

Card Terms and Conditions - UK

Date of issue: 08/05/2018

These terms and conditions apply to any holder of a DiPocket Prepaid Debit Mastercard card (the “**Card**”). By using your Card you are demonstrating your agreement to these terms and conditions (the “**Card Terms and Conditions**”). All terms in this Card Terms and Conditions have the meanings attributed to such terms in the DiPocket General Terms and Conditions, unless defined otherwise.

The Card Terms and Conditions supplement the DiPocket Terms and Conditions. The provisions of DiPocket General Terms and Conditions related to DiPocket mobile application (“**The App**”), particularly but not limited to the sections Making and receiving payments, Fees and charges, and Your obligations, will apply accordingly to the Card. However, in case of any contradiction between the provisions of the Card Terms and Conditions and DiPocket General Terms and Conditions, the Card Terms and Conditions shall prevail.

The Card is issued by DiPocket Limited, a Principal Member of Mastercard Inc., only in connection with your DiPocket account and your usage of The App. It is automatically cancelled if your DiPocket account is closed.

You may access a copy of the Card Terms and Conditions at any time by visiting dipocket.org/en/legal or via The App.

Card types and functionality

The Card is a Mastercard® prepaid debit card:

- you can use it at all locations that display the Mastercard® Acceptance Mark,
- you will only be able to use it if the DiPocket account linked to the Card is sufficiently funded at the time you attempt to make a transaction with the Card.

DiPocket offers several types of Card and it is important that you familiarize yourself with the difference between the Cards and, in particular, that you are clear on which Card(s) you hold:

- virtual cards (the “**Virtual Cards**”): not physically printed, you can retrieve at any time an image of your Virtual Card through The App, and use its details for online or telephone purchases. These cards are available from DiPocket in several currencies. The currency in which the Card purchases are charged to you is shown on the front of the Card as a three characters code, such as ‘EUR’, ‘GBP’ or ‘PLN’,
- physical cards (the “**Physical Cards**”): physically printed and sent to you via mail, Physical Cards are usable for purchases in physical stores – including contactless, for online and telephone purchases, and at automated teller machines (“**ATM**”) for cash withdrawals. The Physical Cards allow you to receive cash-backs when making purchases in physical stores, however they cannot be used for other cash transactions such as withdrawing cash from a bank and purchasing traveller’s cheques or foreign exchange from a bureau de change. Like the Virtual Cards, these Cards are available from DiPocket in several currencies.

In accordance with Mastercard rules, usage restrictions will apply to customers who have completed only Basic Registration. In this case the physical Card may only be used in the country of registration for ATM transactions and in Europe for Point of Sale transactions.

Applying for and activating your Card

You can apply for a Card using The App.

Virtual Cards will be generated online and will be immediately active.

Your Physical Card will be mailed only to the address you registered with DiPocket. You must sign the Card as soon as you receive it. Before using your Physical Card you must activate it using The App, by following the instructions provided with the Card. During the Card activation process, you will be asked to set your personal identification number (the “**PIN**”).

All Cards are automatically registered for Mastercard SecureCode (the “**SecureCode**”), to enhance security. When using your Card for online purchases, you may be required to enter on the merchant site a code that we will send via SMS to the mobile number you registered with DiPocket.

Cards will be valid until their respective expiry date, after which you shall not try to use them. We will send to you (or generate – if the Card is not physically printed) a new Card before the expiry date, provided you have stayed within all applicable terms and conditions.

If your Card is lost, stolen, or damaged, once you have reported it following the instructions below you can request a replacement by using The App. We will charge a fee for the replacement Card (Physical Cards only – Virtual Cards are replaced free of charge). This is set out in the Tariff Table.

Using the Card

You can use your Card at all locations that display the Mastercard® Acceptance Mark, within the limits (per transaction, daily, monthly, annual) applicable to your Card for that type of usage. In so far as this is not the result of our negligence, we will not be responsible nor liable for a retailer's failure to or delay in accepting your Card nor for an ATM failing to issue cash. In these circumstances, we will not be liable for the way in which you are told about any refusal or delay.

All transactions require authorisation. Authorisation is also your Instruction for us to carry out a transaction.

We will not normally authorise a transaction if the balance on your account is insufficient to cover the transaction and any related transaction fee.

In so far as this is not a result of our negligence, we are not obligated to authorise any particular transaction where a system problem occurs or events outside our reasonable control arise. In addition, we are not obligated to authorise a transaction where we are concerned about misuse of your Card. We shall not be liable to you where a transaction is not authorised in these circumstances and/or if we cancel or suspend use of your Card. Unless it is a result of our negligence, we shall not be liable for any direct or indirect loss or damage you may suffer as a result of your use of, or inability to use, your Card, or as a result of the use of your Card by any third party.

We may block or restrict your Card or PIN on justifiable grounds relating to:

- the security of your Card, card number or PIN,
- the suspected unauthorised or fraudulent use of your Card or PIN. We will, if possible, inform you before blocking or restricting your Card or PIN that we intend to do so and the reasons for doing this through The App's notification functionality. If we are unable to do so then we will inform you immediately afterwards. The requirement to inform you does not apply where it would compromise reasonable security measures or it would be unlawful to do so,
- situations where the merchant's activity includes money transfers or other money services and we consider transactions with such merchant category a high fraud risk,
- situations where it is not possible for the supplier to obtain online authorisation to confirm that you have sufficient balance for the transaction. For example: transactions on certain trains, ships, and some in-flight purchases, and
- purchases at service stations when the merchant verifies your PIN with us without providing the final amount of your purchase.

A Card transaction will be regarded as authorised by you when you authorise the transaction by following the instructions provided by the merchant, retailer or ATM, which may include:

- entering your PIN or providing your SecureCode,
- signing a sales voucher,
- providing the Card details and/or any other details as requested,
- inserting your Card into a card reading device for the purpose of making a payment,
- waving your Card over a card reader for the purpose of making a payment where the appropriate Mastercard® logo is displayed, with or without entering the Card PIN number – the requirement for which depends on the current regulation in the country where you make the transaction,
- inserting or waving (when the appropriate Mastercard® logo is displayed) your Card and entering your PIN to request a cash withdrawal at an ATM.

When we suspect there may be an attempt to use your Card fraudulently, we may ask you to confirm a transaction prior to or after authorising it.

Authorisation for a transaction may not be withdrawn or revoked by you.

You may demand from us the return of the amount of an authorized transaction initiated by or via the recipient, if such transaction was already executed while:

- the amount of the transaction was not determined precisely when it was being authorized; and

- the amount of the transaction is higher than the amount you could expect, taking account of the type and value of previous transactions, provisions of the Agreement and any significant circumstances of the case.

You may request such refund within 8 weeks from the date of the transaction.

Foreign currency exchange rates and fees

If you make a payment with your Card in a different currency from the currency of the Card, the amounts will be converted by Mastercard on the date they process the transaction, using the exchange rate they use for all such currency conversions. This means the rate of exchange may differ from the rate on the date you made the card payment, if the payment is processed by the card scheme after that date. The foreign exchange rate used by Mastercard can be found on <https://www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html> or www.mastercard.pl. We also charge a fee based on the payment amount, as shown in the Tariff Table.

Card terminals may offer you the option of seeing the payment amount or withdrawal in the currency of your Card or in a currency other than the cash withdrawal or purchase currency, and allow you to choose to pay that amount in that currency. The exchange rate used for this will generally be provided by the operator of the terminal or ATM, so it won't be under our control and won't be covered by our Tariff Table. Please check at the ATM, the terminal or with the respective operator the exchange rate before authorizing the transaction.

Keeping your Card safe

You must keep safe at all time your Card details – including PAN (the 16 digits number displayed on the front of the Card), expiry date, CVV (the 3 digits number, displayed on the back of the Card), PIN (Personal Identification Number), and any passwords and devices you use to access security details of the Card by any method (together the “**Personalised Security Features**”). This also includes any Card details in e-wallets, on retailer's websites or on devices such as mobile phones. If you have registered a Card on a device or within an e-wallet this will include passwords and security processes used to access your device or e-wallet (device ID, passcodes or passwords) and any fingerprints or other biometric or identification methods stored in your device. Please note that not all Personalized Security Features may be applicable to your Card.

We will never contact you to request any of your Personalised Security Features and we will not ask anyone else to do so on our behalf. If you receive such a request it is likely to be fraudulent and you must not supply any of your Personalised Security Features in any circumstances. You should report any such activity to us immediately. Treat emails received from senders claiming to be us with caution and be wary of emails asking you for any Personalised Security Features.

When you call us we may need to identify you, depending on the nature of your query. We may do this by asking for certain information (such as answers to questions) known only to you and requesting random digits of certain passcodes or passwords, but we would never ask you for a full PIN or passcode. You must not give these to anyone who asks for them, even if that person appears to be an official (from DiPocket or otherwise).

You are responsible for the quality, safety, legality or any other aspect of any goods or services that you buy with your Card. Any disputes about purchases or payments made with DiPocket Card must be settled with the goods or service provider concerned.

If you become aware of the loss, theft or misappropriation of your Card or of its unauthorized use, call us straight away on +44 203 807 2000.

If something goes wrong

If you suffer loss because of an unauthorised transaction occurring as a result of:

- the use of a lost or stolen Card; or
- where you have failed to keep safe the Personalised Security Features and,

you failed to tell us about the loss of your Card or compromising of your Security Details, the most you will have to pay is GBP 35 for each instance of loss, theft or misappropriation, converted to Card currency using the average Bank of England exchange rate on the day of the conversion if the Card is not issued in GBP.

Where you have either deliberately or with gross negligence:

- failed to keep your Security Details safe, or
- failed to tell us as soon as possible that you have lost your Card (especially if you think someone else might have been able to find it),

the above limitation of liability to GBP 35 will not apply to any loss incurred prior to notifying us of the issue.

If we can show that you have acted fraudulently in incurring a loss as a result of an unauthorised transaction, your liability for misuse of your Card will be unlimited and may not benefit from any of the limitations set out above.

You have 13 months to notify us of an unauthorised, non-executed or incorrectly executed transaction on your Card. Provided you notify us within this timeframe and the payment was unauthorised, non-executed or incorrectly executed, we will immediately, as appropriate and in accordance with our regulatory obligations, refund the amount of the transaction to your Card. In case of errors or disputes about transactions, contact us via dipocket.org/en/contact or call us straight away on +44 203 807 2000.

If your Card is used without your permission, or is lost, stolen or if you think the Card may have been misused, we may disclose to law enforcement agencies any information, which we reasonably believe may be relevant.

Cancelling your Card

You can cancel your Card at any time using The App. You will not be charged for cancelling the Card except if you cancel a Physical Card within 10 days from requesting it, in which case you will be liable to cover the costs incurred by DiPocket in an amount equal to the "Physical Card replacement - lost, stolen or damaged" fee listed in the Tariff Table.

We may only cancel your Card if we are closing your account in accordance with DiPocket General Terms and Conditions.