

Appendix 3 – Usage of the CUC VISA Debit card. Excerpt from VISA Terms & Conditions – July 2019. Participant will receive the Terms & Conditions together with the card.

5. USING YOUR CARD

5.1 You may use the Card at any Merchant that displays the Visa Mark, excluding limited acceptance Merchants in EU/EEA that do not accept prepaid cards (fees apply). You can use your Card to make purchases in-store, via the internet or over the phone. The Card cannot be used to obtain cash from an ATM, to obtain cash back from Merchants, to obtain foreign currency, travellers' cheques, to settle outstanding balances on credit cards, bank overdrafts or credit agreements, to pay for recurring transactions, adult entertainment and for online gambling and betting transactions.

5.2 When your Card is used to make a transaction with a Merchant we will regard it as authorised by you when you enter your PIN or other security code, or, in the case of Contactless purchase transactions, when your Card is tapped at the point of sale terminal in the Merchant's store (only applicable to Contactless cards). If the Merchant does not accept chip and PIN authorisation, the Merchant may allow you to authorise the transaction by signature of the receipt. On authorisation of the transaction we will receive notification to proceed with it and we will not be able to stop it. You will be responsible for all transactions that you authorise, regardless of the manner of such authorisation.

5.3 Your Card is a prepaid card, which means that the Available Balance will be reduced by the full amount of each transaction and authorisation, plus any taxes and charges that are applicable.

5.4 You must not use your Card if the Full Deductible Amount exceeds the Available Balance. If, for any reason, a transaction is processed for an amount greater than the Available Balance on your Card, you must repay us the amount by which the Full Deductible Amount exceeds your Available Balance within 14 days of receiving an invoice. Should you not repay this amount within 14 days of receiving the invoice we reserve the right to take all steps necessary, including legal action, to recover any monies outstanding.

5.5 Due to security safeguards, Merchants that accept your Card are required to seek authorisation from us for all of the transactions that you make. There are some circumstances where Merchants may require you to have an Available Balance greater than the value of the transaction you wish to make. You will only be charged for the actual and final value of the transaction you make. Merchants request this as they may need to access more funds than you initially planned to spend. For example:

5.5.1 Hotels, rental cars and restaurants,

5.5.2 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 will not deduct payment until goods are dispatched so please be aware of this when checking your balance and ensure that you always have sufficient funds to cover your purchases.

5.5.3 Your Card cannot be used in situations where it is not possible to obtain an online authorisation that you have sufficient balance for the transaction. For example, transactions on trains, ships and some in-flight purchases and remote terminals designed for rapid low value transactions (e.g. motorway tolls)

5.6 If a Merchant agrees to give a refund for a purchase made using your Card, we will transfer the refund into your Account when we receive details of it from the Merchant.

5.7 Your Card cannot be used at petrol stations or other Merchants whose main business is the sale of fuel or other sources of primary power.

5.8 Your card should not be used as a form of identification. We will decline any authorisation requests from Merchants using your Card for identification purposes.

5.9 Your Card must not be used for any illegal purpose or in any manner prohibited by law.

5.10 The Available Balance on your Account will not earn any interest.

5.11 We may request you to surrender the Card at anytime for a valid reason in accordance with the provisions at paragraph 15 of this Agreement. If we do so, you will lose any Available Balance on your Account.

5.14 To help protect you from fraud when using contactless payments, we will from time to time prompt you to enter your PIN (or authenticate yourself following any other process as agreed at that time). Please note that we are required to do so in specific circumstances defined by law, but we might require your PIN (or any other authentication process as available) in other circumstances.