



CORPORATE PREPAID CARD APPLICATION PACK

Includes

- Information about the prepaid card
- Application form



SMARTER SPENDING

10 REASONS TO GET THE UNISON PREPAID PLUS CARD

1. Great for expenses management

You can keep an eye on spending as all purchases are recorded on your online prepaid card account.

2. No overspending

This is a prepaid card, not a credit or a debit card so you can only spend what has been loaded on to the card.

3. Card security

There are no credit checks but your application will be verified to confirm your identity, so you will need to provide your union membership number, home address and telephone number for verification purposes.

4. Safe and secure

This card is chip and PIN protected and is not linked to your bank account.

5. No application fee

A monthly £2.95 administration fee is deducted from the balance on the card.

6. Convenient

There's less administration involved – no need to sift through branch member receipts. It also makes a great alternative to petty cash.

7. Use it anywhere in the world

The card works at over 38 million outlets worldwide (wherever you see the Visa Acceptance Mark) making it perfect when you travel on UNISON business.

8. Easy to manage

You can view your statement and balance through your online prepaid account.

9. Savings at selected retailers

Spending at certain retailers will earn cashback on the card, this is automatically added to the balance on the card the next time it is loaded, providing the union with access to savings. A list of the current partner retailers can be found on the website: unisonprepaid.com

10. Approved by UNISON

The UNISON Prepaid Plus card is available to all branches.

HOW TO APPLY FOR THE UNISON PREPAID PLUS CARD

Complete the enclosed Corporate Prepaid Plus Card Application Form.

Applying is quick and easy, there are no credit checks and no application fees.

The form must be returned to us at the following Freepost address:

**FREEPOST PLUS RSEH-CZJR-ZBYE,
UNISON Prepaid Plus
39-51 Highgate Road,
LONDON, NW5 1RT**

HOW TO LOAD THE UNISON PREPAID PLUS CARD

Bank transfer

There are two ways to transfer funds to the UNISON Prepaid Plus card - by bank transfer and by cheque.

You can load from the branch bank account directly to the card. This can be set up **online (with internet banking) or in branch.**

If the bank transfer is received before 3pm then the funds will be loaded onto the **card** one working day from receipt.

For example, transfer the funds **online or in branch** before **3pm on a Monday**. The funds will be loaded onto the **card** by **5pm on Tuesday**.

It's
FREE
to load by
bank
transfer



Please note that for funds that are over £4,000, £2000 will be transferred onto the card on that Tuesday and the further £2,000 will be transferred on Wednesday. This is due to the daily load limit of £2,000 per day.

UNISONprepaid.com

How to load via bank transfer online

Complete all the details on your payment screen.

The transfer should be made to:
Account name: Union Income Ltd
Sort code: 121103
Account No: 10288563

Please note the unique reference number on the transfer must begin with UNISON EXP followed by the branch representative's own UNISON membership number i.e. **UNISON EXP12345678**.

Payments - Online

Create a new payment Enter payment details Review payment details Complete

To

Sort code 6 digits

Account number 8 digits

Account name

Reference ⓘ
(max 18 characters)

Enter amount [Payment limits](#)

Enter date (dd/mm/yyyy) ▼

How to load via bank transfer in-branch

The transfer should be made to:
Account name: Union Income Ltd
Sort code: 121103
Account No: 10288563

Please note the unique reference number on the transfer must begin with UNISON EXP followed by the branch representative's own UNISON membership number i.e. **UNISON EXP12345678**.

Important notes:

- Union Income Ltd will be unable to allocate the branch load to the Branch Representatives card account without the Payment Reference Number appearing on the bank statement.
- The max available balance on the card is £4,000 at any given time.



Cheque

You can load via cheque **made payable to Union Income Ltd.** When we receive the cheque, it will be banked within 24 hours. Once the cheque clears in the bank (**typically within 5 working days**) the funds will be loaded onto the card the next working day.



Please note that for funds that are over £4,000, £2000 will be transferred onto the card on that Friday and the further £2,000 will be transferred on Monday. This is due to the daily load limit of £2,000 per day.

For example, when we receive the cheque on **Monday** it will be cashed by **Tuesday**. When the funds clear in our bank account (**which may take approx. 3 working days**) i.e. Friday, the funds will then be transferred onto the card on that Friday.



Important notes:

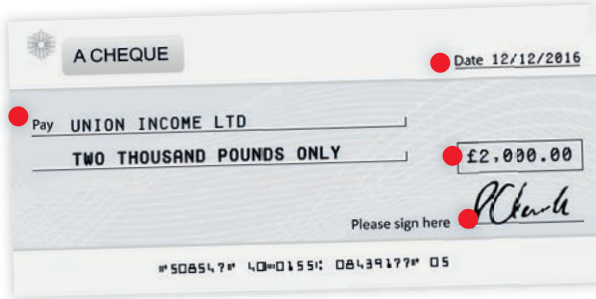
- There is an admin cost of £1.50 to process cheques.
- The max available balance on the card is £4,000 at any given time.



How to load via cheque

Please note that we require a unique reference number written on the back of the cheque which must begin with UNISON EXP followed by your branch representative's own UNISON membership number i.e. UNISON EXP12345678.

1. Fill out the cheque



A CHEQUE Date 12/12/2016

Pay UNION INCOME LTD

TWO THOUSAND POUNDS ONLY £2,000.00

Please sign here *[Signature]*

⑈ 508547⑈ 40⑈0155⑈ 08439177⑈ 05

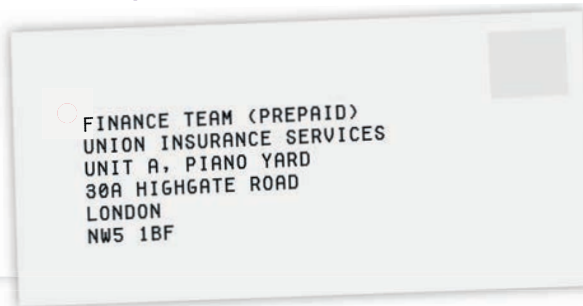
2. Write the reference number on the back of the cheque



UNISON EXP12345678

⑈ 508547⑈ 40⑈0155⑈ 08439177⑈ 05

3. Post to UNISON Prepaid Plus



FINANCE TEAM (PREPAID)
UNION INSURANCE SERVICES
UNIT A, PIANO YARD
30A HIGHGATE ROAD
LONDON
NW5 1BF

PLEASE READ THIS AGREEMENT CAREFULLY BEFORE YOU ACTIVATE YOUR CARD. THIS INFORMATION FORMS THE AGREEMENT OF YOUR PREPAID VISA CARD. BY ACTIVATING YOUR CARD YOU ACCEPT THIS AGREEMENT. IF THERE IS ANYTHING YOU DO NOT UNDERSTAND PLEASE CONTACT CUSTOMER SERVICES USING THE CONTACT DETAILS IN PARAGRAPH 22 OF THIS AGREEMENT. IF YOU ARE UNDER 18 YOU NEED TO ASK A PARENT OR LEGAL GUARDIAN TO ACCEPT THESE TERMS AND CONDITIONS. TO DO THIS PLEASE CONTACT CUSTOMER SERVICES.

1. DEFINITIONS

Account The electronic account associated with your Card.

Affinity The organisation/body associated with the Programme at the time that the Card is issued.

Agreement These Terms and Conditions as may be varied from time to time.

ATM An automated teller machine or cash dispenser bearing the Visa Mark.

Available Balance Value of funds loaded onto your Card and available for use. This may consist of Company Loaded and/or Personally Loaded funds.

Business Day The days of Monday to Friday between the hours of 9am - 5.30pm excluding bank holidays or public holidays in the United Kingdom.

Card Your prepaid Visa card issued to you under this Agreement.

Cardholder You, the person entering into this Agreement with us.

Card Details A combination of any or all of the information relating to your Card and is provided for making purchases such as, Card Number, CVV2/CVC2 code, Card valid from and expiry date.

Card Number The 16 digit number on the front of your Card.

Company Unicom Income Limited, a company registered in England with number 06595562 whose registered office is at 4th Floor, 7/10 Chandos Street, London, W1G 9DQ.

Company Load(s) Any amounts loaded on to your Card by the Company (and "Company Loaded" shall be construed accordingly).

Contactless A payment feature that enables you to make a payment by tap-ping your Card on a point of sale terminal.

Customer Services The contact centre for dealing with queries and requests for services in relation to your Card. Contact details for Customer Services can be found in paragraph 22.

EEA The European Economic Area which currently includes all the countries of the European Union together with Iceland, Norway and Liechtenstein.

e-money The electronic money associated with your Card.

Full Deductible Amount The full transaction amount, including the transaction itself along with any associated fees, charges and taxes.

Merchant A retailer, or any other person, firm or corporation that accepts Cards which display the Visa Mark.

Personal Load(s) Any amounts loaded on to your Card by you in accordance with paragraph 5.2 (and "Personally Loaded" shall be construed accordingly).

PIN Your four digit personal identification number for use with the Card.

Programme The Programme or campaign under which your Card has been issued to you.

Programme Manager Sodexo Motivation Solutions U.K. Limited, a company incorporated in England and Wales with number 02680629 whose registered office is at One, Southampton Row, London, WC1B 5HA, United Kingdom and trading address is Sodexo, Avalon House, Breckland, Linford Wood, Milton Keynes, Buckinghamshire, MK14 6LD.

Programme Rules Provides an overview of the Programme. This can be found at www.unisonprepaid.com/card

Restricted Card A Card with lower spending limits.

Cashback The value of cashback funds accrued based on the value of transactions undertaken using your Card at retailers participating in the Programme.

Visa Visa Europe whose head office is at 1 Sheldon Square, London, W2 6TT United Kingdom

Visa Mark Visa signage indicating acceptance of the card

we, us or our Imagor S.A/N.V., E.money issuer. A Belgian limited liability company regulated and authorised by the National Bank of Belgium (Boulevard de Berlaimont 14, 1000 Brussels, Belgium) under registration number 161302 and permitted to issue e-money, having its registered seat at 115 boulevard de la Plaine, 1050 Brussels, Belgium, registered at BCE under no. 0461.328.436, RPM Brussels. The license of Imagor S.A/N.V. may be checked on the following website: www.nbb.be.

Website The Website at www.unisonprepaid.com/card/which-allows-you-to-register online to access your personal Card information, your Savings Rebate, view your Available Balance and, if applicable to your Programme, top up your Card. This is the area that allows you to register your personal details for your Account as well as view your Available Balance and transaction history. You will need an internet connection in order to access it.

you, your The Cardholder.

2. SCOPE OF THIS AGREEMENT

2.1 Your Card is an e-money prepaid Card. This is not a credit, charge or debit card.

2.2 Your Card has been issued to you by us. Your rights and obligations relating to the use of this Card are set out in this Agreement between you and us. If you experience any difficulties in using the Card, you should contact Customer Services.

2.3 The e-money associated with this Card will be issued in Pounds Sterling and is issued to you by us and distributed by the Programme Manager. The Card remains our property.

2.4 This Agreement is written and available only in English and we undertake to communicate with you in English regarding any aspect of your Card or Account.

2.5 You agree that we may communicate with you by e-mail for issuing any notices or information about your Account or Card. Therefore you must provide a valid e-mail address on application and keep it updated. If your contact information changes you must promptly notify Customer Services.

3. RECEIPT AND ACTIVATION OF CARDS

3.1 You may only apply for, and hold, a Card so long as you remain a member of the Company that provided you with the ability to register for the Card. You must be at least 18 years old. If you registered before May 2017 and we were unable to satisfactorily verify your identity and address from information provided by you at the time you applied for a Card we will have issued you with a Restricted Card. There is a total top up and spend limit of £200 in a rolling 30 day period with a maximum balance of £200 at any one time on Restricted Cards. If, you were issued with a Restricted Card, you will have the option to upgrade to a non-Restricted Card by providing satisfactory documentation as proof of identity and address (fees apply see paragraph 13).

3.2 You may be, at our discretion, entitled to apply for 1 additional Card per Account (fees apply see paragraph 13). The additional Cardholder must reside at the same address as you and must be at least 13 years old. The additional Cardholder will have access to your Available Balance. All transactions and charges will be deducted from your Available Balance.

3.3 As the primary Cardholder you are responsible for the additional Card issued to your Account under this Agreement including but not limited to any fees or charges that the Card may incur. You must make the additional Cardholder aware of the terms of this Agreement. Any term of this Agreement that applies to you, shall also apply to the holder of the partner Card, save that any communications we make or action that we take under this Agreement shall be directed to you, the primary Cardholder only.

3.4 Your Card will be posted to the address that was provided when you registered, and will be loaded with any initial funds that you requested to be loaded onto your Card when you applied for it. You should receive your Card within 14 days of application.

3.5 When you receive your Card, you must sign it immediately. You can activate your Card by calling the activation number on the card carrier.

3.6 You will be given your PIN when you activate your Card. You should never reveal your PIN to anybody. You will not reveal your PIN to a third party. If you forget your PIN, you will need to call Customer Services.

3.7 You will be able to change your PIN at any UK bank ATM that has a PIN change facility. When you select or change your PIN, you must not select a PIN that can be easily guessed, such as, a number that:

3.7.1 is easily associated with you, such as your telephone number or birth date;

3.7.2 is part of data imprinted on the Card;

3.7.3 consists of the same digits or a sequence of running digits; or

3.7.4 is identical to the previously selected PIN.

4. USING YOUR CARD

4.1 Your Card can be used at any Merchant (fees apply, see paragraph 13). You can use your Card to make purchases in-store, via the internet or over the phone. The Card can be used to obtain cash worldwide from an ATM, there is a daily cash withdrawal limit of £250 (or equivalent in a foreign currency) per Account however the ATM provider may have a reduced limit and may charge additional fees. (Fees apply, see paragraph 13).

The Card cannot be used 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 memberships or subscriptions by direct debit, to pay for recurring transactions, adult entertainment and for gambling and betting transactions.

4.2 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. If the Merchant does not accept chip and PIN, or Contactless authorisations, 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 and the additional Cardholder authorise, regardless of the manner of such authorisation.

4.3 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.

4.4 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 to 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.

4.5 Due to security safeguards, Merchants that accept your Card are required to seek authorisation from us for all transactions 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:

4.5.1 Hotels, rental cars, and restaurants.

4.5.2 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.

4.5.3 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.

4.6 If a Merchant agrees to give you 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.

4.7 You may not use funds loaded by your Company at petrol stations or other Merchants whose main business is the sale of fuel or other sources of primary power. When spending funds you have loaded onto the Card, your Card cannot be used at self service petrol pumps. You can use your Card to pay by taking it to the cashier.

- 4.8 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.
- 4.9 Your Card must not be used for any illegal purpose or in any manner prohibited by law.
- 4.10 The Available Balance on your Account will not earn any interest.
- 4.11 We may request you to surrender the Card at anytime for a valid reason in accordance with the provisions in paragraph 17 of this Agreement. Where we do so, and provided that you are eligible and we are permitted by law, then we will give you back your Available Balance in accordance with paragraph 9 of this Agreement (free of redemption fee charge).
- 4.12 For Cardholders under 18 years of age the following applies:
- 4.12.1 A parent or legal guardian must accept the terms and conditions for the Card by contacting Customer Services. An additional Card may be provided, at our discretion, to any individual who is at least 13 years.
- 4.12.2 Cards must not be used for any purpose for which the Cardholder has not attained the minimum age, for example gambling, adult entertainment and purchase of alcohol or any other purpose prohibited by any law
- 4.12.3 We will monitor activity on Cards issued to Cardholders under 18 years of age. Any use of the Card which is considered to be unlawful or illegal may result in the Account being suspended in accordance with paragraph 17.3.
- 4.12.4 We reserve the right to request for such proof of age at any time. Failure to provide satisfactory proof of age may also result in the Account being suspended and/or rescind the Agreement without notice
- 4.13 The following limits apply to the usage of the Card:

Maximum value on a single purchase transaction	The maximum value that can be spent per day on a single purchase transaction is the maximum balance on the card.
Maximum number of Contactless purchase transactions permitted during a period	The maximum number of Contactless purchase transactions that can be made consecutively is 5.
Maximum number of loads to a Card permitted during a period	The maximum number of loads to a Card is 2 per day.

Limits apply to the amount of money that may be loaded on this Card during a period and the maximum value of transactions made using your Card. For full details of these load and spend limits go to www.unisonprepaid.com/card. If we have any concerns about the security of Your Card or its use, we may change the limits that apply to your Card, for example, but not limited to, (i) placing a maximum value on a single purchase transaction, or (ii) a maximum number of Contactless purchase transactions permitted during a period before you are required to enter your PIN or other security code; or (iii) a maximum number of loads to a Card permitted during a period. If we amend these limits we will notify you by email or text message and post the change on www.unisonprepaid.com/card.

5. LOADING YOUR CARD

5.1 Your Account may hold a maximum balance of £200 if you are issued with a Restricted Card (subject to monthly spend limits set out in paragraph 3.1) or £4,000 for a non-Restricted Card and can be loaded in the following ways:

Loading Method	Maximum Amount	Transfer Time	Maximum no. of loads	Notes
Debit card via website	£1,000 per top-up	Funds are instantly transferred to your Account	2 per day	You must register your debit card for 3D secure verification through your bank account.
Debit card monthly top-up	£1,000 per month	Funds are instantly transferred to your Account	1 per month	You must register your debit card for 3D secure verification through your bank account.

Please note that fees may apply for each top-up, see paragraph 13 for details.

5.2 Your Card can also be topped-up by the Programme Manager at its sole discretion following instruction from the Company.

5.3 We reserve the right to suspend or terminate the right to top up your Account using a particular method at any time without notice.

5.4 We do not accept any liability caused by the delay in applying top ups where you have failed to correctly reference your Account or Card number, the receiving bank account, or other requested details for applying such top ups.

6. RECEIVING YOUR Cashback

6.1 The Cashback associated with the use of your Card will be calculated on an on-going basis and displayed in your Account.

6.2 When you top up your Account in accordance with paragraph 5.1, the total amount of the Cashback shown as 'waiting to be added to my next load' will be added to the top up amount. The total amount will be loaded to your Account by the Programme Manager as a single amount and shown as 'top up' on your online statement on the Website. You will not be able to access or claim any Cashback that has accrued until such time as you top

up your Card.

6.3 The Programme Manager reserves the right to remove from, add to, or vary as necessary, the list of participating retailers and the savings that are offered with immediate effect and without prior notice. Any such changes will be posted on the Website as soon as is practicable and it is your responsibility to regularly check the Website for up to date details.

6.4 You are only entitled to receive a Cashback associated with your Account whilst you remain in the employment or membership, of the Affinity through whom you were provided with the Card.

6.5 The Programme Manager is responsible for the operation of the Cashback. You acknowledge and agree that we and the Programme Manager shall have no liability to you for any delay in earning, or any failure to earn Cashback or any other loss that you might suffer under the Cashback or the Programme Rules.

7. CHECKING BALANCE

7.1 You can check your transaction history and Available Balance by visiting the Website. You can also check your Available Balance by calling the programme hotline.

8. CARD EXPIRY

8.1 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.

8.2 No transactions will be processed once your Card has expired.

8.3. Provided you are still a member of the Affinity, the Programme has not been terminated and you have paid the applicable fees, then upon expiry of your Card you will be issued with a new Card for the Account. If you have an additional Card linked to your Account, a replacement will be sent to you provided the additional Card Fee has also been paid before the Card expires (see paragraph 13 for fee details). If no replacement Card is issued, then this Agreement shall terminate on the date the last Card connected to your Account expires. In such circumstance you must contact Customer Services to request the return of the Available Balance. The funds will be available for you to redeem for a period of 6 years from the expiry date of this Agreement. After such time any unused funds will expire and will no longer be available to you.

8.4 Any Cashback that is not loaded to your Available Balance via a top-up will expire when your last Card expires and this Agreement terminates.

9. REDEEMING E-MONEY

9.1 If you would like to terminate your Card and redeem any Personally Loaded portion of the Available Balance, you can do so by calling Customer Services. Please note that you do not have the right to redeem any Company Loaded funds. You will be charged a fee of £5 or the total Available Balance if equal to or lower than the redemption fee to cover redemption costs if you redeem all of your balance at the following times:

9.1.1 before the expiry date of your Card or replacement Card;

9.1.2 before you or we terminate this Agreement prior to the Card expiry date; or

9.1.3 more than 12 months after:

(i) your Card or replacement Card expires, or;

(ii) this Agreement is terminated.

You will be reminded of this fee before redemption.

9.2 You may redeem funds as long as:

9.2.1 we believe you have not acted fraudulently; and

9.2.2 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.

9.3 All redemptions will be paid to you by cheque or bank transfer.

9.4 If any additional withdrawals, fees or charges have been incurred on your Card following the processing of your redemption funds, we shall send an invoice to you and will require you to refund them within 14 days of receiving the invoice. Should you not repay this amount within 14 days of receiving an invoice then we reserve the right to take all steps necessary, including legal action, to recover any monies outstanding.

10. CARDHOLDER LIABILITY AND AUTHORISATIONS

10.1 We may restrict or refuse to authorise any use of your Card including transactions if using the Card is causing or could cause a condition in this Agreement to be breached or if we have reasonable grounds for suspecting that either you or a third party has committed or is about to commit a crime or other abuse in connection with the Card.

10.2 Where appropriate, any refusal to authorise a transaction will be relayed to you via the Merchant concerned.

10.3 You must sign your Card as soon as you receive it and keep it safe.

10.4 You should never:

10.4.1 allow another person to use your Card; or

10.4.2 write down your password(s), PIN or any security information unless you do this in a way that would make it impossible for anyone else to recognise any of that information, or

10.4.3 disclose your PIN or any security information, or otherwise make them available to any other person, whether verbally or by entering it in a way that allows it to be observed by others, or

10.4.4 enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached or is operating in a suspicious manner.

10.5 If a transaction is made that requires your authorisation, you will be deemed to have authorised that transaction, and you will be liable for any transaction made.

10.6 You will be responsible for all transactions that take place as a result of you acting fraudulently or failing to comply with this Agreement with intent or gross negligence. Any such transactions together with any fees and charges relating to it will be deducted from the Available Balance on your Card.

10.7 It is your responsibility to keep us updated of changes to your personal details, including e-mail address and mobile number. Failure to do so may result in us being unable to contact you regarding your Account, or to let you know about

changes to this Agreement. If there is a change to your personal details you must contact Customer Services promptly. 10.8 You will be responsible for all losses and damages that we and/or the Programme Manager suffer or liable for together with any cost incurred (including but not limited to legal professional costs) as a result of your fraudulence or negligence and/or in us taking action against you to enforce this Agreement.

11. LOST, STOLEN OR DAMAGED CARDS

11.1 You should treat the e-money on your Card like cash in a wallet. If you lose your Card or it is stolen you may lose any e-money on it in just the same way as if you lost your wallet.

11.2 As soon as you become aware of the loss, theft, fraud or any other risk of an unauthorised use of your Card, or if your Card is damaged or malfunctions, you must contact Customer Services immediately so that your Card can be blocked.

11.3 Subject to paragraph 11.4 below, you will be liable for a maximum of £50 of any losses that take place prior to you notifying Customer Services.

11.4 Provided that you have given us notification in accordance with paragraph 11.2 and that paragraph 11.5 does not apply, then you will not be liable for losses that take place following the date on which you gave such notification to Customer Services. If there is an Available Balance remaining on your Card, we will issue you a new Card and transfer the last Available Balance onto it. Alternatively, your Available Balance can be redeemed to you. Your Cashback account will still contain Cashback that has been accrued but not yet added to your Available Balance via a top up. If we replace the Card, the Card will be delivered to your home address (Replacement Card fees apply, see paragraph 13).

11.5 In the event that we have reason to believe you have acted fraudulently or you have acted with gross negligence or acted intentionally in failing to notify us of the lost or stolen Card or you have failed to keep your Card or security information related to your Account safe or you have breached this Agreement, then you shall be liable for all losses you incurred.

11.6 The Financial Services Compensation Scheme does not apply to this Account. No other compensation schemes exist to cover losses claimed in connection with the Account.

12. TRANSACTIONS MADE IN FOREIGN CURRENCIES

12.1 If you make a transaction in a currency other than pounds sterling (a foreign currency transaction), the amount deducted from your Account will be converted to pounds sterling on the day we receive details of that foreign currency transaction. We will use a rate set by Visa which will be available on each Business Day and changes in the exchange rate shall take effect immediately. Exchange rates can fluctuate and they may change between the time a transaction is made and the time it is deducted from your Available Balance. For transactions made within the EEA or in an EEA currency, you can find out the Visa exchange rate by emailing Customer Services. We will charge a foreign transaction fee for all foreign currency transactions (see paragraph 13).

13. FEES

13.1. Cards are subject to the following charges:

Fees	Tariff
Monthly Fee	£2.95 per Account where an Available Balance remains on the Card.
Additional Card	£10
UK ATM withdrawal fee	£0.95 per withdrawal
Overseas withdrawal fee	£2.00 per withdrawal
Debit card INSTANT top up fee	40p or free for tops-ups greater than £200
Debit card regular monthly top Up	40p or free over £200 load
Foreign transaction fee for Merchant transactions	2.5% of the transaction amount
Replacement Card fee for lost Card	£10
Redemption fee (where applicable)	£5 (or the Available Balance if lower than the said redemption fee)
Administration fee (for expired Cards with an Available Balance)	£5 (per month)
Dormancy fee (for Cards which have been in issue for at least 2 years but have not been used for 12 consecutive months)	£5 (per month)
Upgrading a Restricted Card	£5

13.2 We will deduct any taxes, fees or charges due from the Available Balance on your Card. If there is no Available Balance on your Card, or taxes or charges exceed the Available Balance, we will send an invoice to you and will require you to refund them within 14 days of receiving the invoice. Should you not repay this amount within 14 days of receiving an invoice from us, we reserve the right to take all steps necessary, including legal action, to recover any monies outstanding.

13.3 All Card fees are inclusive of VAT. VAT invoices will not be issued.

13.4 If there are any funds remaining on Your Card after it has expired, and You have not requested a redemption, or not provided Us with all necessary information to enable us to make the redemption, an Administration fee will be payable by You and will be deducted from Your Available balance (see the Fees and Tariff paragraph 13.1 above).

13.5 If Your Card has been issued for at least 2 years but You have not used your Card for 12 consecutive months, a Dormancy fee will be payable by You and will be deducted from Your Available balance (see the Fees and Tariff paragraph 13.1 above) until the Card expires or is next used whichever is sooner.

14. DISPUTED TRANSACTIONS

14.1 If you have a reason to believe that a transaction for which your Card was used is unauthorised or has been posted to your Account in error, then you must immediately contact Customer Services, but in any event, within 13 months of the date of the relevant transaction. We strongly recommend that you check your Account statement on the Website on a regular basis to identify any unauthorised transactions. Please be aware that any delay in notifying us makes it more difficult for us to obtain evidence as to whether the transaction was authorised. If you dispute a transaction, the Merchant must be able to prove that the transaction actually took place.

14.2 We will immediately refund the unauthorised amount to your Account to the position it would have been in if the unauthorised transaction had not taken place. We will have no further liability to you. If we subsequently discover that you were not entitled to a refund, we shall treat the refund as a mistake and be entitled to reapply the transaction, including any interest and charges, to your Account. In this event we will charge you a £10 administration fee.

14.3 If there are reasonable grounds for thinking that you may not be entitled to a refund based on the evidence available to us at the time you report the unauthorised transaction, we may investigate before giving you a refund.

14.4 You will be liable for all transactions made from your Account:

14.4.1 if you have acted fraudulently;

14.4.2 if the transaction was made because you deliberately or with gross negligence failed to keep your Card or Card details secure or your PIN or other security information secret.

14.5 Where you have agreed that another person in the EEA can take a payment from your Account (e.g. if you have given your Card details to a Merchant for the purpose of making a payment) you can ask us to refund a payment, which we will refund to you within 10 Business Days of our receipt of your request, if all the following conditions are satisfied:

14.5.1 the authorisation you gave did not specify the exact amount to be paid;

14.5.2 the amount that has been charged to your Account was more than you could reasonably have expected to pay based on the circumstances including previous spending patterns; and

14.5.3 you make the refund request within 8 weeks of the date when the payment was charged to your Account.

15. VARIATION

15.1 We may change this Agreement, including charges, fees and limits, at any time by providing you with at least 2 months prior notice by email (provided that you have supplied us with an up-to-date email address) and will ensure the most recent version is always available on the Website.

15.2 You may terminate your Card at any time within the 2 months' notice period if you do not agree with the changes to the Agreement, and subject to paragraphs 9.2 to 9.4, you can redeem any unused Available Balance at that time without a charge. However, in the event that you do not cancel during this period then you will be deemed to have accepted the changes and they will apply to you.

16. CANCELLATION

16.1 You may cancel your Card before activating it, and up to 14 calendar days after the date of activation ("cancellation period"), by writing to Customer Services at the address given in paragraph 22 of this Agreement. This does not apply to replacement Cards where the cancellation period for the original Card has expired. Upon cancellation, we will refund to you within 30 days, the application fee and any Available Balance on your Card.

16.2 You may terminate your Card any time after the cancellation period by exercising your rights under paragraph 9. You will not be charged for cancelling your Card however, a redemption fee may apply if you choose to redeem the Personally Loaded portion of the Available Balance on your Account (see paragraph 13).

16.3 If you terminate your Card and redeem the Personally Loaded portion of the Available Balance, this Agreement will terminate.

17. TERMINATION OR SUSPENSION

17.1 We can terminate this Agreement at any time provided that:

17.1.1 We will give you 2 months prior notice and refund the Personally Loaded portion of the Available Balance to you without charge; or

17.1.2 with immediate effect if you have breached this Agreement, or if we have reason to believe that you have used, or intend to use the Card in a grossly negligent manner or for fraudulent or other unlawful purposes or if we can no longer process your transactions due to the actions of third parties. 17.2 If you cease to be eligible to participate in the Programme, for whatever reason, you will be unable to use your Card and you will not receive any further Cashback associated with your Card. The Personally Loaded portion of the Available Balance may be redeemed by you until the Card expires, and in accordance with paragraph 9 (fees may apply see paragraph 13).

17.3 We can suspend your Card at any time with immediate effect (and until your default or breach of this Agreement has been remedied or this Agreement is terminated) if:

17.3.1 we discover that any of the information that you provided to us when you applied for your Card was incorrect; or

17.3.2 a transaction has been declined because of a lack of Available Balance; or

17.3.3 if you have breached this Agreement or if we have reason to believe that you have used, or intend to use the Card in a grossly negligent manner or for fraudulent or other unlawful purposes or if we cannot process your transactions due to the actions of third parties; or

17.3.4 we reasonably consider it necessary to protect the security of your Card or because we suspect the Card is being used for illegal purposes. We will tell you in advance where we are able to, otherwise we will let you know immediately afterwards, unless we are prohibited to do so by law.

17.4 We may suspend your right to use your Card or refuse a transaction where we are

required to do so by law or to comply with any regulatory requirement.

17.5 In the event that we do suspend or cancel your Card then if we are able to do so, we will tell you in advance otherwise we will let you know immediately afterwards. We may advise anyone involved in the transaction if a suspension has taken place.

17.6 You can terminate this Agreement at any time by contacting Customer Services.

17.7 In the event that any additional fees and/or charges are found to have been incurred on your Card following termination by either you or us, you shall refund to the Programme Manager any sums which relate to a withdrawal on the Card or fees and/or charges validly applied whether before or after termination. The Programme Manager shall send an invoice to you and will require you to refund them within 14 days. Should you not repay this amount within 14 days of receiving an invoice from the Programme Manager, they reserve the right to take all steps necessary, including legal action, to recover any monies outstanding.

18. OUR LIABILITY

18.1 Our liability in connection with this Agreement for whatever reason (whether arising in contract, tort (including negligence), and breach of statutory duty or otherwise) shall be subject to the following exclusions and limitations:

18.1.1 we shall not be liable for us breaching any term of this Agreement or any default whether resulting directly or indirectly from any cause beyond our control, including but not limited to lack of funds, and/or failure of network services and data processing systems;

18.1.2 we shall not be liable for any loss of profits, loss of business, or any indirect, consequential losses and damages;

18.1.3 where the Card is faulty due to our default, our liability shall be limited to replacement of the Card;

18.1.4 where sums are incorrectly deducted from your Available Balance due to our default, our liability shall be limited to payment to you of an equivalent amount; and

18.1.5 in the unlikely event that sums are deducted from your Available Balance but you did not authorise such deduction in accordance with this Agreement then our liability shall be as set out in paragraph 14; and

18.1.6 in all other circumstances where we are in default, our liability will be limited to redemption of the Personally Loaded portion of the Available Balance remaining on your Card.

18.2 Nothing in this Agreement shall exclude or limit our liability for death or personal injury resulting from our negligence, misrepresentation or fraud.

18.4 To the extent permitted by law, all conditions or warranties implied by law, statute or otherwise are expressly excluded.

18.5 The above exclusions and limitations set out in this paragraph 18 shall apply to any liability of our affiliates, the Programme Manager, Visa or other suppliers, contractors, agents or distributors and any of their respective affiliates (if any), to you, which may arise in connection with this Agreement.-

19. YOUR INFORMATION

19.1 You may provide us with personal data from time to time in connection with your Card. Some personal data will be necessary for us to provide you with the Card and services under this Agreement for example, your name, address, email address and mobile number. You must notify us immediately of any change of personal details.

19.2 We, the Programme Manager and our affiliates are committed to maintaining your personal data in accordance with the requirements of the laws relating to the collection, processing and use of your personal data 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 this Agreement, your personal information will not be passed to anyone without your permission. To comply with Anti-Money Laundering Regulations, we may be required to request evidence of identity from you 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 records of our request for a search.

19.3 We may validate name, address and other personal information supplied by you during the order process against appropriate third party databases. By accepting this Agreement, you consent to such checks being made. In performing these checks, personal information provided by you may be disclosed to a Registered Credit Reference Agency, which may keep a record of that information. You can rest assured that this is done only to confirm your identity, that a credit check is not performed and that your credit rating will be unaffected. All information provided by you will be treated securely and strictly in accordance with the Data Protection Act 1998.

19.4 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. This may involve providing your personal data to our affiliates, agents, distributors, suppliers and to Visa and its affiliates to operate this programme and for their statistical research and analytical purposes. Some of those parties may be outside of the EEA and in such circumstances, we shall ensure that the transfer of personal data shall be carried out in compliance in accordance with relevant data protection laws. 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.

19.5 You may contact us at any time to request us to stop such use or further disclosure to other companies for such use.

19.6 You have a right to inspect the personal data we hold about you however we will ask you to pay an inspection fee of £10 to cover our costs. For further information please contact Customer Services.

19.7 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.

19.8 If we believe that you have been involved in any fraudulent, unlawful or unauthorised activity then we may contact the Company and law enforcement bodies to advise them of such activity and you hereby consent to the disclosure of your personal data to the Company in this context.

20. COMPLAINTS PROCEDURE

20.1 Complaints regarding any element of the service provided by us should be sent in writing or by email to Customer Services.

20.2 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 sent to you.

20.3 If we fail to resolve your complaint to your satisfaction you may refer to an independent ombudsman by sending a request to Ombudsfijn – North Gate II - Boulevard du Roi Albert II, bte 2 - 1000 Brussels – Belgium, or via e-mail to ombudsman@ombudsfijn.be or via telephone +32 2 545 77 70. More information can be found at www.ombudsfijn.be/en/individuals/introduce-complaint/

20.4 The European Commission has established an Online Dispute Resolution Platform (ODR Platform). It is specifically designed to help consumers resident in the European Union (EU) who have a complaint about goods or services bought online from traders established in the EU. You can submit your complaint online through the ODR platform in any of the official languages of the EU. The ODR platform can then submit your complaint to the UK Financial Ombudsman Service to facilitate resolution of your complaint. You can access the ODR platform by clicking on the following link: <http://ec.europa.eu/consumers/odr/>. You may use the ODR service if you are an EU resident and have a complaint about a product or service purchased from us online. As the ODR platform will ultimately re-direct your complaint to the UK Financial Ombudsman Service, you may prefer to contact us or the Financial Ombudsman Service directly in the first instance.

21. GENERAL

21.1 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.

21.2 If any provision of this Agreement is deemed unenforceable or illegal, the remaining provisions will continue in full force and effect.

21.3 You may not assign or transfer any of your rights and/or benefits under this Agreement and you shall be the only party to this Agreement with us. You will remain liable until all Cards issued under this Agreement are cancelled or have expired and all sums due under this Agreement have been paid by you in full. We may transfer our rights and benefits at any time without prior written notice to you or consent from you. We may subcontract any of our obligations under this Agreement. Your rights will not be affected as a result of such transfer or subcontracting arrangement.

21.4 No third party who is not a party to this Agreement has a right to enforce any of the provisions of this Agreement, save that we, Visa and their respective affiliates may enforce any provision of this Agreement which confers a benefit or a right upon them and a person specified in paragraph 18.4 may enforce paragraph 18.

21.5 You can obtain a copy of this Agreement at any time by visiting the Website.

21.6 This Agreement is governed by English law and you agree to the exclusive jurisdiction of the courts of England and Wales.

22. CONTACTING CUSTOMER SERVICES

22.1 If you need assistance, you can contact Customer Services by calling the hotline telephone number 0344 846 8064 between the hours of 9.00am and 5.30pm on Monday to Friday (excluding bank holidays), by sending an email to customerservices@unionprepaid.com or by writing to UNISON Prepaid Plus Cashback Card, 39/51 Highgate Road, London, NW5 1RT, England. A Lost and Stolen or unauthorised Card use service is also available 24 hours a day, seven days a week on the Customer Services number, 0344 846 8064. Please note there may be a call charge applied by your network.

**Working in partnership with UNISON
Membership Services**



UNISON Prepaid Plus Card

The UNISON Prepaid Plus Cashback card is not a credit or debit card. It's a prepaid card, so you load it before you use it. And you can only spend what you have on it, helping put you in control of your money.

Fill in the **enclosed form to apply**



Need help?

Call 0344 846 8064 or email:
customerservices@unisonprepaid.com

The UNISON Prepaid Plus card has been arranged for you by UNISON and UNISON Prepaid Plus. UNISON Prepaid Plus is a trading name of Union Income Limited ('UI'). UI is registered in England and Wales. No. 06595562. Registered office: 4th Floor, 7/10 Chandos Street, London W1G 9DQ.