Cash Passport™ Prepaid Mastercard®
Terms and Conditions

By purchasing or requesting the Cash Passport Prepaid Mastercard card (the "Card"), you agree that you accept and shall comply with these terms and conditions and the Fees and Limits section in the User Guide. These terms and conditions are for you to keep. A further copy is available on request (see Contact details).

1. In these Terms and Conditions:
   Account Information Services means services to allow you to see your accounts with different providers/banks and card issuers in one place;
   Additional Card means an additional Card that may be purchased by you to use as a backup for security purposes or which can be given to another person to access the Card Fund;
   Agreement means these Terms and Conditions, the Fees and Limits section and contact details in the User Guide;
   ATM means cash machine;
   Card means the single currency “Cash Passport Prepaid Mastercard card” with ATM and Merchant access and functionality, as set out in the Agreement. Any reference to Card also includes any Additional Card, where appropriate;
   Card Fund means the aggregate sum of the funds loaded onto the Card and available for transactions;
   Card Services means any services, including call centre services contactable on 0800 913 263, provided by us or the Programme Manager, in connection with the Card; call centre services are available around the clock;
   Cash out fee means a fee that is charged when funds that haven't been spent are redeemed by you;
   CDD means the customer due diligence measures required to be undertaken to identify and verify you in accordance with applicable law and regulation (including without limitation anti-money laundering);
   Contactless means a method for authorising a card transaction that involves bringing a contactless enabled card within close proximity to a contactless card reader provided by the Merchant;
   EUR or EU€ means the lawful currency of the Eurozone;
   Merchant means a provider of goods and/or services who accepts the Card as a means of payment whether at a distance (e.g. by telephone and online) or over the counter as applicable;
   My Account means the web application at www.cashpassport.com (or any other online application we notify to you), which gives access to information about the Card and transaction history;
   Personal Data means any information relating to an identified or identifiable natural person ('data subject'); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person;
   PIN means a unique Personal Identification Number allocated to each Card;
   Programme Manager means our service provider, Mastercard Prepaid Management Services Limited;
   Purchase Location means any participating branch of the business from which you purchased the Card within the country of purchase, and/or online as applicable (please refer to www.cashpassport.com for more information);
   Third Party Provider means a third party payment service provider which is authorised by law or regulation to provide Account Information Services with your permission;
   User Guide means a booklet with your Card providing information about how the Card works;
   we, us, our means Wirecard Card Solutions Limited;
   working day means Monday to Friday 9am to 5pm, except for any public bank holidays in England and Wales;
   you, your means the purchaser of the Card.

2. The Card

2.1 The Card is a prepaid currency card which can be loaded in any available currency. Payment will be in EUR and the exchange rate will be determined by the Purchase Location. Please check with the Purchase Location or at www.cashpassport.com to find out how you can reload the Card, as we may make additional methods available to reload the Card from time to time. Funds on the Card will be made available to you immediately once they have been loaded onto the Card. Unless otherwise notified to you, the Agreement shall apply to such additional methods. You may only use the Card in accordance with the Agreement.

2.2 To apply for the Card, you must be at least eighteen (18) years old. We may ask to see evidence of who you are and your address to comply with all applicable CDD. We may ask for documentary evidence to prove this and/or we may carry out checks on you electronically.
The amount loaded on the Card will be as per the value on the receipt of funds designated to the load or reload of the Card.

Subject to availability, you may request one (1) Additional Card at the time of purchase. If you request an Additional Card as a backup for security purposes, only you can use it. If you request an Additional Card for someone else to access the Card Fund (in-branch purchases only), the Additional Card user must be present at the time of purchase and provide their details prior to the issue of the Additional Card. We may need to verify the identity of the Additional Card user including evidence of who they are and their address to comply with all applicable CDD. We may ask for documentary evidence to prove this and/or we may carry out checks on the Additional Card user electronically. The Additional Card is linked to the Card Fund. Please review the fees in the User Guide for any applicable fees in this respect.

You are responsible for ensuring you have sufficient funds for all transactions. Your available Card Fund balance and transaction history is available online for you to view via My Account. You can call Card Services to request a copy of your transaction history be emailed to you.

There is no interest payable to you on the balance and the Card Fund does not amount to a deposit with us.

3. Using the Card

The Card may be used worldwide wherever you see the Mastercard Acceptance Mark, excluding Merchants in the EU/EEA that do not accept prepaid cards, provided 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.

The currency balance (and therefore the total Card Fund) will be debited with the amount of each cash withdrawal or transaction plus any fee, and these debits will reduce the balance of the Card Fund. Merchants that accept the Card are required to seek authorisation from us for all the transactions that you make. 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.

When using the Card at bars and restaurants, and you do not authorise the transaction using chip and PIN or Contactless, an additional amount (typically 10%-20%) may be 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, you must have sufficient funds to cover the cost of the intended purchase. This will also reduce the risk of a negative balance arising on the Card. Please be aware that the maximum amount that can be reserved on your Card by the Merchant when purchasing fuel is EU€99 or the currency equivalent. This can differ from Merchant to Merchant and can also be higher so you should check what the maximum amount is before purchasing fuel at an automated fuel pump. If your actual service charge or tip is less than the additional amount added or you spend less than the reserved amount when purchasing fuel, it may take up to seven (7) days from the date of the transaction before the difference is available to spend. Only the actual amount of the final bill agreed between you and the Merchant will be deducted from the Card. For further information please refer to the FAQs at www.cashpassport.com.

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 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.

You do not know the exact amount of the payment when you gave your authority (for example in the case of an authorisation for a hire car or hotel room); and

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

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.

The Card is only for your or the Additional Card user’s use and expires on the date on the front of the Card. Upon expiry you will still be able to obtain a refund of the balance in accordance with clause 8, or you may choose to transfer the remaining funds to a new Card. Please review the fees in the User Guide for any applicable fees in this respect.

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. A Replacement Card will be free of charge.

We will be responsible for all transactions made by the Additional Card user and for ensuring that every Additional Card is used only in accordance with this Agreement.

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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.

The Card is only for your or the Additional Card user’s use and expires on the date on the front of the Card. Upon expiry you will still be able to obtain a refund of the balance in accordance with clause 8, or you may choose to transfer the remaining funds to a new Card. Please review the fees in the User Guide for any applicable fees in this respect.
5. Liability for unauthorised transactions

5.1 We recommend that you check your transaction history and balance regularly. If you notice an error in any Card transaction or 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 of the transaction debit date. We may request that you provide additional written information concerning any such Card transaction on the dispute form, which can be found at www.cashpassport.com.

5.2 We will refund any unauthorised transaction at the end of the next working day, unless we have reasonable grounds to believe that the transaction was authorised by you or any Additional Card user, or caused by you or any Additional Card user breaking any term, you allowed it to happen because of your or the Additional Card user’s gross negligence, or we have reasonable grounds to suspect fraudulent activity on your part or on the part of any Additional Card user.

5.3 Further to clause 5.2, if we do not make a refund by the end of the next working day 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.

5.4 Where the Card is lost or stolen, or you or any Additional Card user have failed to keep the security features of the Card safe in accordance with this Agreement, your maximum liability will be limited to EU€50, unless you or any Additional Card user have acted fraudulently or have with intent or gross negligence failed to:

5.4.1 use the Card or Security Details in accordance with these Terms and Conditions;

5.4.2 notify us without delay in accordance with clause 5.1 on becoming aware of the loss, theft, misappropriation or unauthorised use of the Card or Security Details;

5.4.3 take all reasonable steps to keep any card or Security Details safe.

5.5 If any of the above occurs, you may be liable for the entire loss. We will not hold you responsible up to EU€50 where:

5.5.1 the loss or theft of the Security Details was not detectable by you prior to the transaction (unless you have acted fraudulently); or

5.5.2 the loss was caused by the acts or omissions of one of our employees or agents, or an entity which carried out activities on behalf of us.

5.6 Subject to clauses 5.2, 5.3 and 5.4, 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 and any charges and interest incurred within one (1) working day and we will have no further liability to you for any other losses you may suffer. If our investigations conclude that the transaction you have disputed has been authorised by you or on your behalf, or by any Additional Card user, or you or any Additional Card user have acted fraudulently or with gross negligence, we may later deduct the amount refunded from your Card.

5.7 When we are responsible for the execution of a transaction and we do not execute it correctly, then you must notify Card Services about the incorrectly executed transaction within thirteen (13) months of the transaction debit date. We will refund the amount debited in respect of the non-executed or defective payment without undue delay and, where applicable, restore the Card Fund to the state in which it would have been had the defective transaction not taken place, for example by refunding any charges as appropriate. We will have no further liability to you.

6. Fees and Limits

6.1 Fees and limits apply to the Card, as set out in the User Guide. The fees we charge are subject to change from time to time, in accordance with the Agreement. You will be notified of any change in the applicable fees.

6.2 You agree to pay and authorise us to debit the Card for the fees set out in the User Guide. These fees may be debited from the Card Fund as soon as they are incurred.

6.3 From time to time, we may limit the amount you can load on the Card, or the amount you can spend at Merchants over certain time periods. Some Merchants also impose their own limits on the amount that can be spent or withdrawn over a specific time period.

6.4 Certain Merchants may charge an additional fee if the Card is used to purchase goods and/or services. The fee is determined and charged by the Merchant and is not retained by us.

7. Foreign Currency Transactions

7.1 There are some instances where a foreign exchange rate will apply: i) initial load or reload, where you allocate funds in a foreign currency; ii) point of sale transactions, where the transaction is different to the currency on the Card; iii) ATM withdrawals, where the local currency is different to the currency on the Card; and iv) where you end the Agreement or request repayment of the balance of the Card under clause 8.

7.2 The method for calculating the foreign exchange rate for each scenario is as set out below.

7.3 The foreign exchange rate used for initial loads and reloads varies by Purchase Location, the load or reload methods that you use, and the time that you choose to load and reload the Card. When funds are loaded onto the Card, the payment is made by you in EUR and converted into the currency of the Card if applicable. You can ask the Purchase Location for the exchange rate beforehand. Depending on the methods available to you to load or reload the Card, the foreign exchange rate which applies on the date that you load the Card may not be the same as the exchange rate which applies on the date the funds are converted to load the Card. This will be relevant when and if internet banking is available to load or reload the Card. We recommend that you check your transaction history in My Account at www.cashpassport.com.

7.4 If an ATM withdrawal or point of sale transaction is made in a currency which is different to the currency on the Card, the foreign exchange rate used is the rate determined by Mastercard in effect on the day the transaction is processed by Mastercard, plus the foreign exchange fee (Please review the fees in the User Guide for any applicable fees in this respect).

7.5 Where you end the Agreement, or request repayment of the Card Fund under clause 8, these funds will usually be converted into EUR if applicable. A foreign exchange rate is used for this and varies each day. You will be advised of the foreign exchange rate before you complete the conversion.

7.6 Foreign exchange rates can fluctuate and the rate that applies one day will not necessarily be the same on any other day. They may also change between the time a transaction is made at a Merchant and the time it is processed by Mastercard and billed to your Card. Where a Mastercard foreign exchange rate is applied, the rate may vary throughout the day and is not set by us. More details about the exchange rate that Mastercard will apply can be found at: https://www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html.

8. Redeeming Unspent Funds

8.1 You may redeem the balance of any unspent funds through Card Services. Payment will only be made to a French bank account in your name. Redeeming the balance of unspent funds will usually be in EUR. If necessary, a foreign exchange rate determined by Card Services will be applied at the time of redemption and notified to you during the call. You may also redeem the balance of any unspent funds in a currency other than EUR through Card Services. When redeeming a balance in a currency other than EUR, your bank may apply their own exchange rate to convert the funds into EUR, unless you have an account in the relevant currency.

8.2 A Cash out fee will be charged for redeeming unspent funds on the Card 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 10.3; or (iii) you redeem unspent funds on the Card after a period of twelve (12) months from the Termination Date. Please review the fees in the User Guide for any applicable fees in this respect.
9. Cancellation rights
If you have bought the Card online, you have a legal right to cancel the Card up to fourteen (14) days after you have received confirmation of your purchase, without being charged a Cash out fee as detailed in the User Guide – this fourteen (14) day period is known as the “Cooling-Off Period”. If the Card is cancelled, we will block the Card immediately so it cannot be used and you should also ensure that you destroy the Card. If you have not already received the Card, you can cancel the Card by contacting the Purchase Location within the Cooling-Off Period. If you have already received the Card you can cancel the Card by contacting Card Services within the Cooling-Off Period. Once we have received your cancellation notice, we will process and refund the funds remaining on the Card as soon as possible and in any event within thirty (30) days, in accordance with clause 8.1. You will not be entitled to a refund of money you have already spent on transactions authorised or pending, or any fees for use of or otherwise in connection with the Card before the Card is cancelled. The foreign exchange rate used at the time the refund takes place may not be the foreign exchange rate used when the Card was initially loaded.

10. Ending the Agreement
10.1 The start of this Agreement is when you receive confirmation of your Card purchase. This Agreement shall terminate in the event of the expiry of the Card (“Termination Date”).

10.2 Subject to clause 10.4, 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.

10.3 You may end this Agreement prior to the Termination Date at any time by writing to or emailing Card Services.

10.4 We may end this Agreement prior to the Termination Date, with or without notice, if:

10.4.1 (a) you break any term;

10.4.2 (b) the security of the Card is compromised;

10.4.3 (c) we suspect unauthorised or fraudulent use of the Card.

10.5 Upon ending this Agreement in accordance with the terms and conditions, you (or any Additional Card user) will no longer be able to use the Card or any Additional Card. The ending of this Agreement will not affect your right (if any) to redeem unspent funds in accordance with clause 8.

10.6 The provisions of clause 8 shall survive termination of this Agreement.

10.7 For the purposes of clause 10.1, the expiry of the Card shall mean the latter of either the expiry of the initial Card (including any Replacement Card) or the Additional Card issued to you under this Agreement. Please visit My Account for a reminder of your Card’s expiry date.

11. Changing the terms
11.1 We have the right to amend the Agreement and will notify you of any such changes by email or in writing. The latest version of the Agreement shall be available on www.cashpassport.com.

11.2 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 at any time without charge before the end of the two (2) month period by contacting Card Services. You agree that you will be deemed to have accepted the changes, unless you notify Card Services to the contrary before they come into force.

12. Personal Data
12.1 All Personal Data collected by us or our service providers and passed to us in relation to this Agreement will be handled in accordance with our Privacy Notice (see www.cashpassport.com) and in accordance with all applicable laws and regulations.

12.2 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.

13. Liability
13.1 We are not responsible for any cause affecting, preventing or hindering the performance by a party of its obligations under this Agreement arising from acts, events, omissions or events beyond its reasonable control including without limitation acts of God, riots, war, acts of terrorism, fire, flood, storm or earthquake and any disaster.

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

13.3 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 operators of these terminals.

13.4. 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.

13.5 Information sent to us by you over the internet may not be completely secure. The internet and the online systems are not controlled or owned by us or the Programme Manager. Therefore, neither we, nor the Programme Manager, can guarantee that they will function at all times and we, and the Programme Manager, accept no liability for unavailability or interruption, or other data.

14. Law, Jurisdiction and Language
14.1 This Agreement and any disputes, which arise under it, shall be exclusively governed by English and Welsh law and subject to the exclusive jurisdiction of the English courts.

14.2 We will communicate with you in French or English. This Agreement is written and available in French or English only.

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

16. Compensation
As your Card is an electronic money product, it is not covered by the Financial Services Compensation Scheme. This means that in the unlikely event that we become insolvent your funds may become valueless and unusable and as a result you may lose your money. Your money is however safeguarded at a UK credit institution where it is ring-fenced and designated as customer funds.

17. Contact details
If you have any queries regarding the Card, please refer to www.cashpassport.com or call 0800 913 263.

18. Complaints
18.1 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 Data, please contact Card Services.

18.2 Card Services can be contacted using the details on www.cashpassport.com or by writing to Card Services, Access House, Cygnet Road, Hampton, Peterborough, PE7 8FJ, United Kingdom.

18.3 Any notice sent by either party under the 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.

18.4 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. We will try to resolve your complaint within fifteen (15) working days of receiving it, and in special circumstances within thirty five (35) working days (and we will let you know if this is the case). 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: +44 20 7964 0500; 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.

18.5 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.

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