



Reg. No. 01.0016	Last Update: March 22, 2024	Effective from May 1, 2024
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NOVEBA CARD TERMS & CONDITIONS

These Terms and Conditions apply to your use of the NOVEBA Cards. 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.

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 available monetary equivalent of E-Money in EUR available in your Wallet to be spent with the Card. The Customer should use the top-up and/or withdrawal methods as set out in clause 2 of these Terms and Conditions;

"E-Money" – electronic money as defined in the UK's Electronic Money Regulations 2011, as amended from time to time;

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

"NOVEBA", "we", "us" or "our" means NOVEBA LTD (Company number 11610200), a company incorporated under the laws of in England and Wales with its registered office address at 71-75 Shelton Street Covent Garden London WC2H 9JQ 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 900924. NOVEBA issues e-money on your NOVEBA Cards;

"NOVEBA Website" means the website owned and operated by NOVEBA where you can access your NOVEBA Cards information: <https://noveba.com>

"NOVEBA e-banking" means online bank accessed via web browsers and mobile apps, providing our customers with banking services from any place with access to the Internet: <https://bank.noveba.com>

"Contact Methods" means the methods by which you may contact NOVEBA:

- **Service Hotline:** +44 (0) 1320 310 220
- **Service Email:** support@noveba.com
- **Secure message in Noveba e-banking portal / app.**

"NOVEBA Card" means either of the NOVEBA Plastic Card or the NOVEBA Virtual Card and **"NOVEBA Cards"** shall be construed accordingly;

"NOVEBA Plastic Card" means the MasterCard card issued by the Issuer in your name and which is linked to your Wallet. The NOVEBA Plastic Card is an electronic money product regulated by the Financial Conduct Authority – it is a prepaid card and can be used by you to carry out Transactions. For more details about your NOVEBA Plastic Card including how you can use it, please refer to clause 4 below;

"NOVEBA Virtual Card" means the MasterCard virtual card generated by you via the Noveba e-banking and linked to your Wallet. The NOVEBA Virtual Card is a prepaid card and it can be used by you to carry out E-Commerce Transactions;

"Wallet" means an off-balance sheet account of the Customer with us where monetary funds of the Customer are electronically stored as E-Money by the Noveba (or its financial partners). Wallet is linked to a Card in order to fund Transactions.

"E-Commerce Transaction" any transaction using your Card to purchase goods or services remotely over the internet, phone orders or other remote way.

"Fees" means the fees which we may charge you from time to time for us operating and you using your Wallet and NOVEBA 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;
- fees for using your NOVEBA Cards to execute Transactions; and/or
- fees for replacing a lost or stolen NOVEBA Plastic Card.

We may also charge you reasonable fees for undertaking investigations where you dispute the Transaction and where the circumstances outlined in clause 11 apply.

The amount of Fees can change over time and the applicable Fees at any time can be found via Noveba e-banking.



"Issuer" means 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.

"MasterCard" means MasterCard International Incorporated;

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

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

"Privacy Policy" means privacy policy of NOVEBA 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 19 of these Terms and Conditions. A copy of our Privacy Policy can be found at NOVEBA Website;

"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 i) any transaction, which can be executed using your NOVEBA Cards including a POS Transaction, an E-Commerce Transaction and/or an ATM Transaction, ii) any transaction made in Wallet;

"Usage Restrictions" means the usage restrictions applicable to your Wallet and NOVEBA 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 Noveba e-banking, and

"User", "you" or "your" means the person who is identified as having applied for the Wallet and NOVEBA Card through the registration with us including but not limited to of your full name, date of birth, residential address, email address and mobile phone number.

1. Applying for the Wallet and NOVEBA Cards

To apply for a Wallet and NOVEBA 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*.

*NOVEBA Cards may be issued to the cardholders:

Citizens or having residence permission of the following countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom.

As part of this process, you shall:

- provide personal details (including your full name, date of birth, the proof of residential address, email address and mobile phone number) so that we may verify your identity;
- provide the selfie photo for the identification;
- scanned copies of both sides or photos of both sides of identification documentation (either your passport or ID)
- read and accept these Terms and Conditions and our Privacy Policy.

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 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.

If you have not completed any of the steps set out in clause 1.2. above, you cannot complete the Wallet and NOVEBA Cards application process.

2. Topping up your Card/ Wallet

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

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

You may top up your Card/Wallet by addressing such a request to NOVEBA. Funds topped up in this way will be credited to your Wallet without delay after the receipt of valid funding instructions by us.

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.

By topping up your card you authorise us to debit your wallet with the top-up amount and to deduct top-up charges applicable in accordance with our price list.

3. Your NOVEBA Cards

Your NOVEBA Plastic Card

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



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

To activate your NOVEBA Plastic Card, you will be asked to provide certain details including 6 last digits of your NOVEBA Card number. Once your NOVEBA Plastic Card is activated, you can carry out Transactions using your NOVEBA Plastic Card in accordance with clause 4.

Your NOVEBA Virtual Card

Your NOVEBA Virtual Card will be automatically generated in the Noveba e-banking. You will be able to open and request your NOVEBA Virtual Card by following the instructions in the relevant section of the Noveba e-banking.

Your NOVEBA 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).

Your NOVEBA Virtual Card will be stored masked and you will be able to receive masked information through another communication channel upon request.

4. Using your NOVEBA Card

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

your NOVEBA Plastic Card to carry out POS Transactions and E-Commerce Transactions or to execute an ATM Transaction;

and

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

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

4.1 You are also bound by the terms and conditions of the Merchants to which the Cardholder has linked the Card. You must read and agree to the terms and conditions of the respective Merchant, especially regarding payment and delivery for goods and services, including but not limited to subscription fees.

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

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

4.2 The Card is valid for payments until the Card is active. When the Card is closed or blocked the Card cannot be used for payments.

5. Authorising Transactions

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

- 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 NOVEBA Plastic Card into a card reading device for the purpose of making a payment; (iv) tapping the card near the card reader;
- 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 NOVEBA Plastic Card or NOVEBA Virtual Card details and/or any other details as requested; or
- authorise an ATM Transaction by inserting your NOVEBA Plastic Card and entering your PIN to request a cash withdrawal.

6. Settlement procedure

6.1 For Transactions with the Card, the funds available in the Wallet shall be used.

6.2 Transactions carried out with the Card are processed by the MasterCard in EUR or converted into EUR if the Transaction currency is other than EUR. Information on the applicable card transaction currency exchange rates is available on the website <https://www.mastercard.com/global/en/personal/get-support/convert-currency.html>.

6.3 If the currency of the Transaction is other than EURO, a commission fee will be applied to the currency exchange in accordance with the Fees.

6.4 By confirming the Transaction, You agree to the exchange rates applied by us and by MasterCard, which are used to account for the Transaction in the Wallet. The Transaction may not be disputed on the basis of exchange rate considerations.

7. Blocking your NOVEBA Card and refusing Transactions made with your NOVEBA Cards

We may at any time suspend or close your NOVEBA Card, or suspend or refuse to issue/replace/ renew the NOVEBA Cards for reasons relating to the following:

- we suspect your Wallet and/or NOVEBA Cards are being used in an unauthorised, illegal or fraudulent manner;
- we need to do to comply with the law of any jurisdiction;
- you tell us that your NOVEBA Card is lost or stolen as further detailed in clause 10; or
- if the contract between us has been cancelled as further detailed in clause 8.

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 Wallet and/or your NOVEBA Cards or refusing to issue or replace the NOVEBA 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.

We will unblock your Wallet and/or your NOVEBA Cards 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 Wallet and/or your NOVEBA Cards.

We may refuse to carry out a Transaction:

- if we believe that you are acting in breach of these Terms and Conditions;
- if we believe that a Transaction is potentially suspicious or illegal;
- if the value of the Transaction you are attempting to make plus any applicable Fees is in excess of your Balance; or
- 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.

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. You can contact NOVEBA 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.

You may correct any information we hold and which may have caused us to refuse a Transaction by contacting us via any Contact Method.

8. Cancellation or Termination of your contract with us

The contract between us which is set out in these Terms and Conditions will continue until cancelled in accordance with this clause 8. Your NOVEBA Cards will be valid for the period ending on the last calendar day of month indicated on your NOVEBA Card, at which point we shall expect you to contact us and specifically request the renewal NOVEBA Cards

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 Novebae-banking.

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:

- if you repeatedly break these Terms and Conditions and fail to resolve the matter to our satisfaction in a timely manner;
- if Noveba, MasterCard, card issuer, card processor, bank or any other relevant party to the transaction detect patterns of fraudulent behaviour or misuse of the payment infrastructure;
 - if there is suspicion that the card has could have been used (or such attempt has been made) for payment for:
 - purchase of illegal substances,
 - goods or services with intent to circumvent sanctions and international restrictions,
 - for proliferation of weapons (including dual-use goods),
 - money laundering, terrorism financing,
 - unlicensed/unregulated gambling, betting, crypto or investment schemes;
 - adult content;
 - usage of alternative remittance systems.
- if you act in a manner that is threatening or abusive to our staff or anyone acting on our behalf;
- if you fail to pay when due any Fees or charges that you have incurred; or
- in the event of your death or incapacity.

We may cancel the contract with you for any reason by giving you at least 2 months' written notice.



We may also cancel the contract with you with immediate effect and/ or suspend your Wallet (including access to it via the Noveba e-banking) if we believe your Wallet and/or NOVEBA 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 Wallet (or attempting to access it via the Noveba e-banking) and your NOVEBA Cards immediately.

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 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:

- to verify your identity; and
- to return that Balance to the same account of NOVEBA which has previously been used to top up your Wallet.

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 Wallet or NOVEBA Cards incurred before the contract between us was cancelled.

9. Keeping your NOVEBA Cards secure

It is important that you take all reasonable care and precautions to keep your Wallet details and your NOVEBA Cards and details safe and you must not allow your NOVEBA 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.

If your NOVEBA Plastic Card is lost or stolen, or if you suspect that someone else knows your PIN, please follow the instructions set out in clause 10 below. If someone else uses either of your NOVEBA Cards without your consent and you have not informed us in accordance with your obligations in clause 10, you may lose funds held in your Wallet in the same way as if you lost cash in your wallet or purse.

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 immediately block your NOVEBA card in the Noveba e-banking.

You must remember all the times - in case you forgot PIN, you should use the Remind PIN function in the Noveba e-banking.

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

We recommend that you check your Transaction history through the Noveba e-banking on a regular basis to identify any potential unauthorised use of your NOVEBA Cards and to check for Transactions which you do not recognise. You shall keep that statement for your records for at least 18 months. Your statement will show:

- information relating to each Transaction which will enable it to be identified;
- the amount of each Transaction shown in the currency in which that Transaction was paid or debited to your NOVEBA Card;
- the amount of Fees for each Transaction (where applicable);
- the exchange rate (where applicable) which applied to each Transaction; and
- for each Transaction, the date on which your Card authorisation was made.

In the event that we need to contact you securely because we have reason to believe that your NOVEBA Card or your Wallet is at risk of fraud or any other security threat we will contact you in the manner that we deem to be most secure in the circumstances.

10. Blocking Your Card

10.1 You may temporarily block or permanently close your Card at any time via Noveba e-banking.

If you know or suspect that:

- your Card has been lost, stolen or misappropriated, or
- your PIN or any other security information is misappropriated or known or used by someone who is not authorised to use it, you **must** immediately close your Card via Noveba e-banking and contact us via Service Hotline.

10.2 We may at any time suspend, restrict or close your Card if we have detected suspicious Transactions or any other legal reason to act in such a way notifying the Customer thereof in advance or immediately thereafter.

10.3 We will unblock your Card 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 Card.

11. Execution of disputed Transactions

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 NOVEBA immediately via Service Hotline. You may be asked to complete a claim application form and return it to us promptly. Such form is requested by cardholder and provided by Noveba support team via e-mail or via secure message in e-banking.

If you have any other non-fraud related claim of processed Transaction, firstly you should contact the merchant to solve the issue directly. If the merchant fails to satisfy your claim then you should complete a claim application form and



return to us. The Transaction in dispute must not be older than 45 (forty-five) days from Transaction processing date.

We shall examine your claim for Transaction in accordance with the regulations of the MasterCard and within the deadlines set in the said regulations. We will inform you on the progress of the review of the claim within 15 working days. The deadline for the response can be up to 35 working days after we have received your claim.

11.1 We may apply a fee for processing a claim of processed Transaction in accordance with Fees.

12. Refunding of disputed Transactions

Provided that you notified us in accordance with clause 10.1 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.

If the unauthorised Transaction arose from the loss, theft or misappropriation of your NOVEBA Plastic Card details or of your NOVEBA Virtual Card details or of your user name and password applying to your access to Noveba e-banking 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.

If the unauthorised Transaction arose from you acting fraudulently or where, with intent or gross negligence, you failed to use your NOVEBA Cards in accordance with these Terms and Conditions (including the obligations to keep safe your NOVEBA Plastic Card and NOVEBA Virtual Card details, your user name and password applying to your access to Noveba e-banking, 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.

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 NOVEBA Cards.

13. Redeeming funds in your Wallet

You have a general right to redeem funds held in your Wallet at any time in whole or in part. To do so, please use the funds withdrawal function at your Noveba e-banking.

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.

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

14. Our liability

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

- any unauthorised Transaction where you acted fraudulently or where, with intent or gross negligence, you failed to use your Wallet and NOVEBA Cards in accordance with these Terms and Conditions (including the obligations to keep safe the NOVEBA Plastic Card, your NOVEBA Virtual Card details, your username and password applying to your access to Noveba e-banking and/or your PIN or any other security information);
- 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;
- any merchant or ATM refusing to accept your NOVEBA Cards; or
- our compliance with applicable legal or regulatory requirements.

We will also not be liable for:

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

We will use reasonable efforts to make your NOVEBA 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.

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.

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.

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



15. Ownership and protection of information

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

16. 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 Noveba e-banking 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.

17. Fees and Usage Restrictions

Details of the Fees and Usage Restrictions applying to your Wallet and NOVEBA 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 Noveba e-banking.

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

18. 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 one of the Contact Methods if you change your personal details. If we contact you in relation to your Wallet, we will use the most recent contact details you have provided to us.

19. Data Protection and how we use your information

We and the Issuer, 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 NOVEBA Cards you acknowledge that NOVEBA will use your personal information in this way.

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

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 or securing another legal basis for transferring it to us in accordance with applicable data protection legislation and disclosed for such use in accordance with these Terms and Conditions and our Privacy Policy.

20. Assignment

We may assign our rights and obligations under these Terms and Conditions to another company (including to an affiliate of NOVEBA) 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.

21. Complaints

If you have a complaint about your Wallet and/or your NOVEBA Cards you can contact us using one of the Contact Methods and we will aim to deal quickly and fairly with any complaints you have about your Wallet and NOVEBA 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.

If we do not resolve your complaint about your Wallet and/or your NOVEBA 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.



22. Disputes with merchants

If you have any disputes about purchases made using your NOVEBA 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 NOVEBA Cards. Remember that once you have used your NOVEBA Card to make a purchase or to withdraw cash we cannot stop that Transaction.

23. 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.

24. 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.

By ticking the "I Accept Terms & Conditions for Noveba Cards" when ordering the card online (in Noveba portal) or via Noveba APP, you hereby accept these Terms and Conditions and the pricing schedules in force and effective at the time of ordering.:

— *I confirm that I hereby acknowledge that I have read and understood the terms of this agreement and agree to be bound by them.*

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Annex: Fees and Usage Restrictions

NOVEBA PRIVATE CARDS

FEES AND CHARGES

It is important to know that while we do our utmost to keep the Fees and Charges to a minimum, there could be certain financial market events or changes in the financial partner infrastructure fees which can affect the Fees and Charges for Noveba Cards. Should there be an alteration to the pricing, we will let you know in advance. Should you disagree with the changes, you have the right to cancel your card by notifying us via online platform, app or by writing to support@noveba.com within 30 days of fee update publication. You can always visit <https://noveba.com> where you can find an up-to-date fee and charge information.

	Description	Fee
CARDS (PLASTIC)	Card issuance / replacement (with regular post delivery within EU)	€ 7
	Monthly fee	€ 1.95
	Card top-up fee	1% (min € 1)
	Withdraw from card	free
	ATM balance request	€ 0.50
	ATM Cash withdrawal fee (in EUR within SEPA region)	1% (min € 2)
	ATM Cash withdrawal fee (in other currencies and/or NON-SEPA region)	2% (min € 2.50)
	Purchases	free
	Card closing	free
	Card shipping:	
	*standard post	Free
	*UPS	Upon request
CARDS (VIRTUAL)	Card issuance	€ 2.50
	Monthly fee	€ 2.50
	Purchases	free
	Card closing	free

NOVEBA cards are issued by DECTA Limited, registered in the England and Wales and authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (FRN: 900592). DECTA Limited holds the Principal Member status of Visa International and Mastercard Worldwide. Mastercard is registered trademark of Mastercard International, Visa is a registered trademark of Visa Inc.

Noveba Limited is a company registered in England with company number 11610200, authorised and regulated under the Electronic Money Regulations 2011 by the Financial Conduct Authority as an Electronic Money Institution (Firm Reference Number: 900924).

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NOVEBA PRIVATE CARDS

USAGE RESTRICTIONS

For the list of prohibited transaction types and countries please see our Terms of Business document.

You may request such document at any time by sending us a message in the app, e-banking portal or by e-mailing to support@noveba.com.

Alternatively, go to <https://noveba.com>, scroll down to the bottom of the page and click on **Terms of Business**:

<https://noveba.com/#:~:text=Policy%0APrivacy%20Policy,-Terms%20of%20Business,-Terms%20%26%20Conditions%0AGDPR>