

CASH PASSPORT™ GLOBE

TRAVELLING SHOULDN'T COST
YOU THE EARTH

USER GUIDE



CASH PASSPORT™ GLOBE

Travelling shouldn't cost you the earth.

Cash Passport Globe – the smart card for savvy travellers

In this User Guide you will find everything you need to know about your new Cash Passport Globe prepaid MasterCard® currency card, how to stay in control of your spending and how to save money.



Go to www.cashpassportglobe.com and click on the 'My Account' tab to register your Card online

Smart spending

- With Cash Passport Globe there's just a 2.49% usage fee for ATM withdrawals and purchases. The Card can be used worldwide at ATMs and merchants, including shops, restaurants and online
- Cash Passport Globe is a prepaid card. You load it in British Pounds and the balance is held in British Pounds
- Cash Passport Globe has been designed to give you great value on overseas spending. We will not charge you commission and there are no hidden fees

**CASH PASSPORT GLOBE,
THE SMART CARD FOR
SAVVY TRAVELLERS**



By always choosing to pay in the local currency, you'll only be charged a 2.49% usage fee*

* Some ATM operators and merchants may charge a(n) (additional) fee or set their own limits. Please confirm whether any (additional) fees or limits apply, before making a withdrawal or purchase.

SAVVY TRAVELLER SAVVY SPENDER

How do I reload my Card?

- **Online** – visit www.cashpassportglobe.com for more information on how to reload your Card
- **By phone** – call Card Services on 0800 260 0355 (from the UK only[†]) or +44 (0) 203 284 8395 (from other countries^{††})
- **Via internet/telephone banking** – visit www.cashpassportglobe.com for more information
- **In store** – at participating UK Travelex stores; don't forget to bring a form of payment and your photo ID, e.g. your passport or driving licence

How do I check my balance?

- **Online** – register your Card on 'My Account' at www.cashpassportglobe.com to view your balance and any recent transactions
- **By phone** – call Card Services on 0800 260 0355 (from the UK only[†]) or +44 (0) 203 284 8395 (from other countries^{††}) to use the automated balance enquiry service
- **At an ATM** – some ATMs provide balances, however, if the local currency of the ATM is not British Pounds, the exchange rate used by the ATM to calculate the balance may be different to that applied to your Card and a variation may occur

[†] There may be a charge for calls to this number, 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 0044 (0) 203 284 8395). Calls to this number are not free of charge.



Use another card to check into hotels or hire a car and your Cash Passport Globe to settle the bill. This will avoid issues with security deposits that can occur with prepaid cards

Disputed Transactions

It is recommended that you check your transaction history and Card balance at least once a month. If you have any queries about your Cash Passport Globe 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 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 form (see terms and conditions for further information). Please help them to assist you, by providing as much information as you can.

SECURE

CONVENIENT

RELOADABLE



TRAVELLING SHOULDN'T COST YOU THE EARTH

What if there isn't enough money on your Card to make a payment?

Sometimes you might see something that costs 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 form of payment. 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 Globe payment first, and then accept the remainder of the balance, however you want to pay it.

What if your 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 a purchase. You may be able to use the balance on your Cash Passport Globe 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.

It is not recommended that you use your Cash Passport Globe as a guarantee of payment (usually for hotels, car hire and cruise lines). These companies may estimate the 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 Cash Passport Globe to settle your final bill.

Smart security

Not linked to your bank account

Smart spending

Just a 2.49% usage fee for ATM withdrawals and purchases

Smart budgeting

Load in British Pounds, budget in British Pounds

Smart support

24-hour Card Services team

24/7

A dedicated team is on hand 24/7. In the event that your Card is lost or stolen, Card Services will arrange for you to receive a Replacement Card or even emergency cash. If you forget your PIN, go to 'My Account' on www.cashpassportglobe.com or phone Card Services on one of the telephone numbers provided

Fees and Limits

Please note that the following fees and limits are subject to variation, in accordance with the terms and conditions.

Fees

Commission fee	0%
Card fee	See www.travelex.co.uk
Additional Card fee	Free
Load/Reload fee	Free
Usage fee (for ATM withdrawals and purchases)	2.49% of the transaction value*
Shortfall fee	£10
Non-emergency cash out fee through Card Services	£6.00
Cash over the counter fee	£10

Limits

Maximum amount you can withdraw from ATMs in 24 hours	£600*
Maximum amount that you can spend at merchants in 24 hours	£3,000*
Minimum amount you can load on your Card	£250
Maximum load and maximum balance allowed on your Card at any one time	£6,000
Maximum load over 12 months	£18,000***
Cash over the counter limit	£250

* Some ATM operators and merchants may charge a(n) (additional) fee or set their own limits. Please confirm whether any (additional) fees or limits apply, before making a withdrawal or purchase.

** Network operator charges may apply

*** 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 (British Pounds) will be exchanged to British Pounds at an exchange rate determined by MasterCard® on the day the transaction is processed. A 2.49% usage fee will then be applied to the converted British Pounds value of the transaction. For example, if you use your Cash Passport Globe, loaded with British Pounds, to buy something in the USA for USD 100

- and the MasterCard rate of the day is USD 1 = GBP 0.9 (example rate only)
- the USD amount is converted to GBP 90
- and increased by 2.49% to a total billing amount of GBP 92.24, which is deducted from your Card

Cash Passport Globe is issued by R. Raphael & Sons plc, pursuant to license by MasterCard International Inc. MasterCard is a registered trademark of MasterCard International Incorporated.

Cardholder benefits

As a Cash Passport Globe cardholder, you are eligible for a variety of travel related discounts and benefits. These are updated regularly. Visit www.cashpassportglobe.com for more information and take advantage of these great money saving offers.

Useful contact information

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

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

If your Cash Passport Globe 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[†]).

Card Services 0800 260 0355

(from the UK only[†]) or +44 (0) 203 284 8395 (from other countries^{††})

[^] 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 this number, 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 0044 (0) 203 284 8395). Calls to this number are not free of charge.

For more information about your Cash Passport Globe, please visit www.cashpassportglobe.com

Cash Passport™ Globe Prepaid MasterCard® Terms and Conditions

By purchasing or requesting the Cash Passport Globe card (the "Card"), you agree that you understand, accept and shall comply with these terms and conditions and the Fees and Limits section in 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, MasterCard Prepaid Management Services Limited (the "Programme Manager"), in connection with the Card;
- 1.5 **working day** means Monday to Friday from 0900 to 1700 GMT, except for any public bank holidays, in England and Wales.
- 1.6 any references to 'Card' also include any Additional Card, where applicable.

2 Your Cash Passport Globe card

- 2.1 The Card is a prepaid currency card, which can be loaded in the currency of the Card.
- 2.2 To apply for the Card, you must be at least eighteen (18) years old and a UK resident. We will require evidence of who you are and your address. To do this, we will carry out checks on you electronically.
- 2.3 When we perform electronic checks, Personal Information provided by you may be disclosed to a registered credit reference agency or fraud prevention agency, who may keep a record of that information (see clause 10). By purchasing or requesting the Card, you agree to your Personal Information being passed to such agencies for this purpose.
- 2.4 At the time of purchase, you may request an additional Card ("Additional Card"), which can be used as a backup by you, in the same way as the Card.
- 2.5 If you request an Additional Card as a backup for security purposes, only you can use it.
- 2.6 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 The Card can be used worldwide at ATMs and Merchants, including shops, restaurants and online, providing there are sufficient funds available on the Card for the transaction, including any applicable fees. The Card may not operate in some countries or geographical regions, due to restrictions. Please verify the list of countries and regions with restrictions at www.cashpassport.com.
- 3.2 The amount of each transaction and any associated fees will be deducted from the balance on the Card. Merchants that accept the Card are required to seek authorisation from us for all the transactions that you make and we cannot stop a transaction once authorised. Some merchants may not be able to authorise your transaction if they cannot obtain an online authorisation from us. Examples include some in-flight purchases, car park vending machines and toll booths.
- 3.3 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 typically between GB£10-£50 or currency equivalent. 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 www.cashpassport.com/1/en/Globe/FAQ/
- 3.4 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; 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.
- 3.5 The Card is only for your use and expires on the date on the front of the Card; however, you will still be able to obtain a refund of the balance in accordance with this Agreement.
- 3.6 If the 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.
- 3.7 The Card may not be used for money transfers (i.e. the sending of funds to a third party) or to access money transfer services, or for accessing or purchasing goods from adult or gambling locations or 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 the Card if it has a positive balance. In the unlikely event that the balance on the 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 Shortfall fee.
 - 3.9 We are entitled to set off any sum of money on the Card due from you to us against any positive balance on any other card held by you with us.
- ### 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 at all times and not disclose them to any third party.
 - 4.3 You must never allow anyone else to use the 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 the Card is lost or stolen, you 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 the Card, with or without notice, if we think the Card has been or is likely to be misused; or if you break any important term or you repeatedly break any term and fail to remedy it; or if we suspect any illegal use of the Card. If we do suspend the 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 the 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 We recommend that you check your transaction history and balance at least once a month. 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 may request that you provide additional written information concerning any such transaction on our dispute form, which can be found on www.cashpassportglobe.com.
 - 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 you breaking any important term or repeatedly breaking any term and failing to remedy it, or was allowed to happen because of your 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 dispute form providing details of the unauthorised transaction from you within ten (10) working days of our request.
 - 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 stolen or failed to keep the security features of the Card safe in accordance with this Agreement, your maximum liability will be limited to GBP 50 unless you have acted fraudulently or have with intent or gross negligence failed to comply with this Agreement, 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 GBP 50.

6 Fees and Limits

6.1 From time to time we may limit the amount you can load on the Card, or the amount you can withdraw from ATMs or spend at merchants over certain time periods. Some merchants and ATM operators also impose their own limits on the amount that can be spent or withdrawn over a specific time period.

6.2 For details on the fees that apply to the Card, please refer to the fees and limits table in the User Guide, or on www.cashpassportglobe.com

7 Redeeming Unspent Funds

7.1 You may redeem any unspent funds on the Card through the Purchase Location. Payment will usually be in British Pounds 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 be in British Pounds at an exchange rate determined by us.

7.3 A Cash out 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 and end this Agreement in accordance with clause 8.3; or (iii) 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 the expiry of the Card ("Termination Date").

8.2 Subject to clause 8.4, we may end this Agreement prior to the Termination Date 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 prior to the Termination Date at any time by writing to or emailing Card Services.

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

8.5 Upon ending this Agreement in accordance with the terms and conditions, you will no longer be able to use the 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 shall survive termination of this Agreement.

8.7 For the purposes of clause 8.1, 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.cashpassportglobe.com for a reminder of your expiry date.

9 Changing the terms

9.1 We will notify you of any changes to this Agreement by email or in writing. The latest version of the Agreement shall be available on www.cashpassportglobe.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 this Agreement.

10.3 We may use your Personal Information to:

- enable us to provide the Card Services and for verification of your address and identity;
- protect against and prevent fraud, unauthorised transactions, claims and other liabilities;
- provide, administer and communicate with you about products, services and promotions which we think may be of interest to you (including contests, offers, competitions and promotions), and to notify you about important changes to the features and operations of those products and services. If you do not want to receive marketing information about our products and services, please contact us (see 'Contact details'). You will, however, still receive operational and administrative

messages related to the Card Services and any enhancements or changes to the Card Services; (d) operate, evaluate and improve our business (including developing new products and services, managing our communications, determining the effectiveness of our advertising, analysing our products and services, training, performing and producing data reports and analysis that have been anonymised to ensure that they do not identify you as an individual, and performing accounting, billing, reconciliation and collection activities).

10.4 We may also share your Personal Information with our service providers who perform services on our behalf, including the Programme Manager.

10.5 We may share your Personal Information with credit reference agencies and fraud prevention agencies to (i) make enquiries when you ask for the Card, or to assist us in managing the Card; (ii) share information about you and how you manage the Card; (iii) if you give us false or inaccurate information or we suspect fraud. These agencies keep a record of our enquiries and may record, use and give out information we give them to lenders, insurers and other organisations to make assessments and to help make decisions on you and members of your household, for debt tracing and to prevent fraud and money laundering.

10.6 We may also disclose information about you (i) if we are required to do so by law or legal process, (ii) to law enforcement authorities or other government officials, or (iii) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss, or in connection with an investigation of suspected or actual fraudulent or illegal activity.

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

10.8 If you have agreed, we may contact you about other products and services and offers available from selected companies, which we believe may interest you or benefit you financially. If you no longer wish to receive this information, please contact Card Services (see 'Contact details').

10.9 You can contact Card Services for a copy of the Personal Information we hold about you. A fee may be charged for this service.

10.10 We may monitor or record telephone calls with you to aid us in the provision of the Card Services, to detect or prevent fraud or other crimes, to help improve our service and for staff training purposes.

11 Our liability to you

11.1 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.

11.2 We are not responsible for ensuring that ATMs and point of sale terminals will accept the Card, or for the way in which a merchant processes a transaction. We will not be liable to you for disputes concerning the quality of goods or services purchased on the 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).

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 This Agreement and any disputes, which arise under it, 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. This Agreement is written and available in English only.

13 Third Party Rights

Except for any party referred to in clause 14, nothing in this Agreement 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 this Agreement, without your prior consent, to any other person or business, subject to such party continuing the obligations in this Agreement to you.

15 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.

16 Contact details

16.1 If you have any queries regarding the Card, please refer to www.cashpassportglobe.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 House, Cygnet Road, Hampton, Peterborough, PE7 8FJ, United Kingdom.
- 16.4 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 given three (3) working 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.cashpassportglobe.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: Exchange Tower, London, E14 9SR, United Kingdom; Telephone: 0800 023 4567 (calls to this number are normally free for people ringing from a "fixed line" phone – but charges may apply if you call from a mobile phone) or 0300 123 9 123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). These numbers may not be available from outside the UK – so please call +44 20 7964 0500 if you are phoning from abroad; Email: 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
- 16.6 You may also use the Online Dispute Resolution service if you are an EU resident and have a complaint about a product or service purchased from us online. The ODR website can be found at <http://ec.europa.eu/consumers/odr/>. As the ODR service will ultimately re-direct your complaint to the UK Financial Ombudsman Service, you may prefer to contact us or the Financial Ombudsman Service directly in the first instance.

For all your Cash Passport Globe needs, visit
www.cashpassportglobe.com



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