



Banking Lite Cards

Terms & Conditions

Please keep your card safe. The funds loaded onto your card should be treated just like the cash in your wallet. Further Terms and Conditions are on the reverse of this letter, please read through carefully.

In the event of loss or theft of the card, you are responsible for reporting this as soon as possible by calling Customer Services on 0330 808 0102 and selecting the Lost or Stolen option. As soon as this is done, your card will be immediately blocked, protecting you from unauthorised usage. Any transactions made before the card is reported lost or stolen will be charged to your account.

It is extremely important that you read and familiarise yourself with the Terms and Conditions on the reverse of this letter. If you experience any problems activating or using your card, please call Customer Services on 0330 808 0102. Please retain this letter safely for future reference. It contains important information such as your unique Client ID and terms and conditions of use which you are legally required to be aware of and apply.

Frequently Asked Questions

Q What is a prepaid card?

A A prepaid card is a preloaded payment card, which is provided to you by your card provider. The card can be used to pay for goods and services, up to the value that is loaded onto it, you may use the prepaid card at retailers which display the Mastercard® acceptance mark, excluding limited acceptance Merchants in EU/EEA that do not accept prepaid cards.

Q Can I use my card to withdraw cash at an ATM or for cashback?

A You can withdraw up to £250 per day from an ATM displaying the Mastercard® Acceptance Mark, providing that this has been permitted by your card provider. Some ATMs may apply their own charges, so please check this when making a withdrawal. Cashback is not permitted.

Q Are there any restrictions on where I can use my card?

A You may be restricted from using your card for some purchases as agreed with your card provider, which could include restrictions at pubs, nightclubs and off-licences, as well as for betting and gambling, dating and escort services, massage parlours and health spas, pawn shops and tobacco stores. Please refer to your card provider for full details.

Q Is there a charge for this card?

A No, there is no charge for the issue of this card, however If your Prepaid card has been enabled by your card provider for use abroad, whether for cash withdrawals or online purchases in a foreign currency we will apply the Mastercard exchange rate with an additional 2.25% charge. Please do remember that exchange rates can fluctuate and therefore change between the time a transaction is made and billed to your Prepaid card account. You can check the exchange rate here - www.allpay.net/prepaidfaqs under the 'Using your card abroad' section.

Q How do I manage my card?

A You can check your balance and transactions:

- Online – by visiting www.allpayprepaid.net/cardholder - this service is free.
- Over the telephone – by calling Customer Services on 0330 808 0102. This service will cost the same as a local rate call from your landline and mobile and is included in your inclusive calls plan.

Q How do I report my card lost, stolen or damaged?

A In the event of loss or theft of the card, you are responsible for reporting this as soon as possible by calling Customer Services on 0330 808 0102 and selecting the Lost or Stolen option. As soon as this is done, your card will be immediately blocked, protecting you from unauthorised usage. Any transactions made before the card is reported lost or stolen or made via contactless will be charged to your account. To report your card lost or stolen you will require your client ID printed on the front of this letter to do so. Please keep this safe.

Q How is money loaded onto my card?

A Your card provider will load your funds onto your prepaid card. Where you are required to load funds to the card to satisfy your personal contribution requirement, your card provider will advise how much this is. You can then load the card by standing order or Faster Payment. If you require assistance please contact Customer Services.

Q How can I change my PIN?

A You can change your PIN at any UK ATM where this service is available.

Managing your PIN

- Never share your PIN with anyone
- Select a PIN that cannot be easily guessed. Do not use birth date or partial account numbers and try to avoid using sequential numbers like 1234, or repeated numbers like 1111.
- Memorise your PIN, do not write it down on your card or keep it on a piece of paper with your card.
- Do not use your PIN as a password for other bank services.
- Do not use the same PIN for all of your cards.
- Be aware of others nearby when entering your PIN at a point of sale or ATM

Q Can I pay other people using my card?

A Yes, you can set up payments to third party bank accounts using Faster Payments where allowed by your card provider, by visiting your online account www.allpayprepaid.net/cardholder. Please note there is a minimum value of £1 for Faster Payments made through the portal.

Q How do I set up a Direct Debit?

A Providing this is permitted by your card provider, you can set up a Direct Debit by quoting the sort-code and account number associated with the card to the person or organisation that you want to pay.

Funds will be debited from your card by 2pm on the date that the Direct Debit is due. You must ensure that you have sufficient funds available on the card to pay a Direct Debit that is due.

Q Can I go overdrawn?

A Your card is a prepaid card, which means that you can only spend available funds on the card. Your card will be declined if there are not enough funds on the card for the purchase you are attempting. If for any reason a transaction is processed that exceeds your available funds, we will block your card, and your card provider may require you to repay the amount owing immediately.

Q What do I do if there is a transaction I do not recognise?

A If you see a transaction that you do not recognise, you should contact Customer Services on 0330 808 0102 straight away. Your card will be blocked immediately and a replacement sent out to you if required. Once the transaction(s) have been discussed, we will send you a dispute form to complete and return to us. After this has been received, we will investigate on your behalf and you will be reimbursed where this is possible. Where we do cancel and replace your card for security reasons, your remaining balance will be transferred across to the new card. Fraudulent transactions made via contactless will be charged to your account and cannot be refunded. Make sure to check your transaction history regularly for unfamiliar transactions.

Q Can I get my funds back if I want to cancel the card or no longer need it?

A Funds on your card will be returned to your card provider. If you made a personal contribution which was loaded onto your card, your card provider will give you back any funds you are entitled to.

Q How long is my card valid for?

A The card is valid until the expiry date showing on the front of your card.

Q Can I use my card abroad?

A You will need to discuss this with your card provider to see if they permit international spending. Our list of currency conversion rates for cross-border transactions occurring within the EEA can be found on our FAQs website detailed below.

Q Will you carry out a credit check when I apply for a card?

A We will not carry out a credit check; however, we will carry out checks to verify your identity and address. These searches will not impact upon your credit record.

Q How is my personal information and privacy protected?

A We safeguard your information in accordance with our Privacy Policy and applicable law. Please refer to the website www.allpay.net/privacy

Q What is Strong Customer Authentication?

A Strong Customer Authentication (SCA) is designed to strengthen security when you are using the Prepaid Card Portal. You will need to enter an additional verification code when logging in, making payments and setting up new payees. A 6 digit code will be sent to your mobile phone or email address and you will be required to enter the code at relevant stages in the prepaid portal. It is also an additional layer of security that will be needed when you make online purchases using your prepaid card; a one-time pass-code (OTP) will be sent to your mobile number by SMS text message where the merchant requests it. This will ensure that your online purchases are verified and helps to protect you from the risk of online fraud. Much like your PIN, never share your authentication code with anyone. For further information on strong customer authentication please visit - www.allpay.net/strong-customer-authentication

Q Will I have to verify every payment or every time I log in on the Cardholder Portal?

A Yes. To ensure the same level of security is applied throughout, every payment and log in will have to be authenticated.

**For further FAQ's please visit
www.allpay.net/prepaidfaqs**

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The allpay prepaid card is issued by allpay Ltd pursuant to license by Mastercard International Incorporated. allpay Ltd is a company regulated by the Financial Conduct Authority (FRN 900539) for the issuance of electronic money. Head office and registered address: Fortis et Fides, Whitestone Business Park, Whitestone Hereford, Herefordshire, HR1 3SE (Company No 02933191). Mastercard is a registered trademark of Mastercard International Incorporated.