

**SECURE
CONVENIENT
RELOADABLE**



USER GUIDE

THOMAS COOK CASH PASSPORT™

FIND OUT HOW TO;

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



Welcome to your new

THOMAS COOK CASH PASSPORT™

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

Just like a debit card, you can use your Thomas Cook Cash Passport at any ATM 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 Thomas Cook Cash Passport at any merchant 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/thomascook, register your Card and you'll be able to see your Thomas Cook Cash Passport balance straight

away - you can also check out any recent transactions here. Alternatively, you can call Card Services and 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 of your Card, the exchange rate used by the ATM to calculate the balance on your Card may be different to that applied to your Card and a slight variation may occur. You may also receive low balance alerts via SMS.

Want to put more money onto your Card?

Easy. Just take your Card and valid photo ID to any Thomas Cook or Going Places store. You can also reload your Card online using your debit or credit card, or direct from your bank account using internet banking. To find out more visit www.cashpassport.com/thomascook

SECURE

CONVENIENT



**SIMPLY PREPAY
AND GO!**

The secure and convenient
way to spend abroad

How about buying things online?

As long as your 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.

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 can support it you can pay the difference. Just make

sure you tell the cashier before paying and confirm the amount you want deducted from your Card. The cashier should process your Thomas Cook Cash Passport payment first, then accept the remainder of the balance in whichever way you want to pay.

Pre-authorisation

It is not recommended to use your Thomas Cook 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 Thomas Cook Cash Passport to settle your final bill.

RELOADABLE



SEVEN CURRENCY CARDS NOW AVAILABLE

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

What if my Card is declined?

Normally the only reason 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 on your Cash Passport for part payment and complete the purchase 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/thomascook

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 of your Card (e.g. using a US Dollar Cash Passport in the USA) and 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 you have about using your Card, please get in touch at cardservices@accessprepaidwww.com

Please note, specific account queries cannot be dealt with via email.

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

In an emergency, or if you've lost your Card or it is 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.

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
Other Countries*	+1 954 838 8294

* 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 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 commission*	Free	Free	2%*	Free	Free	Free	Free
ATM fee** per withdrawal	2.50	2.00	1.50	3.50	3.25	4.00	25.00
Purchase from merchant (e.g. shops and restaurants)	Free						
Monthly inactivity fee debited from your Card if it has not been used for 15 months	3.50	3.00	2.00	4.50	4.00	5.25	35.00
Additional Card fee	Free						
Negative balance fee	15	15	10	20	20	25	140
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)						

Limits

Maximum amount you can withdraw from ATMs in 24 hours**	800	700	500	3,500	3,000	4,000	8,500
Maximum amount that you can spend at merchants 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	50	40	30	50	50	60	500
Maximum load and maximum balance allowed on your Card at any one time	9,000	7,500	5,000	15,000	13,000	17,000	85,000
Maximum load over 12 months***	30,000	25,500	18,000	45,000	39,000	51,000	250,000

* The minimum charge is £3.00 on GBP loads and reloads.

** Some ATM operators may charge an additional fee or set their own withdrawal 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% for all currencies.

This Card 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/thomascook and log on to '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 Thomas Cook Cash Passport, please visit www.cashpassport.com/thomascook

Thomas Cook Cash Passport™ Prepaid MasterCard® Terms and Conditions

By purchasing the Thomas Cook Cash Passport Card (the "Card") you agree that you understand, accept and shall comply with these Terms and Conditions. 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.

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 Thomas Cook Cash Passport Card

2.1 Thomas Cook Cash Passport is a prepaid currency card which can be loaded in the currency of the Card.

2.2 You may request an additional Card at the time of purchase ("Additional Card"), which can be used in the same way as the Card.

2.3 If you request an Additional Card as a back-up or for security purposes, only you can use it. If you request an Additional Card for someone else to access the same funds, you must provide their details prior to the issue of the Additional Card and only they can use the Card.

2.4 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. This amount will not be available for up to seven (7) days from the date of the transaction.

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 You will be responsible for all transactions made by Additional Card users and for ensuring that every Additional Card is used only in accordance with these Terms and Conditions.

3.7 The Card may not be used for money transfer 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 account and 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/thomascook

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 to reactivate the PIN. If the PIN is disabled at a point of sale terminal, 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 us 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 us 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 us 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 or any Additional Card user's part.

5.3 If we make an immediate refund in accordance with clause 5.1, 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 Form") from you within 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 or any Additional Card user 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 or any Additional Card user 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, on your behalf, or by any Additional Card user, or you or any Additional Card user 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/thomascook

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 fee to convert the funds into Sterling, unless you have an account in the currency of the Card.
- 7.3 A fee and/or commission may be charged for redeeming your balance at the Purchase Location or through Card Services.

8 Ending this agreement

- 8.1 This agreement continues until we end it in accordance with these Terms and Conditions, or if you ask us to end it by writing to, or emailing Card Services.
- 8.2 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.
- 8.4 We may ask for the return of the Card and end this agreement, with or without notice, if you materially breach any of these Terms and Conditions.
- 8.5 The ending of this agreement will not affect your right (if any) to redeem unspent funds in accordance with clause 7 above.

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/thomascook
- 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 us. You understand and agree that you will be deemed to have accepted the changes, unless you notify us 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 us 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 verification of your address and identity, data analysis, antimoney 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 us 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 (including any Additional Card user) 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/thomascook
- 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 UserGuide 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 our complaints procedure, which can be found on www.cashpassport.com/thomascook 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; Telephone 0845 080 1800; Email: complaint.info@financialombudsman.org.uk; Website: www.financial-ombudsman.org.uk

For all your Thomas Cook Cash Passport
needs, visit
www.cashpassport.com/thomascook



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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.