



The Sun MasterCard® Prepaid Card and eccount Terms and Conditions

DEFINITIONS

“**Authorised Cardholder**” means the person you have authorised to use a prepaid card connected to your eccount;

“**Cardholder**” means You or the Authorised Cardholder;

“**eccount**” means the prepaid service established by us in your name;

“**eccount Opening Date**” means the date on which your prepaid card service is activated;

“**Prepaid Card**” means the Maestro or MasterCard Prepaid Card that you have purchased from us;

“**Paying-in Book**” means the Paying-in Book you use to load your eccount at a high street bank branch;

“**PIN**” means the unique personal identification number which is provided to you when you call our secure automated PIN retrieval service;

“**Reload**” means to Top-up or to add money to your eccount;

“**Tuxedo**” means Tuxedo MoneyPlus Limited;

“**We**”, “**us**” or “**our**” means Newcastle Building Society or Tuxedo MoneyPlus Limited acting on its behalf;

“**You**” or “**your**” means the individual holding the eccount and any additional cardholders you authorise us to issue cards to .

Contact us by: visit www.thesunprepaid.co.uk **Post:** Tuxedo MoneyPlus Limited (The Sun), PO BOX 6388, LONDON, W1A

Telephone Customer Care: 0845 241 4285 or +44 (0)20 7101 6570 All telephone calls to The Sun Customer Care will be recorded. Calls to our 0845 number will be charged at 10p per minute from BT landlines and charged to the nearest second. Calls from other networks or from outside the UK may cost more. Please contact your service provider for details.

1. FEES AND CHARGES

1.1 All Fees and Charges relating to the prepaid card are detailed in the Fees Summary. These Fees and Charges form an integral part of these terms and conditions.

1.2 At the point of card purchase you can select a tariff to suit you; fees apply to all tariffs, see Fees and Charges for details.

- if no tariff is selected the default tariff will be Pay As You Go;
- if you are on the Pay As You Go tariff and your card isn't used during a calendar month, your card will be charged £1 admin fee per month;
- if you wish to change your tariff a fee applies, see Fees and Charges for details.
- if you select the Pay Monthly or Pay Weekly tariff and in the event that you do not have funds on your card balance to cover the monthly fee, then your tariff will automatically default to Pay As You Go.

1.3 The Mobile eccount is free for 30 days from the first download to your mobile phone. Thereafter it is charged at £1 per month, deducted automatically from your eccount.

1.4 Only one promotional offer can be applied per card purchase.

2. APPLYING FOR A PREPAID CARD

2.1 To apply for a prepaid card you must be at least 18 years old and have the right to reside in the UK; your cards must be registered to your residential address. Authorised cardholders must be 13 years or older and transactions must be supervised by the cardholder.

2.2 New and replacement cards are sent to the UK residential address registered with MoneyPlus Limited (The Sun) at the point of application, unless you have provided us with satisfactory proof of a change of address.

2.3 Instructions on how to register are available online.



2.4 We reserve the right to request additional information or documentation at any time in order to confirm your identity and status. If for any reason we cannot confirm your identity then loading and spending restrictions will be placed on your eaccount.

2.5 By completing an application you are agreeing to these terms and conditions, a copy of which is available on our website, www.thesunprepaid.co.uk , or by post on request. 2.6 We reserve the right at any time to request additional information in order to fulfil anti-money laundering obligations. We reserve the right to refuse to activate a prepaid card, and to suspend a prepaid card or particular prepaid card facilities at any time.

2.7 This prepaid card remains the property of Newcastle Building Society.

3. YOUR PREPAID CARD AND eACCOUNT

3.1 We reserve the right to terminate this agreement immediately if you do not load your prepaid card within 30 days of the eaccount Opening Date or we suspect you or any authorised cardholder have given false information or are involved in criminal activities.

3.2 Your Card will have limits imposed upon the maximum amount that can be held on the Card, dependent upon the proofs of identity provided at application or subsequently via customer care. The maximum amount that can be held on a Card will be £3,000.

3.3 Your eaccount is an electronic money (e-money) product, you will not earn interest on your card or eaccount funds. Funds loaded to your eaccount or card are not deposits.

4. MAKING WITHDRAWALS

4.1 You can use your prepaid card with your PIN to withdraw cash from ATMs. A withdrawal fee will apply (see Fees Summary). You may also be subject to any applicable fees, surcharges, rules and regulations of the relevant ATM, or other financial institution or association. It is your responsibility to check any additional fees or surcharges prior to processing your transaction. The maximum combined amount you may withdraw per day via ATM is £250.00 (day based on GMT) or the maximum set by the ATM or country you are in, whichever is the lower amount.

4.2 You can use your prepaid card to purchase goods and services from retailers subject to there being sufficient funds available in your eaccount and the merchant being able to obtain verification authorisation online. Please note for certain retail outlets e.g. restaurants and petrol stations, we may increase the authorisation amount before your transaction is approved; from time to time we may also impose controls on the use of your prepaid card in specific market sectors.

4.3 Like other payment cards, we cannot guarantee a retailer will accept your Prepaid Card. We may also refuse to pay a transaction if:

- we are concerned about security of your account or we suspect your account is being used in an unauthorised or fraudulent manner;
- sufficient funds are not loaded on your Prepaid Card at the time of a transaction to cover the amount of the transaction and any applicable fees;
- there is an outstanding Shortfall on the Prepaid Card in accordance with condition 4.6 below
- we have reasonable grounds to believe that you are acting in breach of this agreement;
- we believe that a transaction is potentially suspicious or illegal (for example, if we believe that a transaction is being made fraudulently); or
- because of errors, failures (whether mechanical or otherwise) or refusals by merchants, payment processors or payment schemes processing transactions.
- After the notice period of closure given under condition 11.4 below has expired
- On expiry of your card

4.4 If you use your prepaid card to make a purchase or cash withdrawal in a currency other than pounds sterling, the transaction will be converted to pounds sterling at our exchange rate applicable at that time. Details of exchange rates are available on our website. Exchange rates can change on a daily basis and will take effect immediately. A foreign transaction fee may apply (see Fees Summary).

4.5 It is your responsibility to regularly check the balance of your eaccount and you must not spend more money than you have on the eaccount. Any attempt to do so may be treated as a criminal act.



4.6 Your card is a prepaid card, which means that when you use it to purchase goods or services, the balance on your eaccount will be reduced by the amount of your transaction plus any applicable charges including any additional ATM charge, if any (the full deductible amount). The full deductible amount must be less than or equal to the balance you hold on your eaccount. You must not use your card if the full deductible amount is more than the balance in your eaccount or once your card has expired. If, for any reason, a transaction is processed which is greater than the balance in your eaccount you must repay us the amount in full within 14 days of us notifying you. If you do not repay this amount we reserve the right to take all steps necessary, including legal action to recover the outstanding funds.

4.7 Some ATMs charge a premium for withdrawal of funds; please familiarise yourself with the charges for such ATMs before using them. Tuxedo will not refund fees or charges for using such ATMs.

4.8 Your prepaid card can only be used at retailers where authorisation for transactions is online. Do not allow your transactions to be manually processed using for example a Zip-Zap or Click-Clack machine.

4.9 Some merchants may not accept your prepaid card. Always check before making your purchases. We accept no liability in the event that a merchant refuses to accept your prepaid card.

4.10 We reserve the right to authorise amounts higher than the value of your transactions to enable us to correctly reconcile all transactions on your eaccount. The amount ultimately charged to your eaccount will effect the correct settled amounts including fees and charges set out in the terms and conditions as amended from time to time.

4.11 There is no online protection for internet purchases and no protection for mail or telephone order transactions. Where the Card is used in such situations and there is an unresolvable dispute you are liable for the transaction.

4.12 The authorisation of a transaction can include authorising any single transaction, a series of recurring transactions (including transactions for an indefinite period) or pre-authorising future transactions of a certain or uncertain amount.

A Prepaid Card transaction will be regarded as authorised by you where you

- authorise the transaction at the point of sale by following the instructions provided by the merchant or retailer to authorise the transaction, which may include:
 - a) entering your PIN or providing any other security code;
 - b) signing a sales voucher;
 - c) providing the Prepaid Card details and/ or providing any other details as requested;
 - d) waving or swiping the Prepaid Card over a card reader;
- insert a Prepaid Card and your PIN and make a request for a cash at an ATM;
- [make a request for a cash advance at any bank counter].

4.13 Authorisation for a transaction may not be withdrawn (or revoked) by you after the time it is received. However, the following transactions may be withdrawn if you or an additional cardholder gives notice to us or the supplier (providing a copy of the notice to us):

- any transaction which is agreed to take place on a date later than the date it was authorised as long as notice was provided no later than the close of business on the business day before it was due to take place; and
- direct debits if they are to occur after the date of the withdrawal

We may charge you a fee if a transaction is revoked by you under this condition.

4.14 Funds to cover authorised transactions received by us will be paid over to the merchant acquirer within 3 days following the receipt by us of the instruction to make payment. A transaction (the payment order) will be received as follows:



- for purchases and ATM transactions, at the time we receive the transaction instruction from the merchant acquirer or ATM operator;
- for other transactions which are communicated directly to us, at the time you ask us to complete the transaction.
- If, in relation to
 - a) purchases and ATM transactions, we receive the transaction instruction from the merchant acquirer or ATM operator; or
 - b) other transactions communicated directly to us, you ask us to complete the transaction; after [insert time], the transaction instruction or request will be deemed to have been received by us on the following business day.

5. LOADING AND RELOADING YOUR PREPAID CARD AND eACCOUNT

5.1 You may reload your Card as follows;

- **PayPoint:** by cash. The maximum load is £249. Loaded amounts will in most cases be available within 10 minutes.
- **Post Office®:** by cash (the maximum load is £250). Loaded amounts should be available within 2 working days.
- **Other methods:** with cash using your paying-in book at your local Barclays high street bank branch, by bank transfer, cheque, wage and salary (details of which are in your User Guide and on our website. The time taken for loaded amounts to reach your Card balance will vary and depend on when we are made aware of the receipt of your funds.

5.2 Please note that loading and reloading your Card may incur fees, see fees summary for details.

5.3 The minimum initial load is £10 and the minimum reload amount thereafter is £10.

5.4 It is your responsibility to ensure you reload the correct reference and our bank account details, your personal reference number must be detailed on all credit slips, electronic credits and other loading forms. We do not accept liability for reloads where you have failed to reference your personal account number or the correct bank account or other required details.

5.5 We reserve the right to decline any reloads and vary the limits relating to amounts that can be loaded. Cash reloaded on your eaccount at a high street bank branch should be available within 3 business days; 10 minutes using a PayPoint outlet; loading at the Post Office® may take longer than two business days to become available; and bank transfer loading may take longer than two business days to become available for use.

5.6 Unless we advise otherwise you may reload your Card with cash up to two times a day as long as you do not exceed your maximum balance. We reserve the right to decline any reloads and vary the limits relating to amounts that can be loaded.

5.7 This card is intended for personal use only and we reserve the right to suspend services if we suspect non-personal business payments are received.

5.8 You may load your card with a cheque by posting your cheque to the following address: eaccount, PO Box 99, Southport PR9 0UL. Funds will only be credited once funds have cleared, charges apply where cheques are represented. Maximum cheque load figure is £3,000 or lower according to your card limit,. Please allow 6 working days for funds to clear.

6. REQUESTING ADDITIONAL CARDHOLDERS

6.1 Authorised cardholders must be at least 13 years old. If your authorised cardholder is under 18 years old, card usage is subject to parental / cardholder consent and supervision.

6.2 You can request an additional prepaid card for your eaccount by contacting Customer Care, and you will be charged a fee, see fees summary.

6.3 Where you have requested an additional cardholder you authorise us to issue a card and PIN to the additional cardholder and you authorise them to undertake transactions on your behalf. As the primary eaccount holder you will be responsible for the use of the additional prepaid card and for any applicable fees or charges that your authorised cardholder may incur.

6.4 We will not disclose your eaccount information to any third parties including your authorised cardholder without prior written permission from you.



6.5 The use of your prepaid card by an authorised cardholder will be regarded as confirmation to us that you have communicated these terms and conditions to them and that they accepted them prior to use.

7. KEEPING YOUR PREPAID CARD AND PIN SAFE

7.1 Using your prepaid card and PIN will be the primary way for you to take money out of your account.

7.2 You should treat your prepaid card like cash. If it is lost or stolen, you may lose some or all of your money on your prepaid card, in the same way as if you lost cash in your wallet or purse. As a result, you must keep your prepaid card safe and not let anyone else use it.

7.3 You must keep your PIN safe, this means:

- when you receive your PIN, you must memorise it;
- you must keep your PIN secret at all times;
- you must NOT disclose your PIN to anyone;
- you must not write your PIN anywhere;
- you must not use your PIN if someone else can see you typing it in.

7.4 If you suspect that someone else knows your PIN you must call Customer Care immediately.

7.5 If you have forgotten your PIN you must call Customer Care.

7.6 You and your Authorised Cardholder must keep your prepaid card and its details secure, this means:

- not leaving your card unattended with anyone;
- not willfully damaging or bending your prepaid card;
- always keeping your prepaid card in a safe place;
- not using your prepaid card on websites that do not have recognised secure site certificate.

7.7 If you wish to obtain a new PIN you must contact Customer Care who will cancel your existing PIN, perform a validation process and send you a replacement. If your address has changed from that on our records we may have to undergo a proof of address change before issuing a reminder PIN.

7.8 If you provide a Prepaid card relating to your account to an authorised third party, **never send the PIN** in any written form. You should ensure that you do not keep the Prepaid card and PIN together at any time, to avoid fraudulent or unauthorised usage of your prepaid card. Always destroy the PIN once memorised.

8. REPORTING LOST AND STOLEN PREPAID CARDS

8.1 You must call us immediately on **0845 241 4278** or **020 7101 6599**, 24 hours a day, 7 days a week if: (a) your prepaid card is lost; (b) your prepaid card is stolen; or (c) you find out that your prepaid card is being used in a manner not authorised by you. We will then take action to stop someone else getting access to the money in your account.

8.2 You may be required to help us, our agents or the Police if your prepaid card is lost or stolen or we suspect your prepaid card is being misused.

8.3 If our records show that there is money remaining on your account, we will cancel your prepaid card and issue a new one to the address on your account within 14 days (fees apply see Fees Summary).

8.4 If we know of, suspect or wish to prevent misuse of your prepaid card or we need to do so to comply with the law, we may, without notice:

- refuse to approve a transaction;
- cancel or suspend your right or an authorised cardholder's right to use the prepaid card;
- refuse to replace any prepaid card.

We will tell you before we do this unless we are not able or permitted to do so in which case we will tell you afterwards. The terms and conditions will continue under these circumstances and we will not be responsible or incur liability for any loss or damage you or an authorised cardholder may suffer as a result.

9. REPORTING TRANSACTION DISPUTES



9.1 We recommend that you check the balance on your account and cards regularly online on our website, where we will provide you with your account and card balances and a statement of recent transactions. Your statement will show:

- information relating to each card transaction which will enable it to be identified;
- the amount of the card transaction shown in the currency in which the transaction was paid or debited to the account;
- the amount of charges for the transaction
- any exchange rate used by us to effect any currency conversion and the amount payable after the currency conversion has been made;
- the date the transaction is authorised or posted on to the account.

A charge will be made for supplying additional or duplicate copies of statements on paper

9.2 If you believe that any of the transactions on your prepaid card were unauthorised or incorrectly posted to your account, you must notify us immediately by telephoning Customer Care and then confirm in writing to Customer Care setting out full details of the transaction(s) disputed and the reasons for disputing the transaction(s) before we investigate further. We will attempt to assist you (subject to 9.3 below) with any qualifying dispute under the MasterCard® scheme regulations. We will not be able to assist you if the transactions that have taken place are more than 100 days old.

9.3 It is your responsibility to resolve a transaction dispute with the merchant before contacting Customer Care and to satisfy Customer Care that you have made every effort to do so and to provide such evidence to us as we shall require.

9.4 We will not refund any sums to you if you have not taken the precautions set out in these terms and conditions, in particular keeping your PIN and prepaid card safe.

9.5 You will not receive a refund (if it is applicable) until our investigation is complete. If the disputed transaction is refunded to your account, it may later be deducted from your account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and originated by you directly or indirectly we will charge you an investigation fee of £20.00.

9.6 Where a transaction is incorrectly executed, we are liable:

- for transactions initiated by us unless the person to whom funds were sent is proved to have made the error;
- for purchases, if it can be proved that we received the payment order with the correct payment details

9.7 You may also be entitled to claim a refund in relation to transactions where:

- the transactions was not authorised under this agreement;
- we are responsible for a transaction which was incorrectly executed notified to us in accordance with section 4 above;
- a pre-authorised transaction did not specify the exact amount at the time of its authorisation and the amount charged by a supplier is more than you or an additional cardholder could reasonably have expected taking into account normal spending patterns on the account or card or the circumstances of the transaction. A claim for a refund in these circumstances will not be accepted if the amount of the transaction was made available to you at least 4 weeks before the transaction date or it is made more than 8 weeks after being debited to your account.

10. ADVISING CHANGES OF NAME, ADDRESS OR CONTACT DETAILS

10.1 It is your responsibility to notify us within 14 days of any changes to you or your authorised cardholder's name, address and any other applicable contact details such as email address or contact telephone number so that our records are accurate, complete and up to date. You will be liable for any loss or fraud that directly results from any failure to advise us.

10.2 You can notify Customer Care by telephone of any such change but you must also confirm any such change in writing to us and we may ask for satisfactory documentary evidence.

11. ACCOUNT CLOSURE AND YOUR RIGHT TO CANCEL

11.1 This agreement will continue indefinitely unless terminated. You have the right to withdraw from this agreement for any reason without penalty for a period of 14 days from the account



Opening Date. Please note this will not entitle you to a refund of any transactions you have made or charges made including in respect of foreign currency transactions. To close your eccount at any time you need to write to Customer Care, The Sun, PO BOX 6388, LONDON, W1A 1UX

11.2 After the 14 day period you are liable for all transactions and fees on your eccount until we receive your written notice to terminate this agreement together with all prepaid card(s) relating to your eccount. When returning Prepaid Cards it is your responsibility to cut up the prepaid card through the magnetic strip and CHIP of a Chip and PIN before returning it. Once all transactions and fees have been deducted, any balance on your eccount will be returned to you. A fee will apply (see Fees Summary).

11.3 If your eccount has had no transactions for a period of at least one year and it has a zero balance, we reserve the right to close your eccount. Before we close your eccount we will try to contact you to advise that we will do this.

11.4 We reserve the right to close your eccount for any reason by giving you at least 2 month's notice; you must tell us what you want us to do with any unused balance within 3 months of the date we tell you your eccount is to be closed. Under these circumstances a cancellation fee will not apply.

11.5 Refunds will be issued as soon as the necessary security checks have been satisfactorily completed.

11.6 Refunds will normally be issued by cheque.

12. PROTECTING YOUR PERSONAL DATA

12.1 We are the data controller of personal data given to us in connection with your eccount.

12.2 We will process personal data in order to open, administer and run your eccount and to deal with any enquiries you have about it.

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

12.4 If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by contacting Customer Care.

12.5 Tuxedo is the data controller of personal data that it collects for marketing purposes as set out in 12.10 and 12.11 below. Tuxedo may use third parties to process personal data on its behalf including third parties outside the EEA and by submitting your activation form you consent to your personal data being transferred outside of the EEA and disclosed to such third party processors.

12.6 Personal data may also be transferred confidentially to other organisations within Newcastle Building Society and the Tuxedo group of companies so that we can run your eccount. We may also inform our partners when you start using your prepaid card, however we will not disclose details of any loads, withdrawals or transactions you make.

12.7 We will monitor and/or record telephone calls we have with you or your authorised cardholders to help us maintain and improve the quality of our service or as required by applicable law.

12.8 We may check all personal information given by you with fraud prevention agencies and other organisations, and we may get information about you from recognised agencies to verify your identity. A record of such enquiries may be left on your file.

12.9 With your consent, or upon your request, we may use the information you provide such as your mobile phone number and email address to provide balance updates and transaction alerts.

12.10 We will seek your express consent before Tuxedo or third parties contact you by email or mobile phone about any offers they believe will interest you.

12.11 Tuxedo may want to contact you by telephone or mail, about other products and services provided by Tuxedo. If you no longer wish to receive information about products or services from Tuxedo then please contact Customer Care. If you have elected to opt in when you registered for the service to receive email and SMS marketing, Tuxedo may share your information with third parties so they can contact you directly by telephone or mail about their products and services.

12.12 If you would like details of the third parties with which we share information about you please contact Customer Care.

12.13 You have the right, on payment of a fee, to receive details of the personal data we hold about you. Please contact Customer Care.



13. LIABILITY

13.1 If something which results from abnormal or unforeseen circumstances beyond our control, the consequences of which would have been unavoidable despite our efforts to the contrary including but not limited to defects relating to the Prepaid Card, stop or delay us from doing something we are supposed to do under these terms and conditions, we will not be responsible for any loss which you may suffer.

13.2 If you have acted fraudulently you will be liable for all losses on your eccount. If you act without reasonable care and this causes losses, you may be liable for them.

13.3 Provided you have complied fully with these terms and conditions, not acted fraudulently or without reasonable care, you will not be liable for any transactions or fees incurred on your eccount if your prepaid card is used before the eccount Opening Date.

13.4 In the event that you or an Authorised Cardholder do not use your prepaid card in accordance with these terms and conditions or we find that you are using the prepaid card(s) fraudulently we reserve the right to charge you for any reasonable costs that we incur in taking action to stop you using this prepaid card(s) and to recover any monies owed as a result of your or your authorised cardholder activities.

13.5 We accept no responsibility or liability for the goods or services that you purchase with your prepaid card.

13.6 We accept no responsibility or liability for a merchant refusing to honour a transaction on your prepaid card or failing to cancel an authorisation.

13.7 From time to time your ability to use your prepaid card may be interrupted, e.g. when we carry out maintenance. If this happens, you may be unable (a) to use your prepaid card to pay for purchases or obtain cash from ATMs, (b) to reload your eccount, and/or (c) to obtain information about the funds available in your eccount and/or about your recent prepaid card transactions. Please notify Customer Care if you have any problems using your prepaid card.

13.8 The Financial Services Compensation Scheme is not applicable for this prepaid Card. No other compensation schemes exist to cover losses claimed in connection with this prepaid card. This means that in the unlikely event that Newcastle Building Society becomes insolvent your funds may become valueless and unusable and as a result you may lose your money.

13.9 We accept no liability for loss due to faulty or damaged cards, however we will help you identify the fault and replace the card.

14. WHO IS RUNNING MY PREPAID CARD AND eccount

14.1 This service is provided by Tuxedo and your prepaid card is issued by Newcastle Building Society (NBS). NBS is authorised as an e-money issuer in the UK by the Financial Services Authority and is entered in the Financial Services Authority register under number 156058. NBS Principal Office is Portland House, New Bridge Street, Newcastle upon Tyne NE1 8AL. Your prepaid card will be operated on behalf of NBS by Tuxedo MoneyPlus Limited whose contact address is PO BOX 6388, LONDON, W1A 1UX. Company number 05831827.

14.2 We may assign the benefit and burden of these terms and conditions to another company at any time, on giving you at least 30 days prior notice of this. If we do this, your rights will not be affected.

14.3 We may transfer your unused balance to a new prepaid card provided by a prepaid card issuer other than Newcastle Building Society at any time. Before we do this, we will give you at least 30 days notice of the new prepaid card arrangements and the new prepaid card terms and conditions. Unless you advise us within the 30 day period that you do not want a new prepaid card from the new prepaid card issuer, you agree that we can automatically transfer the unused balance on your prepaid card to a new prepaid card provided by the new prepaid card issuer.

15. WHAT HAPPENS WHEN YOUR PREPAID CARD EXPIRES?

15.1 We will contact you, before the expiry date on your Card, to confirm whether you require a replacement Card.

15.2 We reserve the right to decline to issue a replacement prepaid card.

15.3 We will charge you a prepaid card Issue fee for any prepaid card replaced on your eccount (see Fees Summary). We will not charge you for the replacement of an expired prepaid card.



15.4 You will be charged a cancellation fee in the event that you request a refund of the remaining funds on your account once your prepaid card has expired (see Fees Summary).

16. HOW WILL YOU KNOW ABOUT ANY CHANGES TO THESE TERMS AND CONDITIONS

We may change these terms and conditions at any time by notifying you by email at least 2 months before the change is due to take effect. An up to date version of these terms and conditions will always be available on our website and all changes will be marked “*”. The changes will automatically take effect and you will be taken to have accepted the notified change unless you tell us that you do not agree to the change. In that event, we will treat that notice as notification that you wish immediately to terminate this agreement. In such circumstances we will refund any balance on the card in accordance with section 11 above and you will not be charged a cancellation fee.

We may make immediate changes to the exchange rate used to convert foreign transactions into the currency of your card.

In such circumstances, you will not be charged a cancellation fee.

17. WHAT LAW APPLIES?

17.1 English law applies to these terms and conditions and English courts will deal with any legal proceedings between us.

17.2 Your account is subject to regulatory supervision by the Financial Services Authority.

18. WHAT IF YOU HAVE A COMPLAINT?

18.1 If you are unhappy with the way your account is being run you should contact Customer Care so that we can investigate the circumstances as soon as possible. A copy of our complaints procedure is available on request.

18.2 If we are unable to resolve any complaint through our internal complaints procedure, you may contact the Financial Ombudsman Service at: **South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 080 1800 Email: enquiries@financialombudsman.org.uk**

19. FEES AND CHARGES

By using your account you agree to pay all applicable fees per card, as set out below:

	The Sun Prepaid Card		
Purchase fee	MasterCard £6.49		
Your Card	£1.00 - Pay Weekly, OR £4.99 pay monthly,		
Tariff Options	OR No fee - Pay As You Go (PAYG)		
Card limits			
Purchase transactions	FREE and unlimited	FREE and unlimited	2.95%(min 50p, max £1.50)
ATM withdrawals*	£1.00	50p	1.5% (min 99p, max £1.50)
ABROAD	Pay Weekly Fees	Pay Monthly Fees	PAYG Fees
	£1.00	£4.99	
Purchase transactions	FREE and unlimited	FREE and unlimited	2.95% (min 50p, max £1.50)
ATM withdrawals*	£2.25	£2.25	£2.25
Purchase transactions	FREE and unlimited	FREE and unlimited	2.95%(min 50p, max £1.50)
	Top-Up Fees and limits		
High street bank branches	FREE (max £1500 load)		



Post Office ®

PayPoint

Top up fees and limits

£3000 only

Via Bank Transfer

Cheque cashing up to
£1000

Cheque cashing £1001-
£2000

Cheque cashing £2001-
£3000

Representing failed
cheque fees

Card limits

Maximum card balance

Maximum daily load

Maximum monthly load

Maximum load in any 12
months

Maximum daily ATM
withdrawal

Maximum ATM withdrawal
in any 12 months

Maximum daily spend

Maximum single
transaction

Information and Alerts

Online balance &
transactions

Check balance by
automated phone service

Load alerts by email

Online card to card
transfer

Customer Care

Customer Care

Lost and Stolen line

SMS Services

Check balance by text

Load alerts

Card to card transfers

Lock your card

Unlock your card

Service Fees £3000 only

Direct Debit one off set up
fee

Direct Debit monthly fees

Failed Direct Debit admin
fee

Standing Order

Failed Standing Order
admin fee

Other Charges

Replacement Card

99p (max £250 load)

3% (max load £249)

FREE (max £1500 load)

£10

£20

£30

As per original submission fee

£3,000

£2,000

£5,000

-

£250

-

£1,500

-

FREE

Local call rate in UK, standard network rates
if abroad

FREE

20p

10p per minute from BT landline

Local call rate in UK, standard networks rates
if abroad

No extra charge - standard network rates
apply

8p

20p

20p

20p

£2.50 per direct debit payment

£2.50 for 1st Direct Debit & £1.50 per Direct
Debit thereafter

£5 per failed Direct Debit per month

£1

£5

£4.99



PAYG refund transaction
Online, call centre or postal registration
Cashback – Maestro only
Paper Statement
PIN Issue/re-issue
PAYG admin fee
Dormancy fee*
Annual fee
Paying-in book
Investigation fee
Administration fees
Tariff Change fee
Mobile account fee
Closure
Cancellation or redemption
Expiry

2.95% (min 50p, max £1.50)
FREE
99p
£10
FREE
£1 per month
£1 per month
FREE
£5
£20
FREE
£5
FREE for first 30 days, £1 monthly thereafter
£10 cash out fee
Card valid 36 months

*Some ATMS may charge an additional fee and should advise you before you confirm the transaction.

**A period of 90 consecutive days in which no money has been loaded onto or taken off the card by the customer

These terms and conditions were published on 27th October 2009 and may be updated from time to time. Please check the website frequently for any changes.

Tuxedo reserves the right to update its fees and charges.