

B4B PAYMENTS CORPORATE CARD TERMS AND CONDITIONS OF USE

TRAVEL AND BUSINESS EXPENSES

1. ABOUT THESE TERMS AND US

- 1.1 These terms and conditions ('**Terms**') apply to the use of this Card and form part of a legal agreement between us and: (i) the Company to whom the Card is issued; and (ii) you, the card user permitted by the Company to use the Card. By using the Card, you are demonstrating your agreement to these Terms.
- 1.2 Please read these Terms carefully. These Terms tell you who we are, how the Card can be used, what to do if there is a problem and other important information. If you have any questions about these Terms, please contact Customer Services.
- 1.3 The Card and electronic money ('e-money') loaded on it are issued by Payment Card Solutions (UK) Limited trading as B4B Payments, a company registered in England and Wales (registration number 05941947) and registered office at 21-24 Millbank, London, England, SW1P 4QP. Payment Card Solutions (UK) Limited is authorised and regulated in the UK by the Financial Conduct Authority (Firm Reference Number: 930619) for the issuing of e-money.
- 1.4 A copy of these Terms will be provided to you via e-mail or other methods or by the Company or by a Partner. The most up-to-date copies of these Terms are available online at www.b4bpayments.com. You can request a copy of these Terms at any time throughout their duration.
- 1.5 A Partner may be involved in the relationship between us, the Company and you, but you should be aware that the Partner is not a regulated payment service provider.

2. DEFINITIONS

In these terms and conditions, the following words and phrases have the meanings shown next to them (in addition to other words or phrases defined elsewhere in these Terms):

App – means the B4B Payments App available from the Apple App store or Google Play store or such other mobile application as notified to you by us, the Company or a Partner (as applicable);

ATM – means automated teller machine or cashpoint facility or cash dispenser;

Business Day – means a day between and including Monday to Friday, between 9am and 5pm (UK time) except for bank or public holidays in England and Wales;

Company - means a client of B4B Payments to whom the Card and e-money loaded on it is issued and is responsible for loading funds to the Card;

Company Agreement - means the agreement between us and the Company concerning the issuance of e-money and Cards to the Company and related services;

Card – means any prepaid card issued to the Company subject to these Terms, which may be in physical or virtual form (including any replacement Card);

Card Scheme – means Mastercard;

Customer Services - means the customer services team that you can contact via the methods set out in the Summary Box ;

Expiry Date – means the date on which the Card expires and which is printed on the Card (where the Card is physical) or stated in the Online Portal or in the App (where the Card is virtual);

Online Portal – means the online access portal found at:

<https://www.b4bpayments.com/login> or such other access portal notified to you by us, the Company or a Partner (as applicable);

Partner means a third party who has an independent relationship with the Company and who either: (a) introduces the Company to us; or (b) distributes our services to the Company;

PIN – means personal identification number i.e. the security number provided for use with the Card;

Retailer – means any retailer, merchant or other supplier of goods and/ or services which accepts payment using a Card;

Retailer's Bank – means the merchant acquirer used by the Retailer for the purposes of receiving payments made using a Card;

Security Credentials – means any tool, information or setting that you can use to access information on the Card and/or to make transactions using the Card, which may include username, password or passcode, security question and answer, biometric details such as fingerprint, Card number, PIN or Card and signature, as we may advise you from time to time;

Summary Box – means the section that includes notification of charges, limits and restrictions associated with the Card and which will always be available to you within the secure area of the Online Portal or in the App;

we / us / our – means Payment Card Solutions (UK) Limited trading as B4B Payments or (in certain cases) a Partner acting on our behalf;

you / your – means any individual who is permitted to use the Card by the Company.

3. ELIGIBILITY AND APPLYING FOR A CARD

3.1 To use the Card, you must be at least eighteen (18) years old. We may cancel the Card (and stop providing associated services) if we find out you were not eligible to use it.

3.2 Only the Company may apply for Cards in accordance with the terms of the Company Agreement. We may ask to see the evidence the Company holds to check who you are and where you live or we may require documentary evidence from you to prove this and/or we may carry out checks on your identity electronically. We may also carry out checks on your identity on an on-going basis through the duration of these Terms. You agree to provide any such information and documents as we may reasonably request.

4. ABOUT THE CARD

4.1 The Card and any e-money loaded on it are issued to the Company only. The e-money loaded on a Card remains the property of the Company and the Company can recall any unspent funds on the Card at any time. The Company has permitted you to use the Card on its behalf subject to and in accordance with these Terms. Other than as set out in these Terms, you have no rights to the Card or e-money loaded on it.

4.2 You must not allow any other person to use the Card.

4.3 The Card is a prepaid Card. It is not a debit card and is not connected to any bank account. It is also not a guarantee card, a charge card or a credit card. Interest will not be earned on any funds loaded on to the Card.

4.4 The Card is an e-money product, and as such the funds loaded on your Card are not covered by the Financial Services Compensation Scheme.

4.5 The Card will be provided in the currency indicated on the Card (if it is a physical Card) or in all other cases on the Online Portal or in the App. All references to that currency in these Terms are relevant to you.

- 4.6 Financial and other limits may apply in relation to the Card (for example, the maximum balance that may be held on the Card, the value of individual Card transactions or an aggregate number or value of transactions in a particular time period). These limits will be as set out in the Summary Box and may be changed by us from time to time. To manage our risk, particularly with respect to money laundering, fraud or security concerns, we may also apply internal controls, including limits, to certain types of transactions from time to time but for security purposes, we will not disclose them. We may refuse to execute any transaction to load the Card or to make a Card payment if it would breach any such limits.

5. KEEPING THE CARD AND SECURITY CREDENTIALS SAFE

- 5.1 We will provide or set you up with Security Credentials (such as PIN, password or Card number) so that you can use your Card to make transactions and/or access information on the Card. You must take all reasonable steps to keep the Card and any Security Credentials safe to protect the funds on the Card.
- 5.2 You may also be able to access information about your Card through an online portal or mobile application operated by a third party. If this is the case, you should be aware of any requirements or restrictions relating to that third party portal and/or application and we are not responsible for this.
- 5.3 If you are provided with a physical Card, you must sign it as soon as you receive it and only release the Card or other Security Credentials to make (or try to make) a transaction.
- 5.4 You must not:
- 5.4.1 allow anyone else to use the Card and/or other devices which may be used to access the Card or Security Credentials (such as your mobile phone where you keep Card details or other Security Credentials);
 - 5.4.2 give or disclose to any other person their Security Credentials (such as PIN or any other security information you have given us);
 - 5.4.3 choose Security Credentials like a PIN or password that is easy for someone else to guess (such as 1234 or your or their date of birth);
 - 5.4.4 write down the Security Credentials in a way that someone else could understand them.
- 5.5 You can, with the Company's consent, disclose your Security Credentials to authorised TPPs that require this information to provide their account information service to the Company. Please see clause 25 for further provisions on this.

When You Need to Contact Us

- 5.6 If the Card is lost or stolen or if you or the Company believes that someone else has used or otherwise has unauthorised access to the Card or Security Credentials (for example, if the Card, Card number or PIN may be misused, or if a mobile device where you keep them has been lost, stolen or misappropriated), you or the Company must:
- 5.6.1 telephone Customer Services without undue delay (we have a 24-hour service) so that we can block the Card and Security Credentials;
 - 5.6.2 if we ask, write to Customer Services within seven days to confirm the loss, theft or possible misuse, and
 - 5.6.3 stop using the Card, Card number or Security Credentials (such as PIN) immediately. If you find the Card after it has been reported lost, stolen or misused, you must cut it up and tell us as soon as you can.

- 5.7 If the Card or any replacement Card is lost or stolen, after reporting it to us, you or the Company can request a replacement by telephoning Customer Services. We will charge a fee for the replacement Card. This fee is set out in the Summary Box.

6. LOADING THE CARD

- 6.1 Only the Company can load funds to the Card. Funds cannot be loaded to the Card by you or from any other source.
- 6.2 We may refuse to accept any particular loading transaction if:
- 6.2.1 it would breach any limit applicable to the Card;
 - 6.2.2 the Card is inactive, blocked or terminated;
 - 6.2.3 the person making the loading transaction or its source or method are not as approved by us;
 - 6.2.4 the person making the loading transaction has provided incorrect/invalid details for the load; or
 - 6.2.5 we know or suspect the transaction is fraudulent or unauthorised.
- 6.3 If the loading transaction is refused, the Card will not be credited and the funds may be sent back to the sender without prior notice to the Company or you.
- 6.4 Once we have received a request to load the Card and we are in receipt of funds from the Company we will process the load request without delay and the funds will be available to use on the Card as soon as the funds are received.
- 6.5 The Company may also load funds to the Card in real time if they have requested the facility to do this and we have approved this facility for them.

7. USING THE CARD

- 7.1 The Company may define the Retailer types, the specific reasons for which you may use the Card and other limits applicable to the Card. Any Card use that we agree with the Company will be set out in the Summary Box. You should check the Summary Box as you must abide by these limits. Restrictions on Card use may be applied by the Card Scheme and, if so, your Card transaction may be declined.
- 7.2 The Card is a prepaid product which can be used to pay (whether in-store, via the internet or over the phone) for goods or services from permitted Retailers who display the Card Scheme symbol or acceptance mark. You can use the Card for full or part payment for your purchase in which case you will be required to pay the outstanding amount of the purchase by an alternative means, for example, cash or debit or credit card provided the Retailer accepts a combination of payment methods. You may not withdraw cash through an ATM or at a specific Retailer unless the Company has permitted this facility, see Summary Box for details.
- 7.3 If your Card is a virtual Card, you will need to activate the virtual Card before you can use it. Once activated, your virtual Card is accessible through the Online Portal and the App, and can be used immediately for online transactions. You can also add your virtual Card to an Apple or Google wallet through the App, or manually add it directly. If you add your virtual Card to an Apple or Google wallet, the Card can be used physically to purchase goods or services in all locations that accept Apple or Google wallet payments.
- 7.4 There must be sufficient available funds on the Card to cover the amount of any Card transaction and any applicable fees which will be deducted from the balance on the Card. If any transaction takes you over the available funds or the Card limits in force the transaction will be declined.
- 7.5 You must not use the Card (or permit the Card to be used) for:

- 7.5.1 any prohibited or disabled types of transactions as stated in the Summary Box; or
- 7.5.2 any illegal purposes.
- 7.6 The Card may not be used in situations where it is not possible for the Retailer to obtain online authorisation to check there is a sufficient balance on the Card for the transaction. This can include some transactions on trains, ships, and some in-flight purchases.
- 7.7 We may at any time stop, suspend or restrict the Card or Security Credentials (such as PIN) or refuse to execute a Card transaction if:
 - 7.7.1 we are concerned about the security of or access to the Card, Card details or Security Credentials;
 - 7.7.2 we suspect the Card or Security Credentials are being used in an unauthorised or fraudulent manner;
 - 7.7.3 executing the transaction would breach any limit applicable to the Card;
 - 7.7.4 there are insufficient available funds on the Card to cover the amount of the transaction and any applicable fees;
 - 7.7.5 you have failed to use the authentication method and/or Security Credentials required;
 - 7.7.6 we have reasonable grounds to believe that you are not complying with these Terms; or
 - 7.7.7 we have reasonable grounds to believe that continued use of the Card or Security Credentials may cause us to break the law, code, rules of the Card Scheme or other duty applicable to us or might expose us to claims from third parties or damage our reputation.
- 7.8 We will, if possible, inform the Company before stopping, suspending or restricting the Card or Security Credentials (such as PIN) or refusing to execute a Card transaction that we intend to do so and the reasons for doing this. Where we refuse to execute a Card transaction due to reasons related to factual matters, we will also tell the Company about the procedure for rectifying any factual errors that led to such refusal. If we are unable to inform the Company beforehand, then we will inform them immediately afterwards. We will not inform the Company where doing so would compromise reasonable security measures, or it would be unlawful to do so. If the reasons for stopping, suspending or restricting the Card or Security Credentials no longer apply, we will unblock and/or replace them. We may also inform you of the matters set out in this clause if instructed to do so by the Company.

8. AUTHORISING TRANSACTIONS

- 8.1 You authorise and consent to a Card transaction when you:
 - 8.1.1 enter a PIN or provide other Security Credentials;
 - 8.1.2 provide the Card number and/or any other Security Credentials as requested;
 - 8.1.3 wave or swipe the Card over a Card reader or insert the Card into a card device or an ATM (if applicable);
 - 8.1.4 sign a sales voucher.
- 8.2 The authorisation of Card transactions can be for a single transaction or a series of recurring transactions on a Card (where you give Card details to the Retailer to be used for Card payments in the future).
- 8.3 We will execute a Card transaction as soon as we receive the transaction request. The time of receipt of a transaction request is when it is received by us, which may be the time you consent to the transaction, or the time we receive the request for the recurring Card payment you have previously authorised with the Retailer.
- 8.4 You cannot stop a Card transaction after the transaction request has been transmitted to us.

9. FOREIGN CURRENCY TRANSACTIONS

- 9.1 The Card can be used for transactions which are not in the currency of the Card although a fee will be applied for doing so.
- 9.2 A Card transaction made in a currency other than the currency of the Card will be converted to the currency of the Card by the Card Scheme at a rate on the date it processes the payment using the Card Scheme reference rate (available at <https://www.mastercard.us/en-us/consumers/get-support/convert-currency.html>). We will also charge a currency conversion charge, see Summary Box.
- 9.3 The Card Scheme rate is not set by us and may change. The exchange rate which applies on the date that a Card transaction is made may not be the same as the exchange rate used on the date it is converted and deducted from the Card balance. The exchange rate applied will include our currency conversion charge. Your online statement will show the exchange rate and service charge applied. We also provide information on the total currency conversion charges (including the Card Scheme rate and our currency conversion charge) applicable to Card payments, expressed as a percentage mark-up over the latest available euro foreign exchange reference rates issued by the European Central Bank on our website.

10. CARD BALANCE, TRANSACTION INFORMATION AND STATEMENTS

- 10.1 We will make information about the available balance on the Card and transactions to and from the Card available online through the Online Portal and the App. You can also check this information by telephoning our automated Customer Services line twenty four (24) hours a day. You should carefully review all Card transaction information regularly.

11. WHEN YOUR CARD EXPIRES

- 11.1 The Card cannot be used for transactions or reloaded after its Expiry Date.
- 11.2 In some cases, the Company may have requested that a shorter Expiry Date be applied to the Card than is shown on the physical Card. If this is the case, the requested (and therefore applicable) Expiry Date will be displayed in the Online Portal and/or the App.
- 11.3 What happens when the Card expires will depend on what the Company has requested us to do which may be any of the following. You can check the Summary Box to confirm which applies to the Card provided to you:
- 11.3.1 a replacement Card will be provided to you once the Company asks us to do so and the Company will cover the replacement Card costs;
- 11.3.2 a replacement Card will be automatically provided to you and a replacement Card fee (see Summary Box) will be deducted from the balance on the Card. We will not provide a replacement Card if there are insufficient funds on the Card to pay the replacement Card fee;
- 11.3.3 a replacement Card will not be provided to you automatically. You must contact Customer Services to order a replacement Card in which case a replacement Card fee (see Summary Box) will be deducted from the balance on the Card;
- 11.4 If your Card is a physical Card, you or the Company will also be charged postage costs of sending you the replacement Card, the cost of which will be covered by the Company or deducted from the balance on the Card, as applicable. In the latter case, we will not

provide a replacement Card if there are insufficient funds on the Card to pay these postage costs

12. DORMANT CARDS

- 12.1 If there are no load or spend transactions on the Card for a continuous period of three (3) months ('Dormancy Period'), the Card will become dormant and we will charge a dormancy fee (see Summary Box) every thirty (30) days commencing on the first day following the Dormancy Period. Note that the dormancy fee may deplete the funds on the Card completely. This fee will continue to apply (even after termination of these Terms and/or the Company Agreement or expiry of the Card) until the date the Company requests the balance be redeemed, or, there is a load or spend transaction on the Card.
- 12.2 We will not automatically replace the Card in accordance with clause 11 if the Card expires while it is dormant.

13. REDEMPTION

The Company can redeem all or part of the value of e-money on the Card in accordance with the terms of the Company Agreement. A redemption fee may be charged (see Summary Box) to cover redemption costs on each redemption request by the Company. The redemption by the Company may deplete the remaining balance on the Card to zero. You have no right to redeem any e-money remaining on the Card.

14. UNAUTHORISED OR INCORRECTLY EXECUTED TRANSACTIONS

- 14.1 If a transaction to or from your Card is executed incorrectly or a Card transaction has not been authorised, you must, on becoming aware of the incorrectly executed or unauthorised transaction, notify us without delay and in any case within three (3) months after the transaction was debited to the Card. See clause 5.6 above on how to notify us. You will be liable for all losses incurred in respect of any unauthorised or incorrectly executed Card transactions and will not be entitled to a refund if you do not notify us in accordance with this clause.
- 14.2 We will, on receipt of your notification, review the Card transaction instructions, investigate and trace (as appropriate) the relevant payment and will notify the Company of our findings (to the extent we are permitted to do so by law). You shall provide any such information as we or the Company may reasonably require with respect to our investigation.
- 14.3 The Company's rights and obligations with respect to a refund of any incorrectly executed, late or unauthorised transactions on a Card are set out in the Company Agreement. Where we find that a refund is due for an unauthorised or incorrectly executed or late execution of a Card transaction, we will make the refund of the transaction including any associated fees (where applicable) back onto the Card. You have no other rights of refund against us with respect to incorrectly executed or unauthorised Card transactions.
- 14.4 If, after we refund you for Card payment for any reason, our investigation discovers that you were not entitled to a refund, we will deduct the amount of the refund from the funds held on the Card and we reserve the right to recover the value of any refunded payment by any other legal means.

15. SHORTFALL

- 15.1 If for any reason whatsoever, a shortfall on the available funds on the Card arises because a Card transaction is completed when there are not enough available funds on the Card for that transaction including any associated fees, you must reimburse the amount of the shortfall immediately upon our request. We may charge the amount of the shortfall against the funds on any Cards held by the Company or you, including any subsequently loaded funds. We may suspend the Cards until we are reimbursed the amount of such shortfall and we reserve the right to recover the value of the shortfall from you by any other legal means.

16. OUR LIABILITY

- 16.1 Nothing in these Terms shall limit our or your liability for:
- 16.1.1 death or personal injury caused by negligence, or the negligence of the relevant party's personnel, agents or subcontractors;
 - 16.1.2 fraud or fraudulent misrepresentation;
 - 16.1.3 any other liability which cannot be limited or excluded by law.
- 16.2 Our liability to the Company under or in connection with these Terms (whether in contract, tort (including negligence), breach of statutory duty or otherwise) shall be subject to the exclusions and limitations of liability set out in the Company Agreement.
- 16.3 We will not be liable to you under or in connection with these Terms (whether in contract, tort (including negligence), breach of statutory duty or otherwise):
- 16.3.1 for any direct or indirect loss or damages resulting from: (i) loss of use; (ii) loss of data; (iii) loss of profits; (iv) loss of goodwill; (v) loss of business arising out of or in connection with these Terms; or (vi) for other special, incidental, indirect or consequential losses or damages howsoever arising;
 - 16.3.2 for any delay, interruption or failure to fulfil our obligations under these Terms which arises due to any abnormal or unforeseeable circumstances outside our reasonable control (for example, a failure of computer systems which happens for reasons outside our reasonable control or any industrial action which happens for reasons outside our reasonable control);
 - 16.3.3 for any person refusing to accept or honour (or delays in accepting or honouring) the Card or Security Credentials;
 - 16.3.4 for any cash dispenser failing to issue cash. We will not be liable for the way in which you are told about any refusal or delay;
 - 16.3.5 for the quality, safety, legality, or any other aspect of any goods or services purchased using the Card.

17. CHANGING THESE TERMS

- 17.1 We may make changes to these Terms, including fees and charges, or introduce new terms for reasons including, without limitation:
- 17.1.1 changes to the products or services or introducing new products or services under these Terms;
 - 17.1.2 withdrawal of a particular part of our products or services;
 - 17.1.3 changes in market conditions or operating costs that affect us;
 - 17.1.4 changes in technology, our systems and/or payment methods;
 - 17.1.5 making these Terms clearer or more favourable to you; or

- 17.1.6 changes in relevant laws or regulations (including any applicable industry codes or rules).
- 17.2 Except if we are permitted or required to make changes to these Terms sooner in accordance with applicable law, we will give two (2) months' prior written notice to the Company by email before any changes to these Terms come into effect. It is the Company's responsibility to communicate any changes to you unless we agree otherwise with the Company.
- 17.3 We may make immediate changes to the exchange rates used to convert Card transactions in a currency other than the currency of the Card where such exchange rates are based on a reference rate we have disclosed to you or where the changes are more favourable to you.
- 17.4 You and the Company will be deemed to have accepted any change to these Terms unless the Company notifies us of any objection before the date the change takes effect.
- 17.5 If the Company does not agree to the changes to these Terms, the Company can terminate these Terms and cancel the Card free of charge by notifying us before the date the change takes effect. If the Company does so, the Company can request the return of the remaining balance on the Card in accordance with the terms of the Company Agreement.
- 17.6 If we change these Terms, the new version of these Terms will be available at www.b4bpayments.com from the date the change takes place.

18. CANCELLATION RIGHTS

- 18.1 If you change your mind about using the Card, you can cancel it and terminate these Terms within fourteen (14) days of the date you receive the Card by telephoning Customer Services. You will not be charged for cancelling the Card during this period. We will refund any balance remaining on the Card to the Company. All refunds will be paid in the currency of the Card. The Company will not be entitled to a refund of any transactions and associated fees made using the Card up to the date you notify us of your cancellation.

19. ENDING THESE TERMS

- 19.1 We may terminate these Terms at any time by giving the Company and you one (1) month's prior written notice. It is the Company's responsibility to communicate any such termination of the Terms to you.
- 19.2 The Company can terminate these Terms by giving us at least three (3) months' notice (after the end of the Minimum Term stated in the Company Agreement) in writing to Customer Services after telephoning Customer Services.
- 19.3 We may terminate these Terms and cancel the Cards with immediate effect if:
- 19.3.1 we terminate the Company Agreement in accordance with its terms;
- 19.3.2 the Company fails to pay any amounts due to us under these Terms within thirty (30) days of the due date for payment;
- 19.3.3 you break any important term of these Terms and (where remediable) fail to remedy that breach within thirty (30) days after being notified in writing to do so;
- 19.3.4 we reasonably believe that continuing to permit use of the Card may cause us to breach any applicable law, code or other duty that applies to us or expose us to any adverse action, censure, fine or penalty from any regulatory body, law enforcement or other governmental agency or the Card Scheme;

- 19.3.5 we are required to do so to comply with any applicable law or code or by a regulatory body;
- 19.3.6 we reasonably believe or suspect that the Card is being used for a purpose that is unlawful (which may include, without limitation, receiving the proceeds of crime onto the Card) or that the Company or you have committed or attempted to commit fraud or other illegal activity.
If we terminate under this clause 19.3 prior to the Expiry Date, you may no longer be able to use the Card.
- 19.4 These Terms will terminate automatically:
- 19.4.1 with respect to you, when the last Card you are permitted to use pursuant to these Terms expires and is not replaced in accordance with clauses 11 or 12;
- 19.4.2 with respect to the Company, when the last Card issued to the Company expires and is not replaced in accordance with clauses 11 or 12 of these Terms or other terms of the Company Agreement;
- 19.4.3 if the Company Agreement is terminated for any reason.
- 19.5 If these Terms are terminated for any reason, the Card will be cancelled, and you will not be able to use it. You will be liable for any transactions made using your Card but not yet processed before the date of cancellation. The Company can request the return of any remaining balance on the Card in accordance with the terms of the Company Agreement.
- 19.6 Termination of these Terms will not affect:
- 19.6.1 the accrued rights, obligations and/or liabilities at the date of termination;
- 19.6.2 the coming into force or the continuance in force of any provision which is expressly or by implication intended to come into continue to be in force on or after termination.

20. FEES

Fees will apply to the Card as set out in the Summary Box.

21. GENERAL

- 21.1 We may transfer our rights or obligations under these Terms or arrange for any other person to carry out our rights or obligations under these Terms. You may not transfer any of your rights or obligations under these Terms.
- 21.2 We can delay enforcing rights under these Terms without losing them.
- 21.3 If we cannot enforce any clause or sub-clause of these Terms, it will not affect any of the other clauses or sub-clauses or the other part of the clauses or sub-clauses in these Terms.
- 21.4 These Terms are governed by the law of England and Wales. The language of these Terms is English and all notices and information given under these Terms will be in English.

22. EXECUTION TIMEFRAMES FOR CARD RELATED TRANSACTIONS

- 22.1 We will ensure that a Card transaction is credited to the Retailer's Bank within these timescales:

Type of Transaction	Timescale
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<ul style="list-style-type: none"> • Transactions carried out in euros (€) or pounds sterling (£) to a Retailer's Bank located in the UK or the EEA Or Transaction involving more than one currency 	By the end of the Business Day following the day on which the transaction order is received
<ul style="list-style-type: none"> • All other transactions carried out in the EEA currencies to a Retailer's Bank located in the EEA 	By the end of the fourth Business Day following the day on which the transaction order is received
<ul style="list-style-type: none"> • Transactions in non-EEA currencies or to an account or Retailer's Bank located outside the EEA 	Varies, depending on the currency or country the payment is sent to.

22.2 The European Economic Area (EEA) includes all the member states of the European Union, Iceland, Norway and Liechtenstein.

23. COMPLAINTS

23.1 If you would like to make a complaint with respect to any services or issues in connection with these Terms, you can do so by writing to Customer Services. We have procedures in place to make sure that we handle complaints fairly and quickly. The Company can raise any issues or complaints in connection with these Terms and we will handle such complaints in accordance with the terms of the Company Agreement.

24. HOW WE USE YOUR INFORMATION

24.1 Any personal information we collect about you from time to time in connection with these Terms will be kept, used and may be disclosed to third parties in accordance with our Privacy Policy. Our Privacy Policy is available at:
www.b4bpayments.com/prepaid/privacy/

25. THIRD PARTY PROVIDERS

25.1 The Company can choose to allow a Third-Party Provider ('TPP') to access information on the Card to provide account information service (i.e. an online service which accesses one or more of online payment accounts to provide a consolidated view of such accounts), provided the TPP is authorised by the Financial Conduct Authority or another European regulator to provide the account information services and the Company has given its explicit consent to that TPP. Where explicit consent is given by you, it may be considered to be so given on behalf of the Company. It is not our responsibility to check the terms on which such explicit consent was given and whether it was given with the permission of the Company.

25.2 Some TPPs may use your Security Credentials in order for them to provide account information services. We will treat any instruction from a TPP as if it were made by you. You should always consider the implications of sharing Security Credentials. If the

Company is thinking of using a TPP, they should check the TPP is authorised by an appropriate regulator.

- 25.3 We can deny access to a TPP to the Card if we're concerned about unauthorised or fraudulent access by such TPP. We'll notify the Company of the denial of access and the reasons for it beforehand if possible or otherwise immediately afterwards unless doing so would compromise our security measures or would be unlawful.

26. COMMUNICATING WITH YOU

- 26.1 We (or the Partner if applicable) can communicate with the Company in relation to these Terms in accordance with and using methods set out in the Company Agreement.
- 26.2 We can communicate with you (including to provide any information or notifications in relation to these Terms) using any of the following methods:
- 26.2.1 by email;
 - 26.2.2 by telephone (including by sending you an SMS);
 - 26.2.3 by sending a notification through the Online Portal or the App;
 - 26.2.4 by writing to your home address.
- 26.3 We may need to contact you urgently in the event of actual or suspected fraud or security threats to the Card and/or Security Credentials. To do so, we may use an SMS, telephone, post or another secure procedure (e.g. making a notification through the Online Portal or the App). When we contact you, we will also give you information on how you can minimise any risk to the Card or Security Credentials depending on the nature of the security threat.
- 26.4 We'll use the contact details which the Company or you most recently gave us when contacting you. You and the Company (if it has your information) must inform us immediately if your personal details or contact information changes. You can update your contact information via the Online Portal.

27. CONTACTING US

- 27.1 The Company can contact us in relation to these Terms in accordance with and using the methods set out in the Company Agreement.
- 27.2 You can contact us at Customer Services to provide any information or notification in relation to these Terms using the methods and contact details set out in the Summary Box. Where we have specified in these Terms that you should contact us using a specific method (e.g. by telephone) you should use that method.