to use your The co-operative Cash Passport as a

guarantee of payment for hotels, car hire, etc. These companies may estimate your bill, and if you use your Card as a guarantee for the estimated amount, the funds will be temporarily unavailable to access or spend. You can of course use your The co-operative Cash Passport to settle your final bill.

What if my Card is declined?

Normally the only time this will happen is if you don't have enough funds on your Card to cover the cost of the purchase. You may be able to use the balance, however, for part payment and complete with another payment method.

In some countries, there may be daily or weekly

withdrawal limits set by ATM operators, which may be lower than the limit on your Card. For more information, visit www.cashpassport.com

Dynamic Currency Conversion Payments

Dynamic Currency Conversion (DCC) is an optional service that is sometimes offered by foreign retailers and ATM operators, giving cardholders the choice of paying in either the currency of the country they are visiting or their own domestic currency. If you make a purchase or ATM withdrawal in a country where the local currency is the same as the currency on your Card (e.g. using a US Dollar Cash Passport in the USA) and you opt in

to a DCC service, this may result in a foreign exchange transaction at additional cost to you. If you wish to avoid this risk, you should opt out of the DCC service and choose to pay in the local currency. DCC can also be applied to any domestic debit or credit card when used abroad.

Contact details

If you have any queries, or want to pass on any comments about using your Card, please get in touch at cardservices@accessprepaidww.com

Please note, queries regarding specific Cash Passport details cannot be dealt with via email.

Useful telephone numbers for 24/7 assistance, Card Services, lost or stolen Cards.

If your Cash Passport is lost or stolen, please contact Card Services immediately, so that they can cancel it and offer assistance, including emergency cash replacement up to the available balance on your Card (subject to availability*).

Country	Freephone Number††
Australia	1800 889 040
France	0800 905 190
New Zealand	0800 450 128
South Africa	0800 990 517
Spain	900 998 907
UK	0800 015 0401
USA/Canada	1 888 713 3424

A list of freephone numbers from over 30 countries is available on www.cashpassport.com Alternatively, you can use the number below ('Other Countries') to contact Card Services.

Other Countries††† **+1 954 838 8294**

* The emergency cash service may not be available in every country - depending on the availability of the money transfer network.

†† There may be a charge for calls to these numbers, if phoning from a hotel or mobile phone.

††† Please remember to add the international prefix of the country you are in at the beginning of this number (in most cases this is 00, for example 001 954 838 8294). Calls to this number are not free of charge.

Please note that the The co-operative Travel Cash Passport fees and limits are subject to variation, in accordance with the Card's Terms and Conditions.

Fees	US\$	EU€	GB£	AU\$	CA\$	NZ\$	ZAR
Card fee	Please check with the Purchase Location						
Load/reload fee in branch	Please check with the Purchase Location						
Online or telephone reload fee	Free	Free	2%*	Free	Free	Free	Free
ATM fee** per withdrawal	\$2.50	€2.00	£1.50	\$3.50	\$3.25	\$4.00	R25.00
Purchase from merchant (e.g. shops and restaurants)	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	R35.00
Negative balance fee	\$15	€15	£10	\$20	\$20	\$25	R140
Cashout fee through Card Services	£6.00 or the foreign currency equivalent (subject to exchange rate fluctuations)						
Cashout fee at the Purchase Location	Please check with the Purchase Location (subject to exchange rate fluctuations)						
Additional Card linked to the same funds	Free						

Limits

Maximum amount you can withdraw from ATMs in 24 hours**	\$800	€700	£500	\$3,500	\$3,000	\$4,000	R8,500
Maximum amount that you can spend at merchants (e.g. shops and restaurants) in 24 hours	\$5,000	€4,000	£3,000	\$6,000	\$6,000	\$7,500	R40,000
Minimum amount you can load on your Card	\$50	€40	£30	\$50	\$50	\$60	R500
Maximum balance allowed on your Card at any one time	\$9,000	€7,500	£5,000	\$15,000	\$13,000	\$17,000	R85,000
Maximum online or telephone reload limit	Up to a maximum of £750 (or currency equivalent) within 24 hours and up to an overall maximum of £1500 (or currency equivalent) within a 60 day period						
Maximum load over 12 months***	\$30,000	€25,500	£18,000	\$45,000	\$39,000	\$51,000	R250,000
Additional Card linked to the same funds	1						

* The minimum charge is £3.00 for GB£ loads and reloads.

** Some ATM operators may charge an additional fee or set their own limits.

*** The total amount you may load onto all prepaid cards issued to you by us during any twelve (12) month period.

Merchant transactions and ATM withdrawals in a currency other than the currency of the Card will be exchanged to the currency on the Card at an exchange rate determined by MasterCard® on the day the transaction is processed, increased by 5.75%.

The Co-operative Travel Cash Passport is issued by R. Raphael & Sons plc, pursuant to license by MasterCard International. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.



For more information, visit www.cashpassport.com and register your Card on 'My Account' to check your balance and view your transactions. Alternatively, call Card Services on one of the numbers provided.

For more information about your The Co-operative Travel Cash Passport, please visit www.cashpassport.com

The Co-operative Travel Cash Passport™ Prepaid MasterCard® Terms and Conditions

By purchasing or requesting the The Co-operative Travel Cash Passport card (the "Card"), you agree that you understand, accept and shall comply with these Terms and Conditions and the User Guide (together the "Agreement"). This is a copy of your Agreement for you to keep. A further copy is available on request (see Contact details).

1 In these Terms and Conditions:

- 1.1 **Purchase Location** means any branch of the business from which you purchased the Card, within the country of purchase.
- 1.2 **we, us, our** means R. Raphael & Sons plc.
- 1.3 **you, your** means the purchaser of the Card.
- 1.4 **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.

2 Your The Co-operative Travel Cash Passport card

- 2.1 The Co-operative Travel Cash Passport is a prepaid currency card, which can be loaded in the currency of the Card.
- 2.2 At the time of purchase, you may request an additional Card ("Additional Card") as a back-up, which can be used in the same way as the primary Card.
- 2.3 There is no interest payable to you on the balance and the Card funds do not amount to a deposit with us.

3 Using the Card

- 3.1 Your Card can be used worldwide wherever you see the MasterCard, Maestro® or Cirrus® Acceptance Mark at ATMs and MasterCard merchants, including shops, restaurants and online, providing there are sufficient funds available on your Card for the transaction, including any applicable fees.
- 3.2 The amount of each transaction and any associated fees will be deducted from the balance on your Card. Each transaction will require authorisation and we cannot stop a transaction once authorised.
- 3.3 When using your Card at certain merchants, including hotels and restaurants, the merchant may hold an additional amount to cover tips/gratuities, temporarily reducing the balance available on your Card.
- 3.4 When using your Card at certain merchants, including hotels and restaurants, the merchant may hold an additional amount to cover tips/gratuities, temporarily reducing the balance available on your Card.
- 3.5 We do not recommend using your Card as: (i) a guarantee of payment, for example as a deposit for hotels, cruise lines or car rental, as merchants such as these may estimate the final bill and this amount will be temporarily unavailable to access or spend; or as (ii) an arrangement for periodic billing as any debits to your Card as a result of such arrangements will be considered to have been authorised by you.
- 3.6 Upon expiry of the Card, or if you have lost or had your Card stolen, you may contact Card Services to request a new Card ("Replacement Card"). Subject to clause 8.7, 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.
- 3.7 The Card may not be used for money transfers or for accessing or purchasing goods from adult or gambling internet sites and must not be used for any unlawful activity. You must comply with all laws and regulations (including any foreign exchange controls) in respect of the Card, in the country of purchase and/or use.
- 3.8 You can only use your Card if it has a positive balance. In the unlikely event that the balance on your Card drops below zero (0), you agree to reload the Card to bring the balance back to zero (0) or above, within thirty (30) days of request, and pay the applicable negative balance fee.
- 3.9 We are entitled to set off any sum of money on your Card due from you to us against any positive balance on any other card held by you with us.
- 3.10 You may from time to time receive SMS alerts relating to your Card activity. You can stop the SMS alerts at any time by sending 'STOP' to 65300. For more information on the SMS service, please visit www.cashpassport.com

4 Keeping your Card and PIN secure

- 4.1 You must sign the back of the Card as soon as you receive it.
- 4.2 You must do all that you reasonably can to keep the Card and your PIN and other security details secret and safe from misappropriation by any third party at all times.
- 4.3 You must never allow anyone else to use your Card, PIN or other security information.
- 4.4 We will never ask you to reveal your PIN.
- 4.5 The PIN may be disabled if an incorrect PIN is entered three (3) times. If the PIN is disabled, please contact Card Services for assistance. If the PIN is disabled at a point of sale terminal abroad, you may need to reactivate your PIN in the UK. There may be a twenty-four (24) hour delay in reactivating your PIN.

- 4.6 You must call Card Services immediately and without undue delay if you lose your Card or believe it could be misused or you suspect that someone else may know your PIN or any other security details. We will suspend the Card to prevent further use. If a lost Card is subsequently found, it must not be used unless Card Services confirm it may be used.
- 4.7 You will be required to confirm details of any loss, theft or misuse to Card Services in writing and you must assist us and the police in any enquiries.
- 4.8 We may suspend your Card with or without notice, if we think the Card has been or is likely to be misused; or if you have breached any of these Terms and Conditions; or if we suspect any illegal use of the Card. If we do suspend your Card, we will inform you of our decision, unless such disclosure is prohibited by law or would otherwise compromise fraud prevention or security measures.
- 4.9 If you are entitled to a refund for any reason, for goods or services purchased using the Card, this will be made to your Card.
- 4.10 If you authorise a transaction and we consider that all of the conditions set out below apply, we will refund the full amount of the payment, or provide you with our reasons for refusal, or request that you provide additional information as is reasonably necessary to verify that such conditions apply, within ten (10) working days of receiving your request or if so requested within ten (10) working days of receiving any such additional information required:

(a) you did not know the exact amount of the payment when you gave your authority; and

(b) the amount charged exceeds the amount you reasonably expected to pay, taking into consideration your previous spending pattern, these Terms and Conditions and the circumstances of the transaction (excluding exchange rate fluctuations); and

(c) you request a refund within eight (8) weeks from the date the funds were debited. No refund will be made if you have given us your consent for the payment to be made and, where applicable, details of the payment are made available to you by any means, at least four (4) weeks before the payment due date.

5 Liability for unauthorised transactions

- 5.1 If you notice a Card transaction that you do not recognise, you must notify Card Services without undue delay, and in any event no later than thirteen (13) months after the debit date. We will request that you provide additional written information concerning any such transaction. We recommend that you check your transaction history and balance at least once a month.
- 5.2 We will refund any unauthorised transaction immediately unless we have reason to believe (based on the evidence available to us at the time you report the unauthorised transaction) that the transaction was authorised by you, or caused by a breach of these Terms and Conditions, gross negligence or we have reasonable grounds to suspect fraudulent activity on your part.
- 5.3 If we make an immediate refund in accordance with clause 5.2, or make a refund after investigating the transaction, we reserve the right to reverse the refund if we do not receive a completed form providing details of the unauthorised transaction ("Dispute Claim 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).
- 5.4 Further to clause 5.2, if we do not make an immediate refund and you still wish to dispute the transaction as unauthorised, we reserve the right to request additional written information in the form of a statement signed by you providing evidence to support your claim that the disputed transaction was unauthorised. You may be prosecuted in the event you make a fraudulent claim for an unauthorised transaction whether or not you have received a refund.
- 5.5 Where you have lost or had the Card or Additional Card stolen or failed to keep the security features of the Card or Additional Card safe, your maximum liability will be limited to £50, unless you 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.
- 5.6 Subject to clauses 5.2, 5.4 and 5.5, where it is determined that you are not liable for an unauthorised transaction, you will not be liable for any of the loss incurred, we will refund the value of that transaction immediately and we will have no further liability to you for any other losses you may suffer. However, if our investigations conclude that the transaction you have disputed has been authorised by you or on your behalf, or you have acted fraudulently, we will not refund the value of the transaction and we may charge you an investigation administration fee of up to £50.

6 Fees and Limits

- 6.1 From time to time we may limit the amount you can load on your Card, or the amount you can withdraw from ATMs or spend at merchants over certain time periods. Some ATM operators also impose their own limits on the amount that can be withdrawn over a specific time period.
- 6.2 For details on the fees that apply to your Card, please refer to the fees and limits table in the User Guide, or on www.cashpassport.com

7 Redeeming Unspent Funds

- 7.1 You may redeem any unspent funds on your Card through the Purchase Location. Payment will usually be in Sterling and the exchange rate will be determined by the Purchase Location.
- 7.2 You may also redeem the balance of any unspent funds through Card Services. Payment will only be made to a UK bank or building society account in your name. Redeeming the balance of unspent funds will usually be in Sterling at an exchange rate determined by us. You may redeem the balance of any unspent funds in the foreign currency of the Card through Card Services. When redeeming a balance in the foreign currency of the Card, your bank or building society may apply their own exchange rate to convert the funds into Sterling, unless you have an account in the currency of the Card.
- 7.3 A cashout fee may be charged for redeeming unspent funds on the Card at the Purchase Location or through Card Services if: (i) you redeem unspent funds on the Card before the Termination Date; or (ii) you redeem unspent funds on the Card after a period of twelve (12) months from the Termination Date.

8 Ending this Agreement

- 8.1 Subject to clause 8.7, this Agreement shall terminate in the event of: (i), the later of either the expiry of your Card or the expiry of any Additional Card; (ii) an event occurring under clauses 8.2, 8.3 or 8.4. The date of such termination under this clause 8.1 shall be deemed the Termination Date.
- 8.2 Subject to clause 8.4, we may end this Agreement by giving you at least two (2) months' written notice by letter or email to the address you have provided us.
- 8.3 You may end this Agreement at any time by writing to or emailing Card Services.
- 8.4 We may ask for the return of the Card (including any Additional Card) and end this Agreement, with or without notice, if you materially breach any of these Terms and Conditions.
- 8.5 Upon ending this Agreement in accordance with these Terms and Conditions, you will no longer be able to use any Card or Additional Card. The ending of this Agreement will not affect your right (if any) to redeem unspent funds in accordance with clause 7 above.
- 8.6 The provisions of clause 7.3 shall survive termination of this Agreement.
- 8.7 For the purposes of clause 8.1(i), the expiry of your Card shall mean the expiry of the initial Card issued to you under this Agreement (excluding 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 for a reminder of your expiry date.

9 Changing the terms

- 9.1 We will notify you of changes to these Terms and Conditions by email or in writing. The latest version of the Terms and Conditions shall be available on www.cashpassport.com
- 9.2 We will notify you of changes at least two (2) months before the change is implemented. If you are dissatisfied with any change, you can end the Agreement by contacting Card Services. You understand and agree that you will be deemed to have accepted the changes, unless you notify Card Services to the contrary before they come into force.

10 Personal Data

- 10.1 We may contact you by telephone, letter, SMS or email at the contact details you provide us. You must let Card Services know immediately if you change your name, address, phone number or email address.
- 10.2 By purchasing the Card and using it, you consent to us and our service providers processing the information we collect from you ("Personal Information") when we provide you with the Card Services under these Terms and Conditions.
- 10.3 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 and for data analysis, anti-money laundering, detection of crime, legal compliance, enforcement and fraud prevention purposes.
- 10.4 Your Personal Information may be processed outside of the country of purchase, but all service providers are required to have adequate safeguards in place to protect your Personal Information.
- 10.5 You agree we may contact you about other products and services provided by the Programme Manager and its affiliates. If you no longer wish to receive this information, please contact Card Services.
- 10.6 You can contact Card Services for a copy of the Personal Information we hold about you. A fee may be charged for this service.
- 10.7 To aid us in the provision of the Card Services and improve our service, telephone calls may be recorded and/or monitored.

11 Our liability to you

- 11.1 Unless otherwise required by law or as set out in these Terms and Conditions, 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 these Terms and Conditions or due to our negligence.

- 11.2 ATMs and point of sale terminals are not owned or operated by us and we are not responsible for ensuring that they will accept the Card. We will not be liable to you for disputes concerning the quality of goods or services purchased on your Card or any additional fees charged by the operator of these terminals.
- 11.3 Nothing will limit our liability to you for death or personal injury arising out of our negligence, or for our fraud, or insofar as any limitation or exclusion of liability is prohibited by law.

12 Law, Jurisdiction and Language

- 12.1 These Terms and Conditions and any disputes, which arise under them, shall be exclusively governed by English law and subject to the exclusive jurisdiction of the English courts.
- 12.2 We will communicate with you in English. These Terms and Conditions are written and available in English only.

13 Third Party Rights

Except for any party referred to in clause 14, nothing in these Terms and Conditions gives any third party any benefit or right (including any enforcement right).

14 Transferring our rights

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

15 Compensation

This Card is an electronic money product and although it is a product regulated by the Financial Services Authority, it is not covered by the 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 regulated by the Financial Services Authority, on trust, to ensure the funds are safeguarded in the unlikely event of insolvency.

16 Contact details

- 16.1 If you have any queries regarding the Card, please refer to www.cashpassport.com
- 16.2 If you have any further queries, are dissatisfied with the standard of service, you think we have made a mistake in operating the Card or you require information about your Personal Information, please contact Card Services.
- 16.3 We can be contacted using the details in the 'Contact details' section of the User Guide or by writing to Card Services, Access Prepaid Worldwide Ltd, Worldwide House, Thorpe Wood, Peterborough, PE3 6SB, England.
- 16.4 Any notice sent by either party under these Terms and Conditions by email shall be deemed given on the day the email is sent, unless the sending party received an electronic indication that the email was not delivered; and if by post, shall be deemed given three (3) business days after the date of posting.
- 16.5 We will try to resolve any problems as quickly as possible and in accordance with the complaints procedure, which can be found on www.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 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, England; Telephone 0845 080 1800; Email: complaint.info@financial-ombudsman.org.uk You can find more information on the Financial Ombudsman Service on their website: www.financial-ombudsman.org.uk

For all your The Co-operative Travel
Cash Passport needs, visit
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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, regulated and authorised by the Financial Services 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 able to give you support if you have any queries or complaints.