

POST
OFFICE

Travel Money Card Multi-Currency Card



Terms and Conditions
September 2019

[postoffice.co.uk](https://www.postoffice.co.uk)

Travel Money Card Terms and Conditions January 2017

Please read this Agreement carefully before you open your Account with us. This information forms the Terms and Conditions of your Post Office® Travel Money Card. By activating your Card you are confirming that you accept and shall comply with these Terms and Conditions. If there is anything you do not understand please contact Customer Services using the contact details in Section 20 of this Agreement.

1 Definitions & Interpretations

The following capitalised words and phrases will have the following meanings:

“Access Code” Unique set of data which allows you to access your account information online.

“Account” means an electronic Verified or Unverified Cardholder Account. You can only hold one Account at any point in time.

“Account Limit” means the maximum amount of e-money you are able to hold in your Verified Account.

“Agreement” means this agreement between you and us concerning the operation of your Account. This agreement can be varied from time to time.

“Authorised Person” – means any person to whom you authorise us to access your Account.

“Available Balance” means the value of funds loaded onto your Account and available for use.

“Business Days” means the days of Monday to Friday but does not include bank or public holidays taken in England and Wales.

“Buyback Rate” means the rate at which your unspent e-money will be refunded to you in Pounds Sterling if you make a request for redemption through customer services.

“Card” means any Post Office Travel Money Card issued to you under this Agreement. Your Card will allow you to access your e-money for the purpose of making Transactions.

“Card Number” means the 16 digit number on the front of your Card.

“Cardholder” means you, the person entering into this Agreement with us.

“Cross Border Fee” means the fee we charge you whenever a Transaction is carried out in a currency other than a currency offered on the Card. Details of the Cross Border Fee can be found in Section 11.

“Customer Services” means the contact centre for dealing with queries about your Card. Contact details for Customer Services can be found in Section 20.

“EEA” means the European Economic Area which currently includes all countries in the European Union together with Iceland, Norway and Liechtenstein.

“e-money” means the electronic money held in your Account.

“Full Deductible Amount” means the full transaction amount, including the Transaction itself along with any associated fees, charges and taxes.

“Mastercard” means Mastercard® International Incorporated whose head office is at 2000 Purchase Street, Purchase, New York, 10577 USA.

“Merchant” means a retailer, or any other person, firm or corporation that accepts cards which display the Mastercard Acceptance Mark.

“Mobile App” means Post Office Travel Money Card App which allows you to check your card balance, top-up card, find nearest cash machine worldwide, view recent transactions, and find nearest Post Office Limited branch and much more. The Mobile App can be installed through Google play and the App Store and provides up-to-date information about your Account. You will need an internet connection on your device in order to access it.

“Payment Services” - means the services supplied by us to you.

“PIN” means your four digit personal identification number for use with the Card.

“Post Office” means Post Office Limited, a company registered in England

and Wales with company number 2154540 whose registered office is at Finsbury Dials, 20 Finsbury Street, London, EC2Y 9AY.

“Purchase Transaction” means any payment made to a Merchant using your Card or Card details.

“Rate of Exchange” means the rate as determined by Mastercard to perform a currency conversion when a transaction is conducted in a currency other than one available on the Card. The Rate of Exchange is variable and will be applied to the Transaction on the date the Transaction is charged to your Account.

“Transaction” means a retail sale, a cash advance, cash back or a cash withdrawal completed by you, using your Card.

“Unverified Account” means an Account where we have been unable to verify your personal details. An Unverified Account will remain inactive until we have been able to verify your identity and approve your application. See Section 3.4 for full details.

“Verified Account” means an Account where we have successfully verified your personal details and approved your application.

“Wallet” means a balance denominated in a specific currency held in your Account. A wallet can be held for each supported currency on one Card.

“Wallet to Wallet transfer exchange rates” means the exchange rates that will apply to transfers from balances of one currency Wallet held on your card to another currency Wallet held on the same card.

“we”, “us” or “our” means First Rate Exchange Services Limited, a company registered in England and Wales with number 4287490 whose registered office is Great West House, Great West Road, Brentford, TW8 9DF, (Financial Services Register No. 900412). First Rate Exchange Services Limited is a joint venture company owned by Post Office Limited and Bank of Ireland UK PLC.

“Website” means the Travel Money Card section of the Post Office website located at www.postoffice.co.uk/travel or other such URL as designated from time to time that allows you access to your personal card information including Account balance and Transaction history. The Website provides up-to-date information about your Account and you will need an internet connection in order to access it.

“you”, “your” means the Cardholder.

2 Your Card

- 2.1 Your Card is an e-money prepaid multi-currency card. It is not a credit, charge or debit card.
- 2.2 Your Card has been issued by First Rate Exchange Services Limited, pursuant to licence from Mastercard. Your rights and obligations relating to the use of this Card are subject to this Agreement between you and us; you have no rights against Mastercard or their respective affiliates. If you experience any difficulties in using the Card you should contact Customer Services. The e-money held in your Verified Account is provided to you by us, and is denominated in US Dollars, Euros, Australian Dollars, Swiss Francs, Canadian Dollars, New Zealand Dollars, South African Rand, Turkish Lira, United Arab Emirati Dirham, Thai Baht, Croatian Kuna, Polish Zloty, Czech Koruna, Japanese Yen, Hungarian Forint, Norwegian Krone, Danish Kroner, Swedish Kronor, Chinese Yuan, Hong Kong Dollar, Saudi Riyal, Singapore Dollar or Pounds Sterling (or a combination as loaded by you). The Card remains the property of First Rate Exchange Services Ltd.
- 2.3 These Terms and Conditions are written and available in English and we undertake to communicate with you in English regarding any aspect of your Card, or Account.
- 2.4 Any transactions on the Card will be executed and recorded in the currency of the transaction where that currency is supported (see section 2.2 for a list of supported currencies). Where the currency of the transaction is not supported, the transaction will be recorded and settled against Pounds Sterling.

3 Buying, receiving and activating your Card

- 3.1 You must be a resident of the United Kingdom (Excluding Isle of Man, Channel islands and Overseas territories) and be over the age of 18 years to apply for an Account.
- 3.2 We will issue your Card to you on the basis of the information and documentation that you have provided to us. You agree to provide accurate personal information and to tell us of any changes as soon as possible so that our records remain correct. You should update any changes to your personal data by visiting the Website or calling Customer Services (proof may be requested for change of address). In particular, you should always keep us informed of changes to your email address or telephone number.
- 3.3 Cards purchased at a Post Office branch will either be handed to you at the time of purchase or sent to you via first class post. You will be advised of your options at the time of purchase. Cards applied for online or replacement Cards will be sent in the post to your home address. Emergency replacement cards can be sent to non-UK addresses when requested. Customer Services will inform you of the applicable courier fee which will vary according to the delivery location.

- 3.4 We will attempt to verify your details at the point of application and if successful, we will, subject to further checks, create a Verified Account and issue your Card. An Unverified Account cannot be used or have money loaded on to it until you provide us with adequate identification and we have verified those details to be correct.
- 3.5 If you hold a Verified Cardholder Account you may hold up to three cards. All will be in your name. The maximum balance allowed as set out in the table at Section 11 applies to the total amount held across all cards.
- 3.6 When you receive your Card you must sign it immediately. Your card must be activated before it can be used. Full instructions on how to activate your card can be found on your welcome letter. Do not share your Access Codes with anyone except an Authorised Person. If you disclose the Access Codes to any Authorised Person, you are responsible and liable for their access, use or misuse of the Account, their breach of the terms of this Agreement or disclosure of the Access Codes
- 3.7 Once your Card is activated you may use the Card to access the money held for the purpose of making Transactions.
- 3.8 You will need a PIN for cash withdrawals and to authorise retail sales transactions in the UK and in some countries abroad. Details on how to obtain or retrieve your PIN can be found in your welcome letter or on our Website. Please see Section 4.2 for full details on how to authorise Transactions.
- 3.9 You must do all that you reasonably can to keep the Card and your PIN and other security details secret and safe from theft or use by any third party at all times.
- 3.10 In order to keep your pin safe i. memorise your PIN as soon as you receive it, and destroy the post mail or other authorised communication used to transmit it to you; ii. never write your PIN on your Card or on anything you usually keep with your Card; iii. keep your PIN secret at all times, including by not using your PIN if anyone else is watching; iv. do not disclose your PIN to any person.
- 3.11 You should never reveal your PIN to anybody. We will not reveal your PIN to a third party and will never ask you for your PIN.
- 3.12 If you believe that someone else knows your Account or Card security details, you should contact us immediately.
- 3.13 Failure to comply with Clauses 3.10 and/or 3.11 may affect your ability to reclaim any losses. We will not reimburse you for losses in the event that we can show that you have intentionally failed to keep PIN /Access Codes safe or you have acted fraudulently, negligently or with undue delay.
- 3.13.1 is easily associated with you, such as your telephone number or birth date,
- 3.13.2 is part of data imprinted on the Card,
- 3.13.3 consists of the same digits or a sequence of running digits, or
- 3.13.4 is identical to a previously selected PIN
- 3.14 The PIN may be disabled if an incorrect PIN is entered three (3) times. If the PIN is disabled please contact Customer Services to reactivate the PIN. If the PIN is disabled at a point of sale terminal you may need to reactivate your PIN at a cash machine.

4 Using your Card

- 4.1 Your Verified Account Card can be used at any Merchant that displays the Mastercard Acceptance Mark. The Card issued is intended for use in countries where the national currency is the same as one of the currencies supported by the Card and these terms and conditions are entered into on this basis.
- 4.2 You can authorise Transactions on your Card at any Merchant by entering your PIN. If the Merchant does not accept chip and PIN authorisations they may allow you to authorise the Transaction by signing the receipt.

If the transaction value is below the maximum limit for the country you are in you can authorise the transaction using the contactless functionality of the card. You will be responsible for all Transactions authorised by you regardless of the manner of such authorisation.

- 4.3 Your Card can be used to make withdrawals at cash machines bearing the Mastercard Acceptance Mark or at branches of the UK Post Office (fees & limits apply, see Section 11). Please note that extra cash machine fees in addition to those shown in Section 11 may be charged by certain cash machine providers.
- 4.4 Your Card is a prepaid card, which means that the Available Balance on the Card will be reduced by the full amount of each Transaction plus any applicable charges. You must not use your Card after the expiry date (see Section 6.1), or when a transaction amount (including applicable charges) exceeds the Available Balance. If, for any reason, a Transaction is processed for an amount greater than the Available Balance on your Wallet, you must repay us the amount by which the Transaction exceeds your Available Balance within 14 days of us contacting you. Should you not repay this amount within this period we reserve the right to take all steps necessary, including legal action, to recover any monies outstanding.
- 4.5 There are a number of transactions that we recommend you do not carry out using your Travel Money Card.
 - 4.5.1 Toll roads – Many unmanned toll roads will not accept prepaid cards as they are unable to authorise the payment immediately.
 - 4.5.2 Self-service petrol pumps – Most self-service pumps are unable to authorise a transaction immediately so will decline payment from the Travel Money Card. You can however make payment with a cashier.
 - 4.5.3 Car Hire or Hotel check in deposits – Car hire companies and hotels often take large initial deposits from your card. This may prevent you spending what you have loaded.
 - 4.5.4 Cruise ships or on-board aeroplanes – Transactions cannot be authorised immediately on board cruise ships or aeroplanes so are usually declined.

- 4.5.5 Internet Merchants – Certain internet Merchant sites will, on registration or at checkout stage, send a request for payment authorisation to verify if funds are available. This will temporarily impact your Available Balance. Also please bear in mind that many sites won't deduct payment until goods are dispatched so please be aware of this when checking your balance.
- 4.5.6 Merchants may not be able to authorise your Transaction if they can't obtain an online authorisation from us.
- 4.6 You can check your balance and Transaction history for free by visiting the Website or by using the mobile app on a smartphone or other device.
- 4.7 You should check the details of your Transactions regularly. If your Transaction history includes any item which seems to be wrong, please notify us as soon as possible. Unless you tell us there is an unauthorised Transaction as soon as you become aware of it (and in any event no later than 13 months from the date the Transaction was debited to your Card), you will not be able to claim a refund.
- 4.8 If you authorise a Transaction and we consider that all of the conditions set out below apply, we will refund the full amount of the payment.
 - 4.8.1 if you did not know the exact amount of the payment when you gave your authority; and
 - 4.8.2 the amount charged exceeds the amount you could have reasonably expected to pay taking into consideration your previous spending pattern, these Terms and Conditions and the circumstances of the Transaction (excluding exchange rate fluctuations); and
 - 4.8.3 if you have requested a refund within eight (8) weeks of the date the funds were debited. No refund will be made if you have given us your consent for the payment to be made and, where applicable, details of the payment are made available.
- 4.9 If we do not refund the full amount we will provide you with our reasons for refusal, or request that you provide such additional information as is reasonably necessary to verify that the above conditions apply. We will do this within ten (10) Business Days of receiving your request.
- 4.10 The Available Balance in your Account will not earn any interest.
- 4.11 If, at any time, your account is suspended or we end the Agreement between us under the terms of Section 15 we may ask you to surrender the Card. If we do so we may give you back your e-money in accordance with Section 7 of these Terms and Conditions.

5 Topping-up your Verified Account

- 5.1 You may load funds up to the limits shown in Section 11.
- 5.2 You can top-up your Card through any of the following channels. All payments must be made in Pounds Sterling:
 - 5.2.1 Post Office branches - You can load using cash, credit card or debit card. Fees may apply.
 - 5.2.2 Website – You can load using credit card or debit card. Fees may apply and will be shown on the Website.
 - 5.2.3 Mobile App - You can load using credit card or debit card. Fees may apply and will be shown on the Mobile App.
 - 5.2.4 Exchange rates may vary between channels and will be advised to you prior to the transaction taking place.
- 5.3 We reserve the right to suspend or terminate or otherwise restrict the right to top up your Account where we reasonably consider it necessary to protect the security of your Account or because we suspect that there may be unauthorised or fraudulent use of the Account. We will notify you of suspension or termination at the earliest available opportunity unless we are prohibited to do so by law. If we learn that the Card or Account has been fraudulently acquired or used we reserve the right to share all information with relevant parties and authorities.

6 Card Expiry

- 6.1 The expiry date of your Card is printed on the front of the Card. You will not be able to use your Card if it has expired. We reserve the right to reissue new Cards to Cardholders whose Cards have expired.
- 6.2 If, after expiry of your current card, you do not receive a new Card from us and you would like to apply for a new Card, please contact Customer Services.
- 6.3 If your Card is renewed, you will be issued with a new Card for the purpose of enabling you to continue to access the e-money held in the Account previously linked to your expired Card. When your card has expired and no replacement card has been issued your account will be closed. If an Available Balance remains on the Card and it is not redeemed within 12 months a monthly maintenance fee will be payable on each Card until there is no Available Balance remaining. Fees are displayed in Section 11.1. Any outstanding Available Balance in an Account / Card will remain yours to redeem at any time in accordance with the provisions of Section 7.
- 6.4 When your Account has been closed for any other reason the arrangements in Section 6.3 will also apply.

7 Redeeming E-Money

Your Travel Money Card can be used across the world including the UK. You can spend any outstanding balance in the UK or withdraw it over the counter from any UK Post Office branch or ATM (fees will apply, see Section 11). Wallet to Wallet transfer exchange rates will apply to move the funds in to your Pounds Sterling Wallet. These rates can be found on our website.

- 7.1 If you would like to redeem any unused e-money held in your Account in full or in part you may do so at any time (subject to Section 7.5) so long as:
 - 7.1.1 we believe you have not acted fraudulently, and
 - 7.1.2 we are not prohibited from doing so by any applicable law, regulation, court order or instruction or guidance of a competent regulatory authority or agency.
- 7.2 You can redeem any unused funds by contacting Customer Services. A redemption fee as set out in Section 11 will be payable. You acknowledge that all redemptions will be made to you in Pounds Sterling regardless of the currency is loaded on to your Card. The exchange rate will be advised to you at the time that you are requesting the redemption. Payment will be made after any pending transactions have been charged to your Account and you agree that the transaction will be made by us up to 12 Business Days after the date of your request. You may cancel your request at any time until it is processed by us. Refunds will be returned to you in cash or by cheque. Restrictions apply with cash redemptions that will be advised to you at the time of requesting the redemption.
- 7.3 When you return from your travel you will obtain a more favourable exchange rate and avoid redemption fees by withdrawing remaining funds from your card in cash at a Post Office Branch.
- 7.4 Please note that our procedures may require us to carry out various checks reasonably required to prevent fraudulent use of your Card before we can process your redemption request. Redeemed funds will only be payable to you as the Cardholder and will not be paid to a third party.
- 7.5 You will lose your right to redeem your e-money held in your Account if you make your request for redemption more than 6 years from the date your Account is closed.
- 7.6 If we find any additional withdrawals, fees or charges have been incurred on your Card following the processing of your redemption funds, we will send an itemised invoice to you and we will require you to refund us within 14 Business Days of the invoice. Should you not repay this amount within 14 Business Days of receiving an invoice from us we reserve the right to take all steps necessary, including legal action, to recover any monies outstanding.

8 Lost, stolen or damaged Cards

- 8.1 In the event of loss, theft, fraud or any other risk of unauthorised use of your Card you must contact Customer Services 0344 335 0109 or +44 20 7937 0280 (if calling from abroad) immediately. You will be asked to provide us with your Card Number and some identifying details so that we can block your Card. We may ask you to confirm the loss in writing.
- 8.2 If your Card is damaged or malfunctions, you must contact Customer Services. Contact details are at Section 20.
- 8.3 If our records show that there is an Available Balance remaining on your Card, we will cancel the Card to limit any further losses. Unless you have acted fraudulently we will replace your Card with an amount equivalent to your last Available Balance loaded on it. In the event of loss, theft, fraud or other risk of unauthorised use of your Card while you are travelling outside the UK. Please contact Customer Services who will advise of your options with respect to the Card and Available Balance.
- 8.4 Other than where Sections 8.7 and 8.8 apply to you, your liability will not exceed £50 where your Card has been lost, stolen or subject to unauthorised use. After Customer Services have been notified that a Card has been lost or stolen or is potentially liable to misuse you will not have to pay for any subsequent use of the Card unless you acted fraudulently.
- 8.5 Our liability is limited to those amounts wrongly charged to your Card.
- 8.6 You will have to pay for all losses if you acted fraudulently.
- 8.7 Your maximum liability for any unauthorised transactions on your Card is £50, unless investigations show that any disputed transaction was authorised by you, or you have acted fraudulently or with gross negligence in failing to comply with any of the requirements of Sections 3.8, 3.9, 3.10, and 3.11 in which case you may be liable for any loss we suffer because of the use of the Card. We reserve the right to charge a fee in respect of lost, stolen or damaged Cards that are sent at your request to a non UK address. You will be advised of this fee prior to being charged. This fee will be taken from the Available Balance on your Card.
- 8.8 If you subsequently find or retrieve a Card that you have reported lost or stolen you must notify us immediately.

9 Transactions made in a currency not supported by your Card

- 9.1 If you make a Transaction in a currency other than a currency supported by your Card, the funds to complete the transaction will be automatically debited from your Pounds Sterling Wallet at the most recent applicable conversion rate set by Mastercard. If insufficient funds are held in your Pounds Sterling Wallet to pay for the transaction, then funds will be transferred from another Wallet/s with an available balance to your Pounds Sterling Wallet at one of our standard wallet to wallet conversion rates. These rates are available on our Website.

10 Transactions made in a currency supported by your Card but with insufficient Available Balance

- 10.1 Where you make a transaction in a currency supported by Travel Money Card that does not have a sufficient Available Balance, the value of the transaction will be moved, at our discretion, from a Wallet (or multiple Wallets where required) that has an Available Balance. This will be transferred automatically at our standard Wallet to Wallet exchange rate. These rates are available on our website.

11 Fees and account limits

- 11.1 The Account is subject to certain fees and limits as follows:

	Sterling	Euro	US \$	Australian \$	New Zealand \$	Canadian \$
Financial limits	Min load GBP 50	GBP 50	GBP 50	GBP 50	GBP 50	GBP 50
	Max load - all channels GBP 5000	GBP 5000	GBP 5000	GBP 5000	GBP 5000	GBP 5000
	Max balance held at any time GBP 10000	GBP 10000	GBP 10000	GBP 10000	GBP 10000	GBP 10000
	Max annual balance GBP 30000	GBP 30000	GBP 30000	GBP 30000	GBP 30000	GBP 30000
	Max daily cash withdrawal GBP 300	EUR 450	USD 500	AUD 700	NZD 750	CAD 600
	Daily cash withdrawals	3 cash withdrawals per day - can be a combination of ATM and Post Office branch cash withdrawals				
Usage limits	Max daily transactions	40 transactions per day				
	Max loads per day	3 loads per day via branch, website or mobile app				
	Cash withdrawal (ATM or Post Office branch)	GBP 1.5	EUR 2	USD 2.5	AUD 3	NZD 3.5
	Cross border	3%	3%	3%	3%	3%
Fees (per transaction)	Maintenance fee for no usage - starts 12 months after expiry	GBP 2	GBP 2	GBP 2	GBP 2	GBP 2

Commission charge of 1.5% applicable to GBP top ups. Minimum charge of £3 and a maximum charge of £50.

	Swiss Franc	South African R	Croatian Kuna	Thai Baht	Turkish Lira	Polish Zloty
Financial limits						
Min load	GBP 50	GBP 50	GBP 50	GBP 50	GBP 50	GBP 50
Max load - all channels	GBP 5000	GBP 5000	GBP 5000	GBP 5000	GBP 5000	GBP 5000
Max balance held at any time	GBP 10000	GBP 10000	GBP 10000	GBP 10000	GBP 10000	GBP 10000
Max annual balance	GBP 30000	GBP 30000	GBP 30000	GBP 30000	GBP 30000	GBP 30000
Max daily cash withdrawal	CHF 500	ZAR 6500	HRK 3500	THB 17000	TRY 1500	PLN 1700
Daily cash withdrawals	3 cash withdrawals per day - can be a combination of ATM and Post Office branch cash withdrawals					
Max daily transactions	40 transactions per day					
Max loads per day	3 loads per day via branch, website or mobile app					
Cash withdrawal (ATM or Post Office branch)	CHF 2.5	ZAR 30	HRK15	THB80	TRY 7	PLN 8.5
Cross border	3%	3%	3%	3%	3%	3%
Fees (per transaction)						
Maintenance fee for no usage - starts 12 months after expiry	GBP 2	GBP 2	GBP 2	GBP 2	GBP 2	GBP 2

Commission charge of 1.5% applicable to GBP top ups. Minimum charge of £3 and a maximum charge of £50.

	UAE Dirham	Czech Koruna	Japanese Yen	Hungarian Forint	Norway Kroner	Danish Kroner	
Financial limits	Min load GBP 50	GBP 50	GBP 50	GBP 50	GBP 50	GBP 50	
	Max load - all channels GBP 5000	GBP 5000	GBP 5000	GBP 5000	GBP 5000	GBP 5000	
	Max balance held at any time GBP 10000	GBP 10000	GBP 10000	GBP 10000	GBP 10000	GBP 10000	
	Max annual balance GBP 30000	GBP 30000	GBP 30000	GBP 30000	GBP 30000	GBP 30000	
	Max daily cash withdrawal AED 1700	CZK 9000	JPY 40000	HUF 110,000	NOK 3250	DKK 2500	
Usage limits	Daily cash withdrawals	3 cash withdrawals per day - can be a combination of ATM and Post Office branch cash withdrawals					
	Max daily transactions	40 transactions per day					
	Max loads per day	3 loads per day via branch, website or mobile app					
	Cash withdrawal (ATM or Post Office branch)	AED 8.5	CZK 50	JPY 200	HUF 600	NOK 20	DKK 12.50
Fees (per transaction)	Cross border	3%	3%	3%	3%	3%	
	Maintenance fee for no usage - starts 12 months after expiry	GBP 2	GBP 2	GBP 2	GBP 2	GBP 2	

Commission charge of 1.5% applicable to GBP top ups. Minimum charge of £3 and a maximum charge of £50.

	Swedish Kronor	Chinese Yuan	Hong Kong Dollar	Saudi Riyal	Singapore Dollar
Min load	GBP 50	GBP 50	GBP 50	GBP 50	GBP 50
Max load - all channels	GBP 5000	GBP 5000	GBP 5000	GBP 5000	GBP 5000
Max balance held at any time	GBP 10000	GBP 10000	GBP 10000	GBP 10000	GBP 10000
Max annual balance	GBP 30000	GBP 30000	GBP 30000	GBP 30000	GBP 30000
Max daily cash withdrawal	SEK 3500	CNY 2500	HKD 3000	SAR 1500	SGD 500
Daily cash withdrawals	3 cash withdrawals per day - can be a combination of ATM and Post Office branch cash withdrawals				
Max daily transactions	40 transactions per day				
Max loads per day	3 loads per day via branch, website or mobile app				
Cash withdrawal (ATM or Post Office branch)	SEK 20	CNY 15	HKD 15	SAR 7.50	SGD 3
Cross border	3%	3%	3%	3%	3%
Fees (per transaction)					
Maintenance fee for no usage - starts 12 months after expiry	GBP 2	GBP 2	GBP 2	GBP 2	GBP 2

Commission charge of 1.5% applicable to GBP top ups. Minimum charge of £3 and a maximum charge of £50.

12 Disputes, refunds and Liability for unauthorised Transactions

- 12.1 If you notice a Transaction that you do not recognise, you must notify Customer Services without undue delay, and in any event no later than thirteen (13) months after the date of the Transaction. We recommend that you check your Transaction history and balance at least once a month. We will refund any unauthorised transaction immediately, unless we have good reason to believe (based on the evidence available to us at the time you report the unauthorised Transaction) that you have been grossly negligent in failing to comply with Section 3 or that you have acted fraudulently.
- 12.2 If we make a refund in accordance with Section 12.1, and we then subsequently discover that you were not entitled to a refund, we will debit the amount of the refund from your Account.
- 12.3 Further to Section 12.1, if we do not make an immediate refund and you still wish to dispute the Transaction as unauthorised, we reserve the right to request additional written information from you, including but not limited to, a statement signed by you providing evidence to support your claim that the disputed Transaction was unauthorised. Failure on your part to provide the information requested may delay or prevent the refund to your account. This process can take up to 45 days from the time the information is received and your claim is processed.
- 12.4 If you make a deposit into your Account and then authorise a payment or withdrawal of those funds, you agree that you will not commence a chargeback (chargeback is the process initiated by a customer whereby we, at the customer's request, seek the return 'chargeback' of customers funds from a merchant.) cancel or reverse the payment method used to make that deposit unless an unauthorised transaction has occurred. In this instance, we may ask you to provide documentation to support your chargeback, cancellation or reversal.
- 12.5 We accept no responsibility for goods or services you purchase using your Card. All such disputes must be addressed directly with the Merchant providing the relevant goods or services. Once you have used your card to make a purchase, we are unable to stop the Transaction. However, where you have used your Card to buy goods or services you may have a claim against the Merchant if the goods or services are unsatisfactory, not supplied, supplied only in part or do not match the supplier's description. You must notify us of any dispute within 60 days of the purchase and the charge back will only be applied to your account if successfully secured from the merchant through Mastercard; Mastercard and not us will determine who will win a chargeback. If you wrongly make a chargeback claim, we will be entitled to charge you any fees we reasonably incur in pursuing the chargeback claim and we will be entitled to debit your Account with the amount of any such fees.

13 Variation

- 13.1 We may change the Terms and Conditions of this Agreement, including fees and limits, by providing you with at least 60 days' notice, where possible. We will contact you by email but if you have not provided us with an email address we will write to you. We will ensure the most recent version of the Terms and Conditions is always available on the Website. If you do not want to continue this Agreement because of a change we are making you have the right to terminate this Agreement immediately and without charge by giving us written notice before the change comes into effect. However, in the event that you do not cancel during this period then you will be deemed to have accepted the notified changes which will then apply to you.
- 13.2 If any change to this Agreement is to your benefit then we may make the change on less than 60 days' notice.
- 13.3 Changes to the Rate of Exchange described in Section 9.1 may be applied without prior notice.
- 13.4 We reserve the right from time to time and without prior notice to vary the currencies in which the e-money associated with this Agreement are denominated. You can obtain up to date information on the full list of available currencies on the Website and by contacting Customer Services.
- 13.5 If any part of this Agreement is inconsistent with any regulatory requirements then we will not rely on that part but treat it as if it did actually reflect the relevant regulatory requirement. If we need to make operational changes before we can fully comply with the new regulatory requirement, we will make those changes as soon as reasonably practical. We will update our Terms and Conditions to reflect the new regulatory requirements when they are next reprinted.
- 13.6 Any notices you wish to give under this Agreement must be in writing to the Customer Services address provided in Section 20.

14 Cancellation / Cooling off period

- 14.1 You may cancel this Agreement without penalty and without giving a reason up to 14 calendar days after the date you activate your card by contacting Customer Services. Upon cancellation, we will refund to you the Available Balance on your Account within 12 Business Days. Refunds will be returned to you in cash or cheque. Restrictions apply with cash redemptions that will be advised to you at the time of requesting the redemption. All refunds will be made in Pounds Sterling regardless of the currency that was loaded. The exchange rate will be advised to you at the time we process your request for cancellation.

15 Termination or suspension

- 15.1 We may end this Agreement immediately if:
- 15.1.1 we discover that any of the information that you have provided to us is materially incorrect;
 - 15.1.2 we are required to do so to comply with any applicable regulations or legislation;
 - 15.1.3 you die;
 - 15.1.4 you become bankrupt; or
 - 15.1.5 you have seriously or persistently breached this Agreement or we have reason to believe that you have used, or intend to use, the Card / Account for fraudulent or other unlawful purposes;
- 15.2 Otherwise, we will give you at least 60 days' notice.
- 15.3 Ending this agreement will not affect your continuing liability to us in respect of any fraudulent or negligent use of your card or in respect of transaction amounts that exceed an available balance.
- 15.4 This Agreement will come to an end and your Account will be closed when all Cards under your Account have been closed.
- 15.5 You may terminate this Agreement at any time by contacting Customer Services. You will not be charged for terminating your Agreement but you may be charged a redemption fee. For full details on when and in what circumstances a redemption fee will be charged please see Section 7.
- 15.6 We may suspend the use of any Card issued under this Agreement if we have reasonable grounds to suspect fraudulent use or we consider it necessary to protect the security of your Card. Where possible, we will notify you of any suspension in advance, otherwise we will let you know as soon as possible after suspension unless we are prohibited from doing so by law.

16 Your information

- 16.1 It will be necessary for you to provide us with personal data in order for us to provide you with the Card and services under this Agreement. You must notify us immediately of any change to your personal details to Customer Services.
- 16.2 We and our affiliates are committed to maintaining your personal data in accordance with the requirements of the Data Protection Act 1998 and e-Privacy Directive and will take all reasonable steps to ensure that your personal data is kept secure against unauthorised access, loss, disclosure or destruction. Except as required by law, or in accordance with these Terms and Conditions, your personal information will not be passed to anyone without your permission. To comply with Money Laundering Regulations 2007, we are required to request documentary evidence to verify your identity and may use an ID verification agency or credit reference agency (whose names and addresses will be provided to you on request) both prior to and following issue of your Card for this purpose and who will add details to your record of our request for a search.
- 16.3 You agree that we can use your personal data in connection with the Card, and the e-money associated with the Card, to contact you about replacement Cards, and to enable us to review, develop and improve our products and services. We may share your personal data with our partners, affiliates, agents, distributors, and suppliers including the Post Office and Mastercard to process Transactions, provide Account services under this Agreement and for statistical research and analytical purposes. We may also transfer your personal data outside of the EEA to enable you to use the Card while you are travelling.
- 16.4 We may also disclose your personal data as required by law, regulation or any competent authority or agency to investigate possible fraudulent, unlawful or unauthorised activity.
- 16.5 The Post Office may use your personal data: to provide you with the Card and services under this Agreement; to enable Post Office to review, develop and improve its products and services; to help identify products and services that may be of interest to you; for statistical research and analysis; and, if you give your permission, for direct marketing purposes in accordance with Section 16.5 The Post Office may also disclose your personal data as required by law, regulation or any competent authority or agency including to authorities and agencies to investigate possible fraudulent, unlawful or unauthorised activity.
- 16.6 You will be indicating your consent to receiving marketing communications from the Post Office, and Post Office's trusted partners by post, phone, email, text and other electronic means unless you have indicated an objection to receiving such communications by ticking the relevant box(es) provided on the Card application or informing us or the Post Office during the application process. Post Office's trusted partners include providers of products and services that are available through the Post Office.

The marketing preferences you give will not prevent you from receiving information about the benefits and features of the products or services Post Office already supplies to you.

- 16.7 To change your Post Office marketing preferences please write to Marketing Preference Team, Post Office Limited, Finsbury Dials, 20 Finsbury Street, London, EC2Y 9AY.
- 16.8 You have a right to inspect the personal data we hold about you. For further information please contact Customer Services.
- 16.9 If we discover that the information we hold about you is incorrect, we may have to suspend or cancel your Card until we can establish the correct information, in order to protect us both.
- 16.10 It is your responsibility to keep us updated of changes to your personal details, including email address. Failure to do so may result in us being unable to contact you regarding your Card, including the provision of refunds to which you might be entitled or to let you know about changes to these Terms and Conditions.

17 Complaints procedure

- 17.1 Complaints regarding any element of the service provided by us should be sent in writing to the address in Section 20 below.
- 17.2 Although we retain principal responsibility for dealing with and resolving any complaints received, complaints will be processed by Customer Services for and on our behalf in accordance with the Complaints Procedure.
- 17.3 All complaints will be subject to our complaints procedure. We will provide you with a copy of our complaints procedure upon request and, if we receive a complaint from you, a copy of our complaints procedure will automatically be posted to you.
- 17.4 If we fail to resolve your complaint to your satisfaction you may refer your complaint to The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. 0800 023 4 567. Details of the service offered by the Financial Ombudsman Service are available at www.financial-ombudsman.org.uk

18 Compensation

- 18.1 The card is an E Money Product regulated by the UK Financial Conduct Authority (FCA). The funds held in respect of the Card are held with an authorised bank under trust arrangements specified by the FCA. Funds will be protected from other creditors in the event of our insolvency. Please note that the Financial Services Compensation Scheme which provides compensation to account holders in the event of Bank insolvency does not apply to this product.

19 General

- 19.1 Any delay or failure to exercise any right or remedy under this Agreement by us shall not be construed as a waiver of that right or remedy or preclude its exercise at any subsequent time.
- 19.2 If any provision of this Agreement is deemed unenforceable or illegal, the remaining provisions will continue in full force and effect.
- 19.3 You may not assign or transfer any of your rights and/or benefits under this Agreement and you shall be the sole party to the contract between us. You will remain liable until all Cards issued to you are cancelled or have expired and all sums due under this Agreement have been paid by you in full. We may assign our rights and benefits at any time without prior written notice to you. We may subcontract any of our obligations under this Agreement.
- 19.4 This Agreement contains the information set out in Schedule 4 of the Payment Service Regulations 2009 and you can obtain a copy of this Agreement at any time by visiting the Website.
- 19.5 This Agreement is governed by English law and you agree to the non-exclusive jurisdiction of the courts of England and Wales.

20 Contacting Customer Services

- 20.1 If you have a question, you can contact Customer Services by phoning 0344 335 0109 or +44 20 7937 0280 (if calling from abroad), lines are open 24 hours a day, or by writing to Customer Services at Post Office Travel Money Card, PO Box 3232, Cumbernauld, G67 1YU, United Kingdom or by emailing info@postoffice.travelmoneycard.co.uk. A lost and stolen card service is also available 24 hours a day on the Customer Services phone number. Calls to Customer Services calls are charged at a standard rate from BT landlines, calls from other networks or mobile phones may be higher. Calls from overseas will be charged at the international rate. Calls may be recorded, monitored and used for training and compliance purposes.

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