

# DiPocket at a Glance – GBP base currency customers

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## Key Terms of Usage

DiPocket is an E-Money Institution licensed by the Financial Conduct Authority. As an e-money institution DiPocket can receive and hold customer funds and process payments upon a customer's request. DiPocket holds customer funds in segregated accounts held with highly rated European banks, meaning customer funds are segregated from DiPocket's own funds. Funds entrusted by customers to DiPocket are not covered by the Financial Services Compensation Scheme.

DiPocket application ("The App") brings financial services natively to your smartphone. To do so, The App needs to access your smartphone's hardware (e.g. camera) and selected data (e.g. contacts, location data). Our commitment to you is that we will minimize such access to the extent it is needed to provide you functionality and to prevent fraud, and that we will be conscious not to affect the performance of your smartphone.

DiPocket Limited is the data controller of your data that you provided to us. Your data may be processed by third parties within and outside the European Union but we and our processors adhere to the strictest security standards and we fully abide by the applicable EU data protection laws and regulations. We will never pass your information to a third party for them to use in their own direct marketing without your consent.

We offer a range of accounts and services to help you manage your finances smoothly and cost effectively, and we encourage you to go through The App's intuitive menu and familiarize yourself with the full available functionality. A few points we would like to draw your attention on:

- Account opening:
  - DiPocket account opening process is designed to be easy and fast whilst meeting regulatory requirements. If we are unable to satisfactorily confirm your identity, you may still be able to open a DiPocket account but we must restrict the functionality available to you (account turnover, payment types, Card limits) until you provide all the needed information about yourself.
  - The current spend limit applied when we have not confirmed your identity is the currency equivalent of EUR 2,500 per Customer (not per Sub-account). You can lift such limit at any time by adding to your DiPocket Profile the scan of a valid picture ID and a proof of address.
- Products:
  - We offer both Virtual and Physical Prepaid Mastercard® Cards, usable across Mastercard's global acceptance network.
  - Our Shared Sub-accounts allow holders to freely use the Sub-account, and in particular any holder can use all the money on the Sub-account regardless of who put the money on it. The customer who first opened the Sub-account – and shared it with other holders - can unilaterally disconnect any of the other holders who would no longer be able to access the Sub-account. DiPocket bears no responsibility in case of disputes between Shared Sub-account holders.
- Security:
  - You are responsible to keep your DiPocket Personalised Security Features (e.g. mobile phone, Card(s), PIN(s), password) safe and secure at all times, or you may lose your money. DiPocket is responsible for your losses if they stem from faults of its systems.
  - If you log into your DiPocket account using somebody else's mobile device, ensure you log out from The App before handing back the device. Push notifications related to your DiPocket account will continue to be directed to that mobile device until you log into your account from another device.
  - You should treat your Cards (DiPocket Prepaid Debit Mastercard® cards) like cash and may be responsible for part of or all losses incurred due to their unauthorized use if you have failed to safeguard your Personalised Security Features, or if you acted fraudulently.
  - If you think someone else could have access to your account, call us right away on: **+44 203 807 2000 or +48 22 209 2555.**
- Usage:
  - DiPocket's systems are built and managed to provide uninterrupted availability. A systems outage – at the level of DiPocket or one of its processors and partners – is highly unlikely, but it is possible. DiPocket is not responsible for your losses due to outages of its or its processors' and partners' systems.
  - Your transactions may be declined if DiPocket has reasons to believe they may be fraudulent or if they exceed applicable limits (see Limits Table) or the balance available on your account. We will try notify you without delay of the reason for a transaction decline and in most cases you will be able to see for yourself if the reason is lack of funds or limits,
  - You cannot cancel payments once you have confirmed them.
- Costs:
  - DiPocket's fees are detailed in the Tariff Table.
  - If you do not see the fee for a DiPocket product or service on the Tariff Table, it means that the product or service is provided free of charge.
  - There is no cost to you for closing your DiPocket account, and you will be charged only the normal transaction fees applicable to the particular form of payment and currency conversion required to transfer your Funds according to your Instructions.
- Changes to DiPocket General Terms and Conditions:
  - We can change our terms and conditions at any time by giving you a minimum of two months notice through in-app notification or via email. Should you disagree with the changes, you have the right to close your accounts with us free of charge, provided it does not infringe other commitments you may have taken with us or our partners.

Key Terms of Usage is a summary of DiPocket General Terms and Conditions and of Card Terms and Conditions and is provided for your convenience. You should however familiarize yourself with the DiPocket General Terms and Conditions and the Card Terms and Conditions, which shall prevail in case of contradiction with these Key Terms of Usage.

## Tariff Table

GBP (unless specified otherwise)	Frequency/applicability <sup>1</sup>	Fee <sup>2</sup>
<b>DiPocket Sub-Accounts<sup>3</sup> - available in:</b> GBP, EUR, PLN, USD and CHF		
• Main in GBP	Not Applicable ("NA")	Free
• Additional in GBP	Monthly	Free
• Additional in foreign currency	Monthly	Free
<b>Cards<sup>4</sup> - available in: GBP, EUR, PLN, USD</b>		
• Virtual Card (online and phone usage only)	Monthly	Free on the first account - GBP 0.25 on each additional Sub-Account
• Physical Card	Monthly	Free on the first account - GBP 0.75 on each additional Sub-Account
• Physical Card ordering	Upon ordering	Free on the first account, GBP 2.50 for cards on additional Sub-Accounts
• Physical Card replacement - lost, stolen or damaged	Upon ordering	GBP 2.50
• Physical Card replacement – expired cards	NA; card is replaced automatically provided it has been used in the 3 months prior to expiry	Free
<b>Payments from The App</b>		
• Face to Face	Per transaction	Free first 10 payments/month (either from or to your account), then GBP 0.10 per payment
• DiP transfers - domestic	NA	Free
• DiP transfers - international	NA	Free
• Bank transfers		
o PLN to Poland	Per transaction	Free
o GBP to UK	Per transaction	GBP 0.50
o SEPA (EUR only)	Per transaction	GBP 0.50
o Other transfers – Regular <sup>5</sup>	Per transaction	GBP 2.00
o Other transfers - Express	Per transaction	GBP 7.50
<b>Card usage<sup>6</sup></b>		
• In-store/internet purchases	NA	Free
• Cashback	NA	Free
• ATM – PLN cards used in Poland	Per transaction	Free for usage of Bank Pekao SA ATMs/PLN 2.50 for usage of other ATMs
• ATM – GBP cards used in the UK	Per transaction	GBP 0.50
• ATM – other withdrawals in Europe <sup>7</sup>	Per transaction	GBP 0.50/EUR 0.75/PLN 2.50/USD 1.00
• ATM – rest of the world	Per transaction	GBP 0.75/EUR 1.00/PLN 4.00/USD 1.50
• Foreign currency transaction fee	% of spend	1.00%
<b>Payments into DiPocket account</b>		
• Face to Face	Per transaction	Free first 10 payments/month (either from or to your account), then GBP 0.10 per payment
• DiP transfers	NA	Free
• Bank transfers – SWIFT	NA	Free
• Bank transfers – local or EUR from SEPA countries	NA	Free
• Charging your debit or credit card issued by 3 <sup>rd</sup> party	Per transaction	GBP 0.50
<b>Additional services</b>		
• Currency conversion (for available currency pairs)	% of converted amount	0.50% - included in the rate we quote for each particular conversion
• Crowd-Payments	NA	Free
• Paper statements/transaction confirmations	Per request	GBP 10.00

<sup>1</sup> Monthly fees are applied on the day of the month when a customer first registered with DiPocket, for Sub-accounts or Cards that on such day have been held by the customer for at least 30 days. For instance, if a customer registered with DiPocket on the 2<sup>nd</sup> of May, all applicable monthly fees will be charged the second day of each month and, continuing with the example, if the same customer opened a Sub-account on May 15 the fee for such account will be charged for the first time on the 2<sup>nd</sup> of July (since on the 2<sup>nd</sup> of June the Sub-account will have been open for less than 30 days)

<sup>2</sup> We charge all fees to the default Sub-account in your local currency, except for card usage fees, which are applied to the Sub-account linked to the Card used for each particular transaction; card usage fees are applied in the amounts specified above depending on the currency of the card so that, for example, the fees specified in PLN will be applied for usage of Cards denominated in PLN

<sup>3</sup> Applicable to each DiPocket Sub-Account of a given type

<sup>4</sup> Applicable to each Card

<sup>5</sup> We will execute international bank transfers as 'Regular' when possible. This means you will benefit from our lowest international bank transfer fees. Regular bank transfers normally take 2-4 days to reach the beneficiary (including currency exchange settlement time). 'Express' transfers are more expensive but they are also faster than Regular bank transfers and normally take 2-3 days to reach the beneficiary (including currency exchange settlement time). When instructing us to execute an international bank transfer, you will see the applicable fee before confirming it

<sup>6</sup> When price is shown in different currencies, the applicable price depends on the currency of the Card used for the particular transaction

<sup>7</sup> European Economic Area plus Switzerland

## Limits Table

Monthly and annual limits are applied at Customer level, net of a Customer's spend respectively in a given 24 hour period or over the prior 30 and 365 days and are subject to availability of funds on the specific Sub-account. For Cards held by Customers who completed the Full Registration process, limits are applied at Card level. Amounts related to contributing to or spending the proceeds of Crowd-Payments are accounted for when determining the available spend limits.

DiPocket may amend these limits at any time and with immediate effect at its sole discretion, and/or may apply lower limits to individual Customers based on risk considerations and/or to comply with applicable laws and regulations.

Currency	Maximum			Minimum transaction per Same currency/ Currency exc.	
	Full functionality <sup>8</sup>	Restricted functionality <sup>9</sup>	Supervised accounts <sup>10</sup>		
	Single transaction/ daily/monthly limit	Single transaction/ daily/monthly limit	Single transaction/ daily/monthly limit		
<b>Payments from The App</b>					
• Face to Face	GBP	100/500/na	50/100/200 (annually 2,000)	50/100/1,000	na/na
• DiP transfers	GBP	10,000/10,000/50,000	200/200/200 (annually 2,000)	1,000/1,000/1,000	na/na
• Bank transfers	GBP	10,000/10,000/50,000 (individual transactions of higher amounts are possible but require enhanced confirmation procedure)	na	1,000/1,000/1,000	1/5
<b>Payments into DiPocket account</b>					
• Bank transfers		No fixed limit	No fixed limit	No fixed limit	na
• Charging your debit or credit card issued by 3 <sup>rd</sup> party	GBP	500/500/1,000	200/200/200 (annually 2,000)	500/500/1,000	5
<b>Cards<sup>11</sup></b>					
• Purchases	EUR	9,000/9,000/30,000	250/250/250 (annually 2,500)	500/500/2,000	na
	GBP	7,000/7,000/25,000	200/200/200 (annually 2,000)	500/500/2,000	na
	PLN	40,000/40,000/150,000	1,000/1,000/1,000 (annually 10,000)	2,000/2,000/5,000	na
	USD	10,000/10,000/40,000	na	700/700/2,500	na
• ATM cash withdrawals	EUR	600/600/3,500	100/100/100 (annually 1,000)	200/200/1,000	na
	GBP	500/500/3,000	80/80/80 (annually 800)	150/150/1,000	na
	PLN	2,500/2,500/15,000	400/400/400 (annually 4,000)	600/600/3,000	na
	USD	750/750/4,500	na	250/250/1,200	na
• Over the counter cash withdrawal		Transaction not allowed	Transaction not allowed	Transaction not allowed	na
<b>Notes:</b>					
			<ul style="list-style-type: none"> <li>Pursuant to EU regulation, customers with Basic Registration are subject to EUR 2,500 (or currency equivalent) total annual spend limit</li> <li>Your Card cannot be used abroad<sup>12</sup></li> </ul>	<ul style="list-style-type: none"> <li>Card usage restricted in selected merchant categories unsuitable for minors</li> </ul>	

<sup>8</sup> Applicable to customers who completed the Full Registration process. We will do our best to minimize the inconvenience caused by the legally required 'know your customer' identity and transaction verifications however we may, at any time and at our sole discretion, ask you to provide additional documentation should that become appropriate based on your usage of DiPocket services

<sup>9</sup> Applicable to customers who completed only the Basic Registration process (i.e. we could not verify identity and address); these restrictions are mandatory on all financial institutions, to comply with the applicable anti money laundering and terrorism financing regulations; we will inform you upon registration and from time to time thereafter of what you can do to lift such restrictions

<sup>10</sup> Users under the age of 18 can use The App and the Card only under the responsibility of an adult Supervisor, who takes full and unconditional responsibility for their purchases

<sup>11</sup> Transactions may also be declined in case of suspected fraud or if the terminal used is not able to connect through Mastercard to our authorization system

<sup>12</sup> In compliance with Mastercard regulations