



APPROVED

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DECTA CARD TERMS & CONDITIONS

DECTA Prepaid Card Terms and Conditions

These Terms and Conditions apply to your use of the Decta Wallet and Decta Prepaid Card. Please read them carefully and keep a copy for your records. You can ask us at any time for a copy of these Terms and Conditions, our current rates of Fees and the current Usage Restrictions by contacting us using one of the Contact Methods. You can also obtain a statement of recent Transactions made by you using your Decta Prepaid Card via Co-Brand.

The Decta Prepaid Card is issued by Decta Limited, electronic money institution authorised and regulated by the Financial Conduct Authority as an Electronic Money Institution in the United Kingdom with registration number 900592 and a member of MasterCard International Incorporated. Decta issues the e-money on your Decta Prepaid Card.

In these Terms and Conditions:

"ATM" means an automated teller machine or cash dispenser bearing the MasterCard acceptance mark;

"ATM Transaction" means a transaction carried out at an ATM to withdraw cash;

"Balance" means the electronic money loaded in your Decta Wallet using one of the topping up methods set out in clause 2 of these Terms and Conditions;

"Business Day" means any day (other than a Saturday or Sunday) on which banks in London are open for normal banking business;

"Co-Brand" means Noveba Limited

"Co-Brand Website" means the website owned and operated by Co-Brand where you can access your Decta Wallet information.

"Contact Methods" means the methods by which you may contact Co-Brand "Decta", "we", "us" or "our" means Decta Limited (Company number 09926210) a company registered in England and Wales with its registered office at Suite 3, Third Floor, 62 Bayswater Road, London W2 3PH, United Kingdom and which is authorised and regulated by the Financial Conduct Authority as an Electronic Money Institution in the United Kingdom with registration number 900592;

"Decta Card" means either of the Decta Prepaid Card or the Decta Virtual Card and "Decta Cards" shall be construed accordingly;

"Decta Prepaid Card" means the MasterCard card issued by Decta Limited in your name and which is linked to your Decta Wallet. The Decta Prepaid Card is an electronic money product regulated by the Financial Conduct Authority it is a prepaid card and not a credit or debit card and it can be used by you to carry out Transactions. For more details about your Decta Prepaid Card including how you can use it, please refer to clause 4 below;

"Decta Virtual Card" means the MasterCard virtual card generated by you via the Co-Brand Website and linked to your Decta Wallet to enable you to carry out E-Commerce Transactions;

"Decta Wallet" means the prepaid account operated by Decta and which is linked to your Decta Prepaid Card in order to fund Transactions;

"E-Commerce Transaction" means a transaction initiated by you to purchase goods or services over the internet and which, for the avoidance of doubt, includes any such transactions initiated through a mobile device.

"Fees" means the fees which we may charge you from time to time for us operating and you using your Decta Wallet and Decta Cards which form part of these Terms and Conditions as set out in the Annex to these Terms and Conditions. These may include:

ongoing monthly fees;

in certain circumstances, fees for redeeming your Balance ("Redemption Fee");

fees for using your Decta Prepaid Card to execute Transactions; and/or

fees for replacing a lost or stolen Decta Prepaid Card.

We may also charge you reasonable fees for undertaking investigations where you request that a Transaction is refunded and where the circumstances outlined in clause 9.3 apply.



The amount of Fees can change over time and the applicable Fees at any time can be found via Co-Brand Website.

"MasterCard" means MasterCard International Incorporated;

"PIN" means the unique personal 4-digit identification number which is associated with your Decta Prepaid Card and which can be used to authorise POS Transactions;

"POS Transaction" means a transaction initiated by you to purchase goods or services at a point of sale;

"Privacy Policy" means Decta's privacy policy which, together with these Terms and Conditions, describes the basis upon which any personal data we collect from you, or that you provide to us, will be processed, handled and shared by us, as may be amended from time to time in accordance with its terms and as further explained and defined in clause 17 of these Terms and Conditions. A copy of our Privacy Policy can be found at www.decta.com;

"Redemption Request" means a request from you to redeem your Balance in accordance with clause 10 of these Terms and Conditions;

"Terms and Conditions" means these terms and conditions and includes the current Fees and Usage Restrictions set out in the Annex below. The Privacy Policy also applies to the relationship between us but does not form part of the Terms and Conditions;

Transaction means any transaction which can be executed using your Decta Wallet and Decta Cards including a POS Transaction, an E-Commerce Transaction and/or an ATM Transaction;

"Usage Restrictions" means the usage restrictions applicable to your Decta Wallet and Decta Cards from time to time which form part of these Terms and Conditions, as set out the Annex. The Usage Restrictions applying at any time can be found via Co-Brand Website, and "User", "you" or "your" means the person who is identified as having applied for the Decta Wallet and Decta Cards through the registration with us of your full name, date of birth, residential address, email address and mobile phone number.

1. Applying for the DECTA wallet and DECTA cards

1.1. To apply for a Decta Wallet and Decta Cards, you must be of full legal age in your country of permanent residence and hold a valid national photo ID issued in that country.

1.2. As part of this process, you may need to:

- a. provide personal details (including your full name, date of birth, residential address, email address and mobile phone number) so that we may verify your identity; and
- b. read and accept these Terms and Conditions and our Privacy Policy.

1.3. Where we are not able to verify your identity in accordance with clause 1.2(a) above, we may ask that you provide further supporting documentation including scanned copies or photos of identification documentation (either your passport or driving license) and proof of your residential address until we are able to verify your identity successfully. If we are unable to verify your identity based on the documentation you have provided, in certain circumstances we may ask you to provide certified copies of the supporting documentation to help us verify your identity.

1.4. If you have not completed any of the steps set out in clause 1.2 above, you cannot complete the Decta Wallet and Decta Prepaid Card application process.

2. Topping up your DECTA wallet

2.1. Subject to the satisfactory completion of any required identity and other checks, you can top up your Decta Wallet as described in this clause 2 of these Terms and Conditions with funds to be used for Transactions.

2.2. The Balance on your Decta Wallet must never exceed any limits specified in the Usage Restrictions.

2.3. You may top up your Decta Wallet by addressing such request to the Co-brand. Funds topped up in this way will be credited to your Decta Wallet without delay after the receipt of valid funding instructions by us.

2.4. We reserve the right to refuse to accept any particular top up transaction or to disable any particular topping up method without notice in the interests of preventing fraud, money laundering or any other criminal activity.

3. Your DECTA cards

Your Decta Prepaid Card

3.1. Your Decta Prepaid Card will be sent to your address as provided to us by you in accordance with clause 1.2(a) above.

3.2. Delivery of your Decta Prepaid Card should occur within 5-10 Business Days of your successful application for a Decta Prepaid Card. If you do not receive your Decta Prepaid Card within 10 Business Days, you must contact us immediately using one of the Contact Methods.



3.3. When you receive your Deca Prepaid Card, you must sign the reverse immediately. To activate your Deca Prepaid Card, you will be asked to provide certain details including your full name and date of birth. Once your Deca Prepaid Card is activated, you can carry out Transactions using your Deca Prepaid Card in accordance with clause 4.

Your Deca Virtual Card

3.4. Your Deca Virtual Card will be automatically generated in the Co-Brand Website. You will be able to open and request your Deca Virtual Card by following the instructions in the relevant section of the Co-Brand Website.

3.5. Your Deca Virtual Card will include all of the details you would expect to see on a plastic card, including the card number, expiry date and CVV number (i.e. the 3-digit code on the reverse of the card).

3.6. Your Deca Virtual Card will be stored in the password-protected section of the Co-Brand Website and you will need to enter your password each time you would like to view it.

4. Using Your DECTA prepaid card

4.1. Once your Deca Prepaid Card is activated and subject to these Terms and Conditions as well as Usage Restrictions in each case, you can use:

a. your Deca Prepaid Card to carry out POS Transactions and E-Commerce Transactions or to execute an ATM Transaction; and

b. your Deca Virtual Card to carry out E-Commerce Transactions, provided MasterCard payments are accepted in each case.

4.2. We cannot guarantee that a particular retailer, ATM or online merchant will accept your [Deca Card] - you must check with the relevant retailer, online merchant or check the ATM signage before attempting to make a Transaction. Your Deca Prepaid Card is a chip and PIN card and you will not be able to execute contactless transactions with your Deca Prepaid Card.

4.3. You should make sure there are sufficient funds available in your Deca Wallet to cover the amount of a Transaction and any applicable Fees you will only be able to carry out Transactions using your Deca Prepaid Card to the extent of your Balance. Any Transaction you make using your Deca Prepaid Card will be deducted from the funds held in your Deca Wallet.

4.4. The Fees and Usage Restrictions applying to your Deca Wallet and your Deca Cards are set out in the Annex to these Terms and Conditions.

5. Authorising transactions

5.1. You will be asked to authorise each Transaction at the time it is initiated by you through the Deca Prepaid Card or Deca Virtual Card as applicable. A Transaction will be regarded as authorised by you where you:

a. authorise a POS Transaction by following the instructions provided by the merchant or retailer to authorise the POS Transaction which might include: (i) entering your PIN; (ii) signing a sales voucher; (iii) inserting your Deca Prepaid Card into a card reading device for the purpose of making a payment; (iv) swiping your Deca Prepaid Card through a card reader;

b. authorise an E-Commerce Transaction by following the instructions provided by the merchant or retailer to authorise the E-Commerce Transaction and by providing the Deca Prepaid Card or Deca Virtual Card details and/or any other details as requested; or

c. authorise an ATM Transaction by inserting your Deca Prepaid Card and entering your PIN to request a cash withdrawal.

5.2. Subject to clause 5.3 below, you can withdraw or revoke your authorisation for a Transaction at any time until the authorisation is received by us, using one of the Contact Methods. Authorisation for a Transaction may not be withdrawn or revoked by you once it is received by us although in the case of a POS Transaction, the merchant may give you a refund.

5.3. Your authorisation for a POS Transaction, an E-Commerce Transaction or for an ATM Transaction will be received by us at the time we receive the POS Transaction or E-Commerce Transaction instruction from the merchant acquirer or at the time we receive the ATM Transaction instruction from the ATM acquirer, respectively. All of these authorisations will be received by us almost instantaneously and it is unlikely that you will be able to withdraw your authorisation for a Transaction before this time.

6. Blocking your DECTA wallet and your DECTA prepaid card and refusing transactions made with your DECTA prepaid card

6.1. We may at any time suspend, restrict or cancel your Deca Wallet and/or your Deca Cards, or suspend or restrict access to the Co-Brand Website or refuse to issue or replace the Deca Cards for reasons relating to the following:

a. we are concerned about the security of the Deca Wallet and/or of the Deca Cards that we have issued to you;

- b. we suspect your Decta Wallet and/or Decta Cards are being used in an unauthorised, illegal or fraudulent manner;
 - c. we need to do so to comply with the law of any jurisdiction;
 - d. you tell us that your Decta Prepaid Card is lost or stolen as further detailed in clause 9; or
 - e. if the contract between us has been cancelled as further detailed in clause 7.
- 6.2. Unless informing you would compromise reasonable security measures or otherwise be unlawful, where practicable we will inform you by phone or email, giving our reasons, before suspending, restricting or cancelling your Decta Wallet and/or your Decta Cards or suspending or restricting access to the Co-Brand Website or refusing to issue or replace the Decta Cards. If it is not practicable to inform you in advance and unless doing so would compromise reasonable security measures or otherwise be unlawful, we will inform you immediately afterwards, giving our reasons.
- 6.3. We will unblock your Decta Wallet and/or your Decta Cards and allow you to regain access to the Co-Brand Website as soon as practicable after the reasons for stopping its use cease to exist and will inform you by phone or email when we have unblocked your Decta Wallet and/or your Decta Cards and allowed you to regain access to the Co-Brand Website.
- 6.4. We may refuse to carry out a Transaction:
- a. if we believe that you are acting in breach of these Terms and Conditions;
 - b. if we believe that a Transaction is potentially suspicious or illegal;
 - c. if the value of the Transaction you are attempting to make plus any applicable Fees is in excess of your Balance; or
 - d. if we are unable to carry out the Transaction due to errors, failures (whether mechanical or otherwise) or refusals caused by merchants, ATM operators, payment processors, card networks or payment schemes who are processing Transactions.
- 6.5. If we refuse to carry out a Transaction, unless informing you would compromise reasonable security measures or be otherwise unlawful, we will inform you at the earliest opportunity and in any event by the end of the Business Day following the day we have received the Transaction request. Normally we will inform you with an error message on the merchant's or ATM operators terminal or website and if applicable, a receipt showing that the Transaction has not been successful, although in some instances we may inform you by phone or e-mail. You can contact the Co-Brand using any of the Contact Methods to ask for the reasons for refusing to carry out that Transaction and for an explanation of how you can correct any information we hold that led to our refusal to approve a Transaction.
- 6.6. You may correct any information we hold and which may have caused us to refuse a Transaction by contacting us via any Contact Method.

7. Cancelling your contract with us

- 7.1. The contract between us which is set out in these Terms and Conditions will continue until cancelled in accordance with this clause 7. Your Decta Prepaid Card will be valid for the period ending on the last calendar day of month indicated on your Decta Prepaid Card, at which point we shall expect you to contact us and specifically request the renewal Decta Prepaid Card.
- 7.2. You have the right to cancel the contract between us, which is set out in these Terms and Conditions, at any time with 30 days prior notice by contacting us using one of the Contact Methods or by requesting the same via Co-Brand or Co-Brand Website.
- 7.3. We may cancel the contract with you, with immediate effect, by giving written notice if you break an important part of these Terms and Conditions, including:
- a. if you repeatedly break these Terms and Conditions and fail to resolve the matter to our satisfaction in a timely manner;
 - b. if you act in a manner that is threatening or abusive to our staff or anyone acting on our behalf;
 - c. if you fail to pay when due any Fees or charges that you have incurred; or
 - d. in the event of your death or incapacity.
- 7.4. We may cancel the contract with you for any reason by giving you at least 2 months' written notice.
- 7.5. We may also cancel the contract with you with immediate effect and/ or suspend your Decta Wallet (including access to it via the Co-Brand Website) if we believe your Decta Wallet and/or Decta Cards are deliberately being used by you or anyone else to commit fraud or for other illegal purposes. If we do this, we will tell you by phone or e-mail only to the extent to which we are permitted to do so by law and you must stop using your Decta Wallet (or attempting to access it via the Co-Brand Website) and your Decta Cards immediately.
- 7.6. If we or you cancel the contract between us, then as soon as we are permitted to do so (and normally within 5 Business Days after you contacted us where you cancel this contract) we will return any Balance remaining on your Decta Wallet (after the deduction of all pending Transactions and applicable Fees) to you. Please note that in order to comply with applicable legal and regulatory requirements, including anti-money laundering and terrorist financing requirements, we may need:
- a. to verify your identity; and

b. to return that Balance to the same bank account of the Co-Brand which has previously been used to top up your Deca Wallet.

7.7. Once the contract between us has been cancelled, you will not be entitled to a refund of money you have already spent on Transactions authorised or pending, or any Fees for the use of your Deca Wallet or Deca Cards incurred before the contract between us was cancelled.

8. Keeping your decata prepaid card secure

8.1. It is important that you take all reasonable care and precautions to keep your Deca Wallet details and your Deca Cards and details safe and you must not allow your Deca Cards to be used by anyone else. You must also keep your PIN safe and you must not disclose it or allow it to be used by anyone else.

8.2. If your Deca Prepaid Card is lost or stolen, or if you suspect that someone else knows your PIN, please follow the instructions set out in clause 9 below. If someone else uses either of your Deca Cards without your consent and you have not informed us in accordance with your obligations in clause 9, you may lose funds held in your Deca Wallet in the same way as if you lost cash in your wallet or purse.

8.3. You must keep your PIN secret at all times. You should never disclose this security information to anyone. If you suspect that someone else knows your PIN, you should tell the Co-Brand as soon as possible using one of the Contact Methods so that the Co-Brand can give you information on how to change these details.

8.4. We have the right to disable your Deca Prepaid Card, at any time, if in our reasonable opinion you have failed to comply with any of the provisions of these Terms and Conditions.

8.5. We recommend that you check your Transaction history through the Co-Brand Website on a regular basis to identify any potential unauthorised use of your Deca Cards and to check for Transactions which you do not recognise. We will provide you with a statement of Transactions through the Co-Brand Website on a monthly basis and you shall keep that statement for your records for at least 18 months. Your statement will show:

- a. information relating to each Transaction which will enable it to be identified;
- b. the amount of each Transaction shown in the currency in which that Transaction was paid or debited to your Deca Card;
- c. the amount of Fees for each Transaction (where applicable);
- d. the exchange rate (where applicable) which applied to each Transaction; and
- e. for each Transaction, the date on which your authorisation was received by us as described in clause 5.2 of these Terms and Conditions.

9. Reporting security breaches and unauthorised or incorrectly executed transactions

9.1. If you know or suspect that:

- a. your Deca Card has been lost, stolen or misappropriated, or
- b. your PIN or any other security information is misappropriated or known or used by someone who is not authorised to use it, you must tell the Co-Brand immediately by calling on the Service Hotline.

9.2. If you think a Transaction that was not authorised by you has been processed or that a Transaction has been incorrectly executed, you must contact the Co-Brand immediately via Service Hotline. We may ask you, either directly or via Co-Brand, to complete a declaration form and return it to us promptly.

9.3. We may investigate your claim that a Transaction has not been authorised by you and, where permitted by law, we may charge a fee for doing so.

10. Refunding transactions

10.1. Provided that you notified us in accordance with clause 9.2 above of an unauthorised or incorrectly executed Transaction without delay and at the very latest within 13 months of the debit date of that Transaction you may be entitled to a refund of that Transaction.

10.2. If the unauthorised Transaction arose from the loss, theft or misappropriation of your Deca Prepaid Card details or of your Deca Virtual Card details or of your user name and password applying to your access to the Co-Brand Website or of your PIN or any other security information, we will refund the amount involved, except the first £50, for which you may be liable.

10.3. If the unauthorised Transaction arose from you acting fraudulently or where, with intent or gross negligence, you failed to use your Deca Cards in accordance with these Terms and Conditions (including the obligations to keep safe your Deca Prepaid Card and Deca Virtual Card details, your user name and password applying to your access to the Co-Brand Website, your PIN and any other security information), we will not make any refund and you will be liable for the full amount of all losses incurred.

10.4. Where any refund is due to you, we shall make it immediately or, if that is not possible, as soon as practicable following receipt of your claim or of any further information we may request in order to investigate your right to a refund. However, if, following investigation, we have reasonable grounds to believe that a refund was not in fact due to you for any reason, or that we have made too large a refund, we may reverse that previous refund and you may be liable for any loss we suffer from your use of your Decta Cards.

11. Redeeming funds in your DECTA wallet

11.1. You have a general right to redeem funds held in your Decta Wallet at any time in whole or in part. To do so, please use any of the Contact Methods to request a redemption and indicate the amount to be redeemed (before the deduction of any applicable Fees).

11.2. In order to process your Redemption Request, we may ask you to provide us with documents, evidence and other information to verify your identity to enable us to comply with applicable legal and regulatory requirements.

11.3. We may also charge a Redemption Fee if one of the following circumstances applies:

- a. you are requesting redemption before termination or expiry of these Terms and Conditions;
- b. you cancel these Terms and Conditions before any agreed termination or expiry date; or
- c. you request redemption more than one year after the date of termination or expiry of these Terms and Conditions.

The amount of this Redemption Fee may change over time. The current Fee rates are set out in the Annex to these Terms and Conditions.

11.4. We may redeem the funds in your Decta Wallet, at our discretion, by arranging a refund to the same bank account of the Co-Brand which has previously been used to top up your Decta Wallet.

12. Our liability

12.1. We will not be liable to you for any loss arising from:

- a. any unauthorised Transaction where you acted fraudulently or where, with intent or gross negligence, you failed to use your Decta Wallet and Decta Cards in accordance with these Terms and Conditions (including the obligations to keep safe the Decta Prepaid Card, your Decta Virtual Card details, your username and password applying to your access to the Co-Brand Website and/or your PIN or any other security information);
- b. any abnormal or unforeseeable circumstances outside of our control, where we could not have avoided those consequences even though we made all efforts to do so;
- c. any merchant or ATM refusing to accept your Decta Cards; or
- d. our compliance with applicable legal or regulatory requirements.

12.2. We will also not be liable for:

- a. business interruption; or
- b. loss of revenue, reputation, goodwill, opportunity or anticipated savings; or
- c. any loss or damage whatsoever which does not stem directly from our breach of these Terms and Conditions.

12.3. We will use reasonable efforts to make your Decta Wallet and Decta Cards available to you, but we will not be liable to you for any loss or damage arising if it is not available to use at any time, or if access is interrupted.

12.4. Other than the losses set out in the paragraphs above (for which we are not liable) and subject to the paragraphs below, our maximum aggregate liability under or in connection with these Terms and Conditions whether in contract, tort (including negligence) or otherwise, shall in all circumstances be limited to a sum equal to £50 in any 12 month period.

12.5. Nothing in these Terms and Conditions shall limit or exclude our liability for death or personal injury resulting from our negligence, fraud or fraudulent misrepresentation, or any other liability that cannot be excluded or limited by English law.

12.6. Decta does not warrant or promise that the Decta Wallet and/or Decta Cards will meet your requirements and you shall use the Decta Wallet and Decta Cards at your own risk.

13. Ownership and protection of information

13.1. In order to effectively provide services under this Agreement we will be exchanging your information with the Co-Brand and receive your information from the Co-Brand to the extent necessary to perform our obligations under this Agreement.

13.2. By entering this contract with us you acknowledge having been in contractual relations with the Co-Brand and you explicitly authorise us to share such information as stipulated in clause 13.1 with the Co-Brand.

14. Changes to these terms and conditions

We reserve the right to change the Terms and Conditions at any time. We will take into account your interests affected by the intended changes and will only make changes that we consider to be reasonable. Changes to exchange rates will take effect immediately where they move in your favour or where they result from a change to the reference rate of MasterCard from time to time. For all other changes, we will give you at least two months' prior written notice via e-mail or via Co-Brand Website of any intended change to the Terms and Conditions and we will provide you with the new version of the Terms and Conditions. If you do not agree with the proposed change you must tell us via one of the Contact Methods before that change takes effect, otherwise you will be deemed to have accepted the change to the Terms and Conditions.

15. Fees and usage restrictions

15.1. Details of the Fees and Usage Restrictions applying to your Decta Wallet and Decta Cards can be found in the Annex of these Terms and Conditions. The Fee rates and Usage Restrictions applying from time to time can be found at the Co-Brand Website.

15.2. By accepting these Terms and Conditions and by applying for your Decta Wallet and Decta Cards, you agree to pay the applicable Fees relating to your use of the Decta Wallet and Decta Cards.

16. Your details

You confirm that any information you provide us with is true, accurate and up-to-date. You confirm that you will let us know immediately by contacting us via the Co-Brand using one of the Contact Methods if you change your personal details. If we contact you in relation to your Decta Wallet we will use the most recent contact details you have provided to us.

17. Data protection and how we use your information

17.1. We are a data controller of the personal data that you provide to us (including, without limitation, an email address or other username and a password). We will process your personal data in accordance with these Terms and Conditions and our privacy policy ("Privacy Policy"). Please read the Privacy Policy carefully as it provides information about how we use, share, store and process your personal information. By using your Decta Cards you consent to Decta processing such information in this way.

17.2. Co-Brand also has a separate privacy policy which applies to your relationship with Co-Brand in addition to our Privacy Policy. You will be asked to accept Co-Brand' privacy policy when you become its client. Please ensure you read Co-Brand' privacy policy carefully.

17.3. If we suspect that we have been given false or inaccurate information, we may record our suspicion together with any other relevant information.

17.4. You must not give us personal information about someone else (such as alternative named contacts) without first getting his or her consent for it to be used and disclosed for such use in accordance with these Terms and Conditions and our Privacy Policy.

18. Assignment

We may assign our rights and obligations under these Terms and Conditions to another company (including to an affiliate of Decta) at any time, on giving you 2 months' prior written notice of this. If we do this, your rights under these Terms and Conditions will not be affected.

19. Complaints

19.1. If you have a complaint about your Decta Wallet and/or your Decta Cards you can contact us directly by emailing cards@decta.com or calling +44 (0)20 3750 6062 and we will aim to deal quickly and fairly with any complaints you have about your Decta Wallet and Decta Cards and in any event, within 8 weeks of receiving your complaint. We will keep you informed of any progress or steps taken with regard to the resolution of your complaint.

19.2. If we do not resolve your complaint about your Decta Wallet and/or your Decta Cards you may be able to refer it to the UK Financial Ombudsman Service. You can contact the UK Financial Ombudsman by telephone on: from inside the UK: 0300 123 9123 or 0800 023 4567; from other countries: +44 20 7964 0500 on Monday to Friday, 8am to 8pm and on Saturday 9am to 1pm or by post at The Financial Ombudsman Service, Exchange Tower, London E14 9SR, or by email: enquiries@financial-ombudsman.org.uk The UK Financial Ombudsman Service is also available in a number of different languages and if you need it you will be put in touch with a translator when you contact the UK Financial Ombudsman Service.

19.3. You may also be able to refer your complaint about your Decta Plastic Card to the European Commission Online Dispute Resolution platform at www.ec.europa.eu/odr. The platform is a webbased platform which is designed to help



consumers who have bought goods, services or digital content online. It provides access to independent alternative dispute resolution services which are usually free for you to use.

20. Disputes with merchants

If you have any disputes about purchases made using your Decta Cards, you should settle these with the person from whom you bought the goods or services. We are not responsible for the quality, safety, legality or any other aspect of any goods or services purchased using your Decta Cards. Remember that once you have used your Decta Card to make a purchase or to withdraw cash we cannot stop that Transaction.

21. Severance

If any court or competent authority finds that any provision in these Terms and Conditions (or any part of any provision) is invalid, illegal or unenforceable, that provision (or part) shall, to the extent required, be deemed to be deleted, and the validity and enforceability of the other provisions of these Terms and Conditions shall not be affected.

22. Governing law and language

These Terms and Conditions are governed by English law and are subject to the exclusive jurisdiction of the English Courts. These Terms and Conditions are in English and all communications with you will be in English.

Annex

Fees and usage restrictions

Card fees

Plastic card issuance/replacement:	EUR10.00
Decta Wallet opening:	Free
Card shipping (Within EU):	Free
Expedited card shipping:	EUR 50.00
Decta Wallet topping-up:	Free
Decta Wallet maintenance:	EUR0.85 (only for inactive cards)
Purchases (subject to restrictions below):	Free
ATM cash withdrawal :	up to EUR 300 2% min EUR2.00, over EUR300 2% min EUR 4.00
Currency mark-up:	2.5%
Statements (electronic):	Free
Card and Wallet closing:	Free

Restrictions

Subject to the Terms and Conditions, following are restrictions imposed on your Decta Prepaid Card:

The maximum monthly turnover (aggregate value of Transactions within any calendar month) shall not exceed 5 000 EUR (five thousand euro) or equivalent in other currency.

The maximum monthly cash turnover (aggregate amount of cash withdrawals within calendar month) shall not exceed 5 000 EUR (five thousand euro) or equivalent in other currency.