

TERMS AND CONDITIONS

Definitions

In these terms and conditions:

“Card” refers to your prepaid card given to you by the supplier.

“Card Provider” refers to Metalcash Card Ltd who facilitate your prepaid card on our behalf.

“Supplier” refers to the organisation that provided You with your physical card.

“You” refers to the named cardholder.

“We” or “us” refers to allpay Limited who are the issuer of your prepaid card.

Your card is active and your PIN is included with your card. However if your card is not active, you will need to contact Customer Services or the organisation who provided you with your card. Please peel back the tab at the bottom of this letter to reveal your PIN. Please memorise your PIN and do not reveal it to anyone.

USING YOUR CARD

Your prepaid card can be used at retailers displaying the Mastercard® acceptance mark, excluding limited acceptance Merchants in EU/EEA that do not accept prepaid cards. Please ensure your email address and mobile number are up-to-date to authenticate transactions where required (please see below for more information on this).

You can check your balance by:

- Visiting <https://www.allpayprepaid.net/cardholder/>
- Calling Customer Services on 01709 448150 (8AM – 5:30PM) **OR** 0330 808 0965 (4:30PM – 8AM)

Your new card allows You to make contactless transactions up to £45. For transactions over this limit, You will be asked to enter your four-digit PIN. For security purposes, You will be asked to enter your PIN from time to time; this helps to protect against fraudulent usage of your card. If You do not wish to be able to use your card for contactless transactions, please contact Customer Services.

Please keep your card safe. The funds loaded onto your card should be treated just like the cash in your wallet. Further Terms and Conditions are on the reverse of this letter, please read through carefully.

In the event of loss or theft of the card, You are responsible for reporting this as soon as possible by calling 0330 808 0965 and selecting the lost/stolen option, or You can contact the supplier of your prepaid card. As soon as this is done, your card will be immediately blocked, protecting You from unauthorised usage. Any transactions made before the card is reported lost or stolen will be charged to your account.

If You experience any problems activating or using your card, please call Customer Services on 01709 448150 or contact the supplier of your prepaid card.

FAQs

What is a prepaid card?

A prepaid card is a preloaded payment card, which is provided to You by your Card Provider. The card can be used to pay for goods and services, up to the value that is loaded onto it, You may use the prepaid card at retailers which display the Mastercard® acceptance mark, excluding limited acceptance Merchants in EU/EEA that do not accept prepaid cards. You can also use your prepaid card online for e-commerce transactions.

Can I use my card to withdraw cash at an ATM or for cashback?

You can use your prepaid card to withdraw cash from an ATM displaying the Mastercard® Acceptance Mark.

Some ATMs may apply their own charges, so please check this when making a withdrawal. Cashback is not permitted.

Are there any restrictions on where I can use my card?

You may be restricted from using your card for some purchases, this includes automated fuel dispensers and money transfer/quasi cash merchants. You may not use your card for any illegal purposes.

Is there a charge for this card?

Yes, there are charges associated to your prepaid card. These are highlighted below:

Action	Fee
POS purchases	2% of the transaction value
Online purchases	2% of the transaction value
Card Top Up	2% of the transaction value
ATM withdrawals	Free

Please also note that if your Prepaid card has been enabled by your Card Provider for use abroad, whether for cash withdrawals or purchases in a foreign currency, we will apply the Mastercard exchange rate with an additional 2.25% charge. Please do remember that exchange rates can fluctuate and therefore change between the time a transaction is made and billed to your Prepaid card account. You can check the exchange rate here - www.allpay.net/prepaidfaqs under the 'Using your card abroad' section.

How do I manage my card?

You can check your balance and transactions:

- Online – by visiting www.allpayprepaid.net/cardholder - this service is free.
- Over the telephone – by calling Customer Services on 01709 448150. This service will cost the same as a local rate call from your landline and mobile and is included in your inclusive calls plan.

How do I report my card lost, stolen or damaged?

In the event of loss or theft of the card, You are responsible for reporting this as soon as possible by calling 0330 808 0965 and selecting the lost/stolen option, or you can contact the Supplier of your prepaid card. As soon as this is done, your card will be immediately blocked, protecting You from unauthorised usage. Any transactions made before the card is reported lost or stolen or made via contactless will be charged to your account. To report your card lost or stolen you will require your client ID printed on the front of this letter to do so. Please keep this safe.

How is money loaded onto my card?

You cannot load funds directly onto your card. All top-ups will come via your Supplier.

How can I change my PIN?

You can change your PIN at any UK ATM where this service is available.

Managing your PIN

- Never share your PIN with anyone
- Select a PIN that cannot be easily guessed. Do not use birth date or partial account numbers and try to avoid using sequential numbers like 1234, or repeated numbers like 1111.
- Memorise your PIN, do not write it down on your card or keep it on a piece of paper with your card
- Do not use your PIN as a password for other bank services.
- Do not use the same PIN for all of your cards.
- Be aware of others nearby when entering your PIN at a point of sale or ATM

Can I go overdrawn?

Your card is a prepaid card, which means that You can only spend available funds on the card. Your card will be declined if there are not enough funds on the card for the purchase You are attempting. If for any reason a transaction is processed that exceeds your available funds, we will block your card, and you may be required to repay the amount owing immediately.

What do I do if there is a transaction I do not recognise?

If you see a transaction that you do not recognise, You should contact the Supplier of your prepaid card or Customer Services without undue delay and in any event, within 13 months of the transaction. Your card will be blocked immediately and your Supplier will be able to provide You with a replacement card if required. Once the transaction(s) have been discussed, You will be sent a dispute form to complete and return to us. After this has been received, we will investigate on your behalf and You will be reimbursed where this is possible. Where your card is cancelled and replaced for security reasons, your remaining balance will be transferred across to the new card by the Supplier. Fraudulent transactions made via contactless will be charged to your account and cannot be refunded. Make sure to check your transaction history regularly for unfamiliar transactions.

Can I get my funds back if I want to cancel the card or no longer need it?

If You wish to cancel your card or no longer need it, You should contact Customer Services. Funds on your card will be returned to your card Supplier in the event that You decide You no longer want your card. Your card Supplier will then be responsible for ensuring any remaining funds are returned to You.

How long is my card valid for?

The card is valid until the expiry date showing on the front of your card.

Can I use my card abroad?

Yes, You are permitted to make transactions and ATM withdrawals abroad. Some country exclusions apply. Our list of currency conversion rates for cross-border transactions occurring within the EEA can be found on our FAQs website detailed below.

Will a credit check be carried out when I apply for a card?

We will not carry out a credit check; however, we will carry out checks to verify your identity and address. These searches will not impact upon your credit record.

How is my personal information and privacy protected?

Along with your Card Provider, we are a joint controller of your personal data, which we will use in order to operate your account. You hereby consent to us accessing, processing and retaining your information for the purposes of providing You with payment services. We safeguard your information in accordance with our Privacy Policy and applicable law. Please refer to the website <https://www.allpay.net/mcc-privacy/> for further information.

How can I update my personal data?

Should any of your personal details need updating, You should contact Customer Services on 01709 448150.

Will I be notified if these Terms and Conditions change?

Yes. If we need to make any amendments to these Terms and Conditions, we will notify you of the changes and when they will take effect from. If You do not agree to any updates, You will need to notify us immediately. Please ensure your contact details are kept up to date

Could my account be closed?

We reserve the right to close your account and cancel this Agreement at any time if it is deemed necessary by us or your Card Provider. Reasons for account closure may include (but are not limited to):

- If you break this Agreement;
- You have acted fraudulently, or your account has been used fraudulently;
- We need to do so to comply with the law.

What is Strong Customer Authentication?

Strong Customer Authentication (SCA) is designed to strengthen security when You are using the Prepaid Card Portal. You will need to enter an additional verification code when logging in. A 6 digit code will be sent to your mobile phone or email address and You will be required to enter the code at relevant stages in the prepaid portal. It is also an additional layer of security that will be needed when you make online purchases using your prepaid card; a one-time pass-code (OTP) will be sent to your mobile number by SMS text message where the merchant requests it. This will ensure that your online purchases are verified and helps to protect You from the risk of online fraud. Much like your PIN, never share your authentication code with anyone. For further information on strong customer authentication please visit -www.allpay.net/strong-customer-authentication

Will I have to verify myself every time I log in?

Yes. To ensure the same level of security is applied throughout, every log in will have to be authenticated.

How can I make a complaint?

If You are unhappy with your card, account, or the service provided by us, You can contact our Customer Service team so we can investigate your concerns and provide You with a response and/or resolution.

Please refer to our complaints policy for further information –

<https://www.allpay.net/app/uploads/2024/08/Handling-Your-Complaint-August-2024.pdf>

How is my money protected?

Please note that your prepaid account is an electronic money product, so is not covered by the Financial Services Compensation Scheme (FSCS). Instead, the funds held in your account are safeguarded in accordance with the Financial Conduct Authority's (FCA) rules, so that in the unlikely event that allpay Limited becomes insolvent, your funds will be protected against claims made by creditors.

For further FAQ's please visit <https://www.allpay.net/prepaidfaqs>