

TERMS AND CONDITIONS APPLICABLE TO TITANIUM EURO CASHPLUS HOLIDAY CASH CARD PREPAID MASTERCARD®

The following Terms and Conditions apply to a reloadable prepaid card which can be used for the purchase of goods and services where the MasterCard acceptance mark is shown.

CONTACT INFORMATION

Contact AFL or APS ("We", "Us" or "Our") by: **Web:** see the web address printed on the reverse of your Card or in the brochure provided with your Card **Post:** Customer Services, PO Box 466, Salford, M50 2XU. **Telephone:** using the telephone number provided on one of the following: the letter provided with your Card; the brochure provided with your Card; the website. Calls to a 0871 number will be charged at 10p per minute from BT landlines. Calls will be charged to the nearest second and may be recorded. Calls from other networks or from outside the UK may cost more. Please contact your service provider for details.

1. FEES AND CHARGES

1.1 All Fees and Charges relating to the Card are detailed in the Fees Summary within these Terms and Conditions. By using your Card you agree to pay all applicable fees you may incur whilst using your Account.

2. APPLYING FOR A CARD

2.1 To apply for a Card you must be resident in the UK and at least 18 years old.
2.2 You will need to verify your identity and address by you providing us with satisfactory documentation as set out on our website.
2.3 To open your Account you will need to load at least the minimum initial top-up amount.
2.4 PO and mail box addresses are unacceptable. If an account is opened using such an address it will be blocked without reference to you.
2.5 **By opening your Account you are agreeing to these Terms and Conditions.**

3. ACCOUNTS LIMITS AND USAGE

3.1 The base currency for the Account is Euro. All transactions in other currencies will be converted into Euro.
3.2 Cards will be issued with access to two different levels of benefit; Total Access and Express Access. We reserve the right to restrict cardholders to one Express Access Account (Sterling, Euro or Dollar) when available. For details see the table below.

	Express Access ¹	Total Access ²
Maximum Balance	€950	€5,000
Minimum Top-up	€50	€50
Maximum Top-up	€950	€5,000
Maximum Annual Top-up	€950	Unlimited
Maximum Spend per transaction	€950	Available Balance
Maximum ATM withdrawals per day	€250	€500
Maximum Annual ATM withdrawals	€950 ³	Unlimited

1 Express Access customers can get Total Access by providing proof of their ID and Address.

2 Total Access customers have full use of all the features of their card immediately.

3 The €950 limit includes quasi-cash purchases – see Clause 3.5.

3.3 Top-ups can only be made at outlets of 'The Money Shop' and should be available on your account within minutes.
3.4 **Funds in your Account will not earn interest.**
3.5 **Quasi-cash purchases include merchandise and services provided by financial institutions such as travellers cheques, foreign currency, loan fees and counselling fees.**
3.6 If you wish to use your Card for pay-at-the-pump fuel you must contact Customer Services who will advise whether this facility is available to you. Your Card can only be used for car hire when you have been advised the facility is available through your Members' Area.
3.7 If you wish to find out details of transactions on or information about or view/amend features of your Account you can do so 24/7 via the Members' Area of the website.
3.8 Payments using your card will be made in line with the MasterCard system. Where applicable the exchange rate will be the wholesale rate applied by MasterCard adjusted by a percentage set from time to time by the Issuer (see Fees Summary).
3.9 Any refunds for goods and services purchased with your card will be made in accordance with the refund policy of the provider.

4. KEEPING YOUR CARD AND PIN SAFE

4.1 Using your Card and the unique personal identification number ("PIN") which we provide to you to authorise transactions and to withdraw cash from an ATM will be the primary way for you to take money out of your Account.
4.2 Keep your PIN safe, by memorising it, never disclosing it to anyone, or by letting anyone see you enter it. We recommend you do not write it down.
4.3 If you suspect that someone else knows your PIN, change it as soon as possible.
4.4 Keep your Card safe at all times. Never give it to anyone.

5. REPORTING LOST AND STOLEN CARDS

5.1 If your Card is lost, stolen or you suspect it is being used in an unauthorised manner call us immediately using the telephone number provided. We will take immediate action to protect the money in your Account.
5.2 If there is money in your Account we will cancel your Card and issue a new Card to your current address within 7 days (see Fee Summary).

6. REPORTING TRANSACTION DISPUTES

6.1 For information on transaction disputes see the website.
6.2 If you believe that any of the transactions on your Account were unauthorised or incorrectly posted to your Account, you must notify us as soon as you become aware but not later than 13 months of the date of the debit. If the transaction in dispute is one where the exact amount of the transaction was unknown at the time of authorisation (e.g. car hire) the dispute must be advised to us within 8 weeks of the date of the debit after which your right to challenge a payment will expire. In all instances we will attempt to assist you with any qualifying dispute under the MasterCard scheme regulations.
6.3 Unless we have reason to suspect fraud, or deliberate or grossly negligent behaviour on your part we will refund the amount of the transaction. We will require your written confirmation of the disputed transaction on a form that we will provide you. If i) written confirmation is not received or ii) a refund is made in respect of a transaction that later turns out to be genuine, we will re-deduct the amount of the transaction from your Account plus, in the event of ii) only, we will charge you a fee of €20.00.
6.4 If our investigations show that there have been unauthorised or incorrectly executed transactions on your account then so long as your claim is made within the time limits specified in 6.2 you will not be liable for these sums.

7. ADVISING CHANGES OF NAME, ADDRESS OR CONTACT DETAILS

7.1 If you change name, address or contact details such as telephone numbers or email address you must notify us within 14 days.

8. WHAT HAPPENS WHEN YOUR CARD EXPIRES?

8.1 You have until the expiry date shown on your Card to use the funds credited to the Card, after which you'll need to contact us to reclaim any remaining balance.

9. PROTECTING YOUR PERSONAL DATA

9.1 We are the data controller of personal data given to us in connection with your Account and that we collect for marketing purposes. We may use third parties to process personal data on our behalf.
9.2 We will process and retain personal data in order to open, administer and run your Account and to deal with any enquiries you have about it.
9.3 If we suspect that we have been given false or inaccurate information, we may record our suspicion together with any other relevant information.
9.4 If false or inaccurate information is provided and fraud is identified, we may pass details to Fraud Prevention Agencies ("FPAs") to prevent fraud and money laundering.
9.5 We may check all personal information given by you with FPAs and other organisations, and we may get information about you from credit reference agencies to verify your identity. A record of such enquiries may be left on your file.
9.6 If your account balance becomes negative and you do not pay back the money owed when asked we may provide information about you to credit reference agencies.
9.7 Personal data may also be transferred confidentially to other organisations within the APS group of companies and to third parties so that we can run your Account.
9.8 If, when you apply for your Card, you opt in to receiving marketing information via email/mobile phone &/or do not opt out of receiving marketing by telephone or mail we and third parties, with whom we may share personal data, may from time to time contact you with details of products and services we think may be of interest to you. If you do not want us to share personal data or to receive such communications please advise Customer Services.
9.9 We reserve the right to process data in countries outside the European Union, including the United States of America.

10. WHO IS RUNNING MY CARD ACCOUNT?

10.1 Your Card is issued by AFL who is authorised by the Financial Services Authority under the Electronic Money Regulations 2011 for the issuing of electronic money www.fsa.gov.uk/register/2EMD/2EMD_MasterRegister.html Reference 900002. Your Account will be operated by APS on AFL's behalf. APS and AFL's Company Numbers are 04947027 & 06029941. Their registered offices are situated at 6th Floor, One London Wall, London, EC2Y 5EB.

11. WHAT LAW APPLIES?

11.1 English law applies to these Terms and Conditions and English courts will deal with any legal proceedings between us. All dealings will be in English.

12. RIGHTS AND OBLIGATIONS

12.1 This agreement remains in force until and unless cancelled in accordance with Clauses 12.2(i), 12.2(ii) or 12.3(i) below. In the event of closure under 12.2(ii) or 12.3(i) any advance payment you have made in respect of any card service charges will be returned to you on a pro-rata basis.

12.2 You have the right to:
i) withdraw from this agreement without cause and without penalty for a period of 14 days from the date on which you open your Account ("Account Opening Date"). To do this you must write to Customer Services and, if a Card has been issued, return the Card, cut in half.
ii) close your Account at any other time. To do this you must write to Customer Services and return the Card cut in half. Note: following receipt of your Card(s) we will wait 10 days for transactions to be processed. Once all transactions and fees have been deducted, any balance on your Account will be returned to you subject to you having provided satisfactory confirmation of your identity and address (where applicable). As this process may take up to 30 days you may prefer to withdraw funds by ATM or by making purchases at a MasterCard outlet. A cancellation fee will apply (see Fees Summary) unless i) the cancellation occurs 12 months or more after opening your account, ii) we have terminated your right to use the card or iii) following a change in these Terms and Conditions which would leave you disadvantaged.
iii) know more about the information we pass to third parties or that held by FPAs, or to obtain a list of the third parties with whom we share information.
iv) receive, subject to payment of a fee, details of the personal data we hold about you.
v) receive a copy of these Terms and Conditions at any time.
vi) contact the Financial Ombudsman Service at: **Address:** South Quay Plaza, 183 Marsh Wall, London, E14 9SR; **Telephone:** 0845 080 1800; **E-mail:** complaint.info@financial-ombudsman.org.uk, if we are unable to resolve any complaint through our internal complaints procedure. A copy of our complaints procedure is available on request.
12.3 We have the right to: i) refuse to issue/reissue or activate a Card and the right to terminate a Card that has been issued. ii) decline top-ups and transactions, and
iii) subject to 60 days notice change the Account Limits (see Clause 3.2).
12.4 You must not spend more than you have on your Account. Any attempt to do so may result in us taking criminal and/or civil action against you.
12.5 These Terms and Conditions will continue notwithstanding any action we take in respect of Clauses 12.3 & 12.4.

13. LIABILITY

13.1 If something which we are not reasonably able to control, including but not limited to defects relating to the Card, 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.
13.2 If you are affected by something which is our fault, including the inability to use your Card due to necessary operational maintenance we will only be responsible for the loss you suffer as a direct result up to a maximum of the balance on your Account, subject to this not exceeding €50,000 and not for any other loss (for example, loss of reputation).
13.3 Provided you have not acted fraudulently or without reasonable care, your maximum liability for any transactions or fees incurred on your Account if someone else uses your Card before you report it lost or stolen will be €50.00.
13.4 You will be responsible for i) any unauthorised activity if you act fraudulently or without necessary care and ii) any loss or fraud that results directly from your failure to advise us promptly of any name, address or contact details changes.
13.5 In the event that you do not use your Card in accordance with these Terms and Conditions, dispute a transaction which upon investigation turns out to be genuine or we find that you are using the Card fraudulently we reserve the right to charge you for any reasonable costs that we incur in taking action to stop you using this Card and to recover any monies owed as a result of your activities.
13.6 In the event that you do not use your Card in accordance with these Terms and Conditions or we find that you are using the Card fraudulently we reserve the right to charge you for any reasonable costs that we incur in taking action to stop you using this Card and to recover any monies owed as a result of your activities.
13.7 We accept no responsibility or liability for the goods or services that you purchase with your Card or for any product or service discounts arising from the purchase of your Card.
13.8 We accept no responsibility or liability for a merchant refusing to honour a transaction on your Card or failing to cancel an authorisation.
13.9 **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. This means that in the unlikely event that AFL becomes insolvent your funds may become valueless and unusable and as a result you may lose your money.**
13.10 The funds on your Account are held in trust by Royal Bank of Scotland, 5-10 Great Tower Street, London, EC3P 3HX.
14. **HOW WILL YOU KNOW ABOUT ANY CHANGES TO THESE TERMS AND CONDITIONS?**
14.1 Changes to these Terms and Conditions including changes to the figures in the Fees Summary and Clause 3.2 will be posted on the Members' Area. Except in exceptional circumstances, e.g. customer fraud or a security breach, we will give you 60 days notice of any material change. Changes will be deemed to have been accepted unless you notify us to the contrary.

FEES SUMMARY

	Amount
Monthly fee	FREE
All Euro purchase transactions	FREE
Card issue fee (new)	FREE
Card issue fee (replacement)	€7.50
Account maintenance (only applies if Account has no transactions for a period of 12 months from date of last transaction)	€7.50 per month
Top-up	FREE
ATM withdrawals Euro (Non Euro) ¹	€3 (€4)
Cash withdrawals at bank (Non Euro) ¹	€3 (€4)
Non Euro transactions (including Sterling) ²	2.99% of amount withdrawn/spent
Cancellation fee where applicable (for refund of cash value in the Account)	€10

1 Some financial institutions or associations may charge additional fees. Please check at the time you withdraw from your Account.

2 Transactions in a currency other than Euro will be converted to Euros at the exchange rate applicable at the time (see Clause 3.8).