



TERMS AND CONDITIONS FOR YOUR CARD

DEFINITIONS

"Account" means the activeplus or flexiplus prepaid account established by us in your name;

"Account Opening Date" means the date on which you open your Account by paying your Card issue fee and first monthly subscription as set out in clause 4.5 overleaf;

"APS" means Advanced Payment Solutions Limited;

"ATM card" means the card you receive from a cashplus™ retail outlet when you open your Account, which is temporary (until your cashplus™ Prepaid MasterCard® arrives) and can only be used at Automated Teller Machines (ATMs) marked with the Cirrus® logo;

"Card" means either the ATM card or the cashplus™ Prepaid MasterCard®;

"cashplus™ Card" means the permanent cashplus™ Prepaid MasterCard® issued to you to run your Account;

"PIN" means the unique personal identification number which we provide to you for use with your Card;

"Reload" means to top up or to add money to your Account;

"Reload Card" means the card you use to reload your Account at a Post Office® branch;

"We", "us" or "our" means Broadcastle Bank Limited or Advanced Payment Solutions Limited acting on its behalf;

"You" or "your" means the individual holding the Account.

1. FEES SUMMARY

By using your Card you agree to pay all applicable fees you may incur whilst using your Account. The applicable fees are set out below.

Services	Fee
activeplus Account	
Monthly subscription* (per account)	£4.95 per month
All purchase transactions	FREE
flexiplus Account (available on request**)	
Purchase transaction	£1.00 per transaction
Account maintenance (only applies if Account has no transactions including reloads for a period of 120 days from date of last transaction)	£4.95
All Accounts (applies to both activeplus and flexiplus Accounts)	
Card issue or replacement	£9.95 Maximum
ATM withdrawal	£2.00 (UK) £3.00 (Non UK)
Cash withdrawal (at bank)	£3.00
Opening Account or Reload by debit card (online or phone)	£2.00
Reload by cash	FREE
Reload by debit card (at Post Office® branches only)	FREE
Change your PIN	FREE
Balance updates provided by email or by text to mobile (max. once per month)	FREE
Check your balance and recent transactions online	FREE
Check your balance and recent transactions by automated phone service	National call rate
Check your balance and recent transactions by Customer Service Advisor	£0.50 per minute
Cancellation (for refund of cash value in the Account)	£10.00
Foreign transaction	2.75% of amount withdrawn/spent

* This will be the fee that will apply when your Card is issued.

** If you are interested in switching to a flexiplus Account please contact Customer Services on 0870 609 2075. If you switch from an activeplus Account to a flexiplus Account within 30 days of activating your Card, we will refund the £4.95 subscription fee.

These fees may change from time to time and we will inform you in writing of any such changes 30 days before they take effect.

TVC0905

TERMS AND CONDITIONS FOR YOUR CASHPLUS™ PREPAID MASTERCARD®

Important information

Broadcastle Bank Ltd, an authorised bank and e-money issuer whose registered office is 91 High Street, Thame, Oxfordshire OX9 3EH, is the issuer of your cashplus™ Prepaid MasterCard® ("cashplus™ Card"). Advanced Payment Solutions Limited of Level 3, 16-18 Monument Street, London EC3R 8PD operates your account ("Account") and provides card administration services on Broadcastle's behalf.

Broadcastle Bank Limited is authorised and regulated by the Financial Services Authority ("FSA") under registration number 204480.

Up to the value of the available funds paid into the Account, your cashplus™ Card can be used to either pay for goods or services available from suppliers who accept MasterCard® or to withdraw cash from ATMs.

To use your Card the following fees apply: monthly subscription £4.95 (activeplus Accounts only), purchase transaction £1 (flexiplus Accounts only), Card issue/replacement fee up to £9.95, ATM withdrawal fee £2 in the UK, £3 outside UK, cash withdrawal fee (at bank) £3, cancellation fee (refund of cash value in the Account) £10, opening Account or Reload by debit card (online or phone) £2, foreign transaction fee 2.75% and speaking with a Customer Service Advisor £0.50 per minute.

Before you can use your Card you must pay your first Monthly Subscription fee, your Card Issue fee and any debit card fee (if applicable). A monthly subscription will be charged on the same date each month commencing one calendar month after the Account Opening Date.

English law will apply to any negotiations that take place prior to the conclusion of your cashplus™ agreement and for the duration of the cashplus™ agreement. The cashplus™ terms and conditions and the information provided in this document will be provided in English and during your cashplus™ contract we will communicate using the English language.

You have the right to cancel your Account without cause and without penalty for a period of 14 days from the Account Opening Date, however this will not entitle you to refunds of any charges made in respect of foreign currency transactions. In order to close your Account you need to give us written notice to Customer Services at PO Box 52768, London, EC3P 3WR.

If you wish to close your Account at any time after the above 14-day period you may do so by giving us written notice. You are liable for all transactions and fees on your Account until we receive your notice and your Card, including any additional Cards. Once all transactions and fees have been deducted, any balance on your Account will be returned to you.

The Financial Services Compensation Scheme is not applicable for this Card. No other compensation schemes exist to cover losses claimed in connection with this Card.

If you are unhappy with the way your Account is being run you should call our Customer Services by telephone on 0870 609 2075, visit our website at www.mycashplus.co.uk or write to Customer Services at PO Box 52768, London EC3P 3WR. If we are unable to resolve any complaint through our internal complaints procedure, you may take your complaint to the Financial Ombudsman Service either in writing to South Quay Plaza, 183 Marsh Wall, London E14 9SR, by telephone on 0845 080 1800 or by email at enquiries@financial-ombudsman.org.uk.

13.2 If you are affected by something which is our fault, we will only be responsible for loss you suffer as a direct result and not for any other loss (for example, loss of reputation).

13.3 If you have acted fraudulently you will be responsible for all losses on your Account. If you act without reasonable care and this causes losses, you may be responsible for them. (This may apply if you do not follow section 7 "Keep your Card and PIN safe" or you do not keep to these Terms and Conditions).

13.4 Provided you have not acted fraudulently or without reasonable care, you will not be liable for any transactions and fees incurred on your Account if: (a) someone else uses your Card before you tell us it has been lost or stolen, (b) your Card is used before you have received it.

13.5 We accept no responsibility or liability for the goods or services that you purchase with your Card. If you are unhappy with any of the goods or services, you must attempt to resolve the matter with the merchant first. However if you are unable to resolve the matter please contact us and we will follow the process for transaction disputes as set out in Section 9.

13.6 We accept no responsibility or liability for a merchant refusing to honour a transaction on your Card.

13.7 Please notify our Customer Services on phone 0870 609 2075 if you have any problems using your Card. From time to time your ability to use your Card may be interrupted, for example when we carry out maintenance. If this happens, you may be unable (i) to use your Card to pay for purchases or obtain cash from ATMs, (ii) to Reload your Account, and/or (iii) to obtain information about the funds available in your Account and/or about your recent Card transactions.

13.8 The Financial Services Compensation Scheme is not applicable for this Card. No other compensation schemes exist to cover losses claimed in connection with this Card.

14. PROTECTING YOUR PERSONAL DATA

14.1 We are the data controller of personal data given to us in connection with your Account.

14.2 We will process personal data in order to open, administer and run your Account and to deal with any enquiries you have about your Account.

14.3 If we suspect that we have been given false or inaccurate information, we may record our suspicion together with any other relevant information.

14.4 APS is the data controller of personal data that it collects for marketing purposes as set out in 14.10 and 14.11 below.

14.5 Personal data may also be transferred confidentially to other organisations within the APS and Broadcastle group of companies so that we can run your Account. This may require us to transfer personal data to the USA. If we are required to transfer personal data to the USA we will ensure that security measures are in place to keep personal data confidential.

14.6 We may monitor and/or record telephone calls we have with you or your additional cardholders to help us maintain and improve the quality of our Customer Service or as required by applicable law.

14.7 All personal information given by you will be checked with fraud prevention agencies and other organisations involved in crime prevention and may be used for the investigation of fraudulent activity and crime prevention to meet our obligations under the MasterCard® scheme regulations, and if you have given false or inaccurate information and we suspect fraud we will record this.

14.8 We may obtain information about you from credit reference agencies to verify your identity for fraud prevention and/or money laundering. Scoring methods may be used in the verification process. A record of this process may be kept and used to help other companies to verify your identity.

14.9 We may use the information you provide such as your mobile phone number and email address to contact you with balance updates.

14.10 We will seek your express consent before APS or third parties contact you by email or mobile phone about any offers they believe will interest you.

14.11 APS may want to contact you by telephone or mail, about other products and services provided by APS or other providers or share your information with third parties so they can contact you direct about their products and services. If you no longer wish to receive information about such products or services from APS or third parties then please contact Customer Services by phone on 0870 609 2075 or write to PO Box 52768 London EC3P 3WR.

14.12 If you would like details of the third parties with which we share information about you please phone Customer Services on 0870 609 2075 or write to PO Box 52768 London EC3P 3WR.

14.13 You have the right, on payment of a fee, to receive details of the personal data we hold about you. You can contact our Customer Services on 0870 609 2075 or write to PO Box 52768 London EC3P 3WR.

15. WHO IS RUNNING MY CARD ACCOUNT?

Your Card Account is held with and is issued by Broadcastle Bank Ltd which is authorised as a bank and e-money issuer in the UK by the Financial Services Authority. Their registered office is 91 High Street, Thame, Oxfordshire, OX9 3EH. Company number: 0542018. Your Card will be operated on their behalf by APS whose registered office is situated at 6th Floor, One London Wall, London, EC2Y 5EB. Company number 04947027.

16. WHAT HAPPENS WHEN MY CARD EXPIRES?

16.1 We will automatically send you a replacement Card prior to the expiry date of your current Card. If you do not receive your replacement Card contact our Customer Services to request a replacement. You will not lose any funds in your Account if you do not receive a replacement Card before your Card expires.

16.2 We will charge you a Card Issue fee for any Card reissued or replaced on your Account.

16.3 You will be charged a Cancellation fee in the event that you request a refund of the remaining funds on your Account once your Card has expired.

16.4 We reserve the right to decline to issue a replacement Card.

17. HOW WILL I KNOW ABOUT ANY CHANGES TO THESE TERMS AND CONDITIONS?

We may change these Terms and Conditions. If we make any changes we will notify you by post at least 30 days in advance, except in exceptional circumstances. If you are significantly disadvantaged by any such change you may cancel your Card in accordance with our refund policy (see section 12). In such circumstances you will not be charged a Cancellation fee.

18. CAN ANY OTHER COMPANY TAKE OVER OUR OBLIGATIONS UNDER THESE TERMS AND CONDITIONS?

We may assign these Terms and Conditions to another party at any time without notice to you. Your rights under this agreement will not be affected.

19. WHAT INFORMATION WILL BE PASSED ON TO PARTICIPATING MERCHANTS AND WHAT RIGHTS DO THE MERCHANTS HAVE?

19.1 Merchants receive verification of whether the amount due to them is available but they do not see the balance of your Account.

19.2 Merchants have the right to initiate a debit hold on your Account when you attempt to purchase goods or services from them. Such debit holds may be initiated, for example, to satisfy any "security deposit" requirement agreed by you with the merchant or to ensure that you have available funds in your Account when you complete your transaction.

19.3 Funds in your Account that are subject to a debit hold will not be available to pay for other purchases or ATM withdrawals you make at the same time.

19.4 Please note that we have no control over when a merchant "releases" any debit hold that you have previously authorised. You acknowledge and agree that when a merchant does send us a request to release a debit hold, the released funds will not be available to you for withdrawal until we have had a reasonable opportunity to process the reversal.

20. WHAT LAW APPLIES?

English law applies to these Terms and Conditions and English courts will deal with any legal proceedings between us.

21. MAKING A COMPLAINT AND CONTACTING US

21.1 If you are unhappy with the way your Account is being run you should call our Customer Services on 0870 609 2075 so that we can investigate the circumstances as soon as possible.

21.2 You can also contact us by visiting our website www.mycashplus.co.uk or writing to Customer Services at PO Box 52768, London, EC3P 3WR. If you do not have access to the internet please contact Customer Services on 0870 609 2075.

21.3 Please note that Account balance and transaction information is available through our Customer Services automated helpline and national telephone rates apply. If you wish to speak to a Customer Service Advisor to check your balance or recent transactions, then higher telephone rates apply (see Fees Summary above). For all other queries, such as notifying us of lost or stolen Cards, national telephone rates apply.

21.4 Should you have a complaint you should contact our Customer Services on 0870 609 2075. A copy of our complaints procedure is available on request. If we are unable to resolve any complaint through our internal complaints procedure, you may contact the Financial Ombudsman Service at: South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 080 1800, E-mail: enquiries@financial-ombudsman.org.uk

2. WHAT IS A CASHPLUS™ CARD AND WHAT CAN YOU DO WITH IT?

2.1.1 A cashplus™ Card is a prepaid card and the money you load on your Account is the money that you have available to spend. When you receive your cashplus™ Card, you can use it to withdraw money from your Account and pay for goods and services in outlets that accept MasterCard®. Your ATM card can only be used to withdraw cash.

2.1.2 These Terms and Conditions apply to both the activeplus and flexiplus Accounts. When you apply for a Card you will automatically be issued with an activeplus Account. You can use this Account for your day-to-day transactions. All purchase transactions are free and a monthly fee will apply. If you only want to use your Account for one-off purchases or emergencies then a flexiplus Account may be more suitable for you. With a flexiplus Account you will not be charged a monthly fee instead you will pay a fee per transaction. If you are interested in switching from the activeplus Account to the flexiplus Account please contact Customer Services on 0870 609 2075. Separate fees apply (see Fees Summary above).

2.2 WITHDRAWING MONEY

2.2.1 You can use your Card to withdraw cash from ATMs. To obtain the cash you must use your PIN.

2.2.2 When you use your Card at an ATM you will be charged a withdrawal fee (see Fees Summary above). You may also be subject to any applicable fees, surcharges, rules and regulations of the relevant ATM, or other financial institution or association. It is your responsibility to check any additional fees or surcharges prior to processing your transaction.

2.2.3 Provided you have sufficient funds in your Account, the amount you may withdraw per day from ATMs will be set by the owner of the ATM. In addition we may, on reasonable notice to you, also impose daily cash withdrawal limits at our discretion. Please note if you reach the daily ATM withdrawal maximum you can still purchase goods and services from retailers subject to there being sufficient funds available in your Account.

2.3 WITHDRAWING FOREIGN CURRENCY/PURCHASING FOREIGN GOODS

If your Card is used to make a purchase or cash withdrawal in a currency other than pounds sterling (£), the transaction will be converted to pounds sterling at the exchange rate applicable at that time. A Foreign Transaction fee of 2.75% of the amount of the transaction will be charged and if cash is withdrawn from an ATM then an ATM fee will also apply (see Fees Summary above).

2.4 CASH WITHDRAWAL AT A BANK

You can get cash from your Account over the counter at a bank. A Cash Withdrawal fee will apply (see Fees Summary above).

2.5 SPECIAL USAGE

Certain retail outlets may require increased authorisation from us before your Card is accepted, for example:

- At restaurants, you will be required to have 20% more on your Account than the bill in order to accept your cashplus™ Card. This is to accommodate for any service charge added by the restaurant;
- At fuel stations we will require a minimum of £50.00 in your Account for "pay at pump" usage. You may avoid this by going directly to the attendant to authorise the exact amount you wish to purchase;
- Your transaction may also be declined if a merchant is not able to go online to verify authorisation of the relevant transaction.

2.6 FINDING OUT YOUR BALANCE

2.6.1 You can check the balance of funds available in your Account over the internet, or by telephoning our Customer Service automated helpline on 0870 609 2075. At your request we can also send you your balance by e-mail or text message to your mobile phone (limited to once a month).

2.6.2 You can request a paper statement showing your Account transactions. A £5.00 fee is charged for each paper statement sent to you.

2.7 RELOADING YOUR ACCOUNT

2.7.1 You may Reload your Account with cash at cashplus™ retail outlets and with cash or by debit card at the Post Office®. You may also Reload your Account by phone or online. Once you have paid the initial set up fees you can Reload your Account with a minimum amount of £10. All cash Reloads are free as well as debit card Reloads at Post Office® branches.

2.7.2 To Reload your Account at any branch of the Post Office® simply present your Reload Card with the money you wish to reload on to your Account.

2.7.3 Each Reload Card is linked to one Account. Additional cardholders will be issued with their

own Reload Card which can be used to Reload the same Account. It is your responsibility to safeguard both your Reload Card and your Card.

2.7.4 Unless we advise you otherwise you may Reload your Account as many times as you want up to a maximum account balance of £5,000 at any time. Reloads at a Post Office® branch are subject to a limit of £999 per Reload. We reserve the right to decline any Reloads. The funds reloaded on your Account at retail cashplus™ outlets should be available within minutes. The funds reloaded on your Account made at a Post Office® branch are usually available the next working day. However in some instances it may take two or more days for the Reload funds to become available for use. If you provide us with your mobile phone number when you purchase your Card, we will notify you as primary Account holder by text message when the funds reloaded at the Post Office® are available.

3. IS THE CASHPLUS™ ACCOUNT LIKE A NORMAL BANK DEBIT CARD OR CREDIT CARD?

3.1 Your cashplus™ Account is not a credit card, charge card or debit card.

3.2 Important information about your cashplus™ Account:

- you may only spend up to the value of the funds that you have in your Account;
- your Account and its operation is subject to regulatory supervision by the Financial Services Authority;
- the money in your Account will not earn any interest;
- the minimum balance we will allow in your Account will be £0.00;
- you will not be issued a cheque book to use in conjunction with your Account;
- the total amount of funds available in your Account (irrespective of the number of additional cards) must not exceed a total of £5,000 at any time.

4. HOW DO I APPLY FOR A CASHPLUS™ CARD?

4.1 You can pick up a cashplus™ starter pack from any participating cashplus™ retail outlet. The starter pack includes an ATM card, these Terms and Conditions of use and a PIN number for the ATM card.

4.2 Before you can purchase a Card you will need to provide at least two forms of identification, at least one from each type set out below:

- photographic identification such as a passport or full UK driving licence; and
- proof of your address such as a utility bill.

All identification must be current or less than 3 months old. If you are unable to provide acceptable forms of identification we will not be able to open your Account.

4.3 You can also apply for a Card by phoning Customer Services on 0870 609 2075 or by applying online at www.mycashplus.co.uk. We will need to verify your identity either by use of electronic databases and/or the provision of documents as set out in 4.2 above.

4.4 You must be at least eighteen (18) years old to apply for a Card.

4.5 Before you can use your Card you must follow the steps below:

- Open your Account – You will need to pay the Card Issue fee, your first Monthly Subscription fee and any applicable debit card fee (if applying by phone or online). **By paying the Card Issue fee you are agreeing to these terms and conditions.**
- Activate your Card - You can activate your Card by telephoning our Customer Services number on 0870 609 2075. You can activate it using the automated activation system or by speaking to one of our Customer Service Advisors.
- For your protection and for regulatory purposes we shall request, and you shall agree to provide some additional identification verification information.
- Once you have activated your Card you must sign the back of it.

4.6 You can use your ATM card immediately at any ATM that accepts Cirrus® cards. It cannot be used to pay for goods or services.

4.7 Your cashplus™ Card will be sent to you within 7 to 10 days of activation.

4.8 We reserve the right to refuse to issue you a Card and to refuse to activate a Card.

4.9 We reserve the right to terminate this agreement immediately with you if:

- you do not activate your Card within 14 days of the Account Opening Date; or
- we suspect you have given false or inaccurate information or are involved in fraudulent or criminal activities.

4.10 A Monthly Subscription fee will be charged on Account Opening and then on the same date each month commencing one calendar month after your Account Opening Date.

5. PERSONAL IDENTIFICATION NUMBER (PIN)

5.1 We will give you (and each additional cardholder) a PIN to use with your (their) Card. You can

use the PIN to authorise transactions instead of a signature in retail outlets and it can also be used to withdraw cash from an ATM.

5.2 You will not be able to change the PIN of your ATM card. However once you receive your cashplus™ Card you can change your PIN to another four-digit number of your choice at an ATM.

5.3 When choosing your own PIN, avoid obvious numbers and those that could be guessed easily by someone else, such as 1234 or your date of birth.

5.4 To obtain information on the locations of participating ATMs for your cashplus™ Card go to the ATM Locator on the website www.mastercard.com.

6. ADDITIONAL CARDHOLDERS

6.1 You can request additional Cards for use by additional cardholders. You must let us know who the additional cardholders are by contacting Customer Services on 0870 609 2075. We reserve the right to refuse additional cardholders if we suspect any additional cardholder has given false or inaccurate information or is involved in fraudulent or criminal activities. You will be charged a fee for all additional Cards issued (see Fees Summary above).

6.2 All additional cardholders must be at least thirteen (13) years old. You, as primary Account holder will be responsible for the use of the additional Cards and for any applicable fees or charges that the additional cardholders may incur.

6.3 We will not disclose your Account information to the additional cardholder without prior written permission from you.

6.4 We reserve the right to limit the number of Cards issued to your Account and the right to decline use by any additional cardholder.

6.5 All additional cardholders will be subject to and must comply with these Terms and Conditions. By the additional cardholder using their Card they accept these Terms and Conditions.

7. KEEP YOUR CARD AND PIN SAFE!

7.1 Using your Card and PIN will be the primary way for you to take money out of your Account. A signature may be required in certain circumstances. You must keep your Card and PIN safe. Treat your Card the way you treat your cash.

7.2 If you suspect that someone else knows your PIN, you must change your PIN as soon as possible.

7.3 If you have forgotten your PIN you must report it to our Customer Services. You should receive a replacement PIN within 5 working days.

7.4 You must keep your PIN safe, this means:

- you must keep your PIN secret at all times;
- you must make sure that additional cardholders also keep their PIN secret at all times;
- you must not disclose your PIN to anyone including your friends and family, our staff or retailers;
- when you receive your PIN number from us, you must memorise it and destroy the notification slip;
- you must not write your PIN anywhere;
- you must not use your PIN if someone else can see you typing it in.

7.5 You must keep your Card safe, this means:

- you must not give your Card to anyone else;
- you must not damage or bend your Card;
- you must ensure that you keep your Card in a safe place.

8. LOST AND STOLEN CARDS

8.1 You must immediately call the Customer Services number (0870 609 2075) which is open 24 hours a day, 7 days a week if: (a) your Card is lost; (b) your Card is stolen; or (c) you find out that your Card is being used in a manner not authorised by you. We will then make sure that steps are taken to stop someone else getting access to the money on your Card.

8.2 You will be asked to provide your Card number and other details to help our staff verify they are talking to the correct person. Without such information, we will be unable to assist you.

8.3 You may be required to help us, our agents or the police if your Card is lost or stolen or we suspect your Card is being misused.

8.4 If our records show that there is money remaining on your Account, we will cancel your Card and issue a new one to the address on your Account within 14 days.

8.5 If we know of, suspect or wish to prevent misuse of the Card (which could include fraudulent or illegal activity or use of the Card other than in accordance with

these Terms and Conditions) we may, without telling you first:

- refuse to approve a transaction;
- cancel or suspend your right or an additional cardholder's right to use the Card for all or any purposes;
- refuse to replace any Card.

The Terms and Conditions will continue even if we do any of these things and we will not be responsible or incur liability for any loss or damage you or an additional cardholder may suffer as a result.

9. TRANSACTION DISPUTES

9.1 If you believe that any of the transactions on your Card were unauthorised or incorrectly posted to your Account, you must notify us within 30 days. We will attempt to assist you with any qualifying dispute under the MasterCard® scheme regulations.

9.2 You must attempt to resolve a transaction dispute with the merchant before asking that we pursue the dispute on your behalf.

9.3 We may send you a Dispute Declaration form which must be completed in full for us to assist you with a transaction dispute.

9.4 We will not refund any sums to you if you have not taken the precautions set out in these Terms and Conditions, in particular keeping your PIN and Card safe.

9.5 You will not receive a refund until our investigation is complete. If the disputed transaction is refunded to your Account, it may later be deducted from your Account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and authorised by you or your additional cardholder, we will charge you £5.00 for this.

10. WHAT IF I CHANGE MY NAME OR ADDRESS?

10.1 You must keep us informed of any changes to your or any additional cardholder's name, address and any other applicable contact details such as e-mail address or contact telephone number so that our records are accurate, complete and up to date.

10.2 You can notify us of any such changes by calling our Customer Services on 0870 609 2075.

10.3 It is your responsibility to notify us within 14 days of a change to your name or address. You will be liable for any loss or fraud that directly results from any such changes should you fail to inform us.

11. ACCOUNT CLOSURE AND YOUR RIGHT TO CANCEL

11.1 You have the right to withdraw from this agreement without cause and without penalty for a period of 14 days from the Account Opening Date. Please note this will not entitle you to refunds of any charges made in respect of foreign currency transactions.

11.2 In order to close your Account you need to write to Customer Services at PO Box 52768, London, EC3P 3WR.

11.3 If you wish to close your Account at any time after the above 14 day period you may do so by giving us written notice as set out in 11.2 above. You are liable for all transactions and fees on your Account until we receive your notice and your Card, including any additional Cards.

11.4 Once all transactions and fees have been deducted, any balance on your Account will be returned to you.

11.5 If your Account has been dormant (ie no transactions) for a period of at least one year and it has a zero balance, we reserve the right to close your Account. Before we close your Account we will contact you to advise that we will do this.

12. WHAT IF I WANT THE MONEY IN MY ACCOUNT REFUNDED?

You can request a refund of the money in your Account by calling our Customer Services on 0870 609 2075. We will only issue a refund if your Account has been closed or your Card has expired. We will wait 15 days from the date of your request before processing the refund to ensure all transactions have gone through. You will be charged a Cancellation fee (see Fees Summary above) before the refund is processed which will be deducted from your Account before your refund is made. All refunds shall normally be paid to you by cheque or postal order. It may take up to 30 days for you to receive your refund. Alternatively, for quicker access to your funds you can withdraw the money in your Account at an ATM.

13. OUR LIABILITY

13.1 If something which we are not reasonably able to control stops or delays us from doing something we are supposed to do under these Terms and Conditions, we will not be responsible for any loss which you may suffer.