



explorer®
multi-currency

User guide

Congratulations!

You have chosen the smarter way to spend abroad. Safer than carrying cash and more convenient than traveller's cheques, **the Mastercard® explorer card is your perfect travel companion.**

moneycorp
exchange experts

How do I manage my card?

	In store	Online	Phone
Top up my explorer card	✓	✓	✗
Move money between currencies	✗	✓	✗
Get a PIN reminder	✗	✗	✓
Change my PIN	You can change your PIN at any participating ATM in the UK and Europe that accepts Mastercard cards		
Check my balance	✓	✓	✓
Cash out my remaining funds	✓	Yes (only if you are an International Payments customer, No otherwise)	✓
Change my personal details	✗	✗	✓
Notify you that my explorer card is lost/stolen/damaged	Please call the Card Services number immediately!		

Things I can do with my explorer card

1) Load multiple currencies

You can load your card in any of the following currencies and hold funds in more than one currency at any time:

-  British Pounds (GBP)
-  Euros (EUR)
-  US Dollars (USD)
-  Australian Dollars (AUD)
-  Canadian Dollars (CAD)
-  New Zealand Dollars (NZD)
-  South African Rand (ZAR)
-  Turkish Lira (TRY)
-  Swiss Franc (CHF)
-  Emirates Dirham (AED)

Please check www.moneycorpcard.com for information on any additional currencies that may become available.

2) Manage my card online

Remember to register your card online by visiting www.moneycorpcard.com


Once you are up and running online you will be able to reload funds in any of the available currencies, check your balance and your transaction history.

You can also move any money from one currency to another whilst you're travelling or getting ready for your next trip!

3) Spend money on my card
What can I use explorer card for?

You can use your card in shops, restaurants, online and to withdraw cash from ATMs.

Where can I use explorer card?

Your card can be used at millions of ATMs and merchants worldwide. Make contactless payments, wherever you see the contactless symbol. 

There may be some countries or geographical regions where the use of the explorer card is currently prohibited. Please verify the list of prohibited countries and regions at www.moneycorpcard.com

How does my card work?

No matter where you are, your explorer card always knows which currency to use. If you are spending your money in a non-explorer currency, then the best option is to keep your money in the GBP wallet, but bear in mind that a charge will apply (the foreign exchange fee).

If you use your explorer card in countries other than those that use explorer currencies, you may be asked which currency you would like to pay in. We recommend you pay in the local currency of the country you are in to avoid unnecessary charges.

How much can I spend?

You can spend your money in any of the explorer currencies but you should only spend up to your available balance.

If you don't have enough funds to pay for a purchase in the relevant currency then the rest will be taken from another currency on your card in the following order of priority: GBP, EUR, USD, AUD, CAD, NZD, ZAR, TRY, CHF and AED. A foreign exchange fee will apply as per the fees table in this user guide.

What if an ATM or merchant asks me to choose 'checking', 'savings' or 'credit'?

If you are presented with this option, please ensure you select 'credit'.

Things I can't / shouldn't do with my explorer card

There may be some scenarios when you will not be able to use your card:

- If a merchant is unable to check for authorisation (confirming that you have enough available funds) before a transaction is completed, the transaction will be declined. This could happen on board cruises, flights and trains, at motorway toll booths and some automated terminals, for example parking payment machines.

- Your card may not work at self-service petrol pumps. You can still use your explorer card to pay for petrol inside the petrol station.

It is not recommended that you use your explorer card for car hire, hotel reservations and on cruises. This is because these merchants cannot predict exactly how much you will spend and typically reserve a greater amount than the final transaction is expected to be (for example to cover for damages or mini bar usage). While this money is reserved, you will not be able to spend it.

You may therefore prefer to use a different card for reservations and then use your explorer card to settle the final bill.

What if I lose my explorer card?

Call Card Services straight away if your explorer card is lost, stolen or damaged. We have a team of friendly staff ready to help you. We won't leave you stranded and, subject to availability, can offer emergency cash (up to the balance of your explorer card) and/or a replacement card.

Fees

	I'm an International Payment customer (Red explorer card)	I'm not an International Payment customer (White explorer card)
Load fee	FREE	FREE
Top up (reload) fee	FREE	FREE
Pay at merchants (e.g. shops, restaurants and online) - International*	FREE	FREE
Pay at merchants (e.g. shops, restaurants and online) - UK*	3.00%	3.00%
ATM withdrawal fee*	FREE	£1.50, €1.75, US\$2.30, AU\$2.30 CA\$2.40, NZ\$3, ZAR20, TRY5.40, CHF2.20, AED8
Withdrawing cash over the counter in a bank - International	FREE	FREE
Withdrawing cash over the counter in a bank - UK	GB£4.00, EU€4.70, US\$6.20, AU\$6.00, CA\$6.40, NZ\$8.00, ZAR50.00, TRY14.50, CHF6.00, AED25.00	GB£4.00, EU€4.70, US\$6.20, AU\$6.00, CA\$6.40, NZ\$8.00, ZAR50.00, TRY14.50, CHF6.00, AED25.00
Lost, stolen or damaged Card replacement fee	£10 (or Currency equivalent)	£10 (or Currency equivalent)
Non-emergency cash out fee	FREE	£6 (or Currency equivalent)
Transferring money from one Currency to another (Currency transfer fee)	Moneycorp rate of exchange – no fees	Moneycorp rate of exchange – no fees
Foreign exchange fee**	4.99%	4.99%
Monthly inactivity fee (charged after 12 months of inactivity)***	£3	£3

* Some merchants or ATM operators may charge their own fee or set their own withdrawal limit. Please check whether any fees or limits apply before making a purchase or withdrawing money.

** If the currency of your transaction does not match any of the Currencies on your explorer card, or there are insufficient funds on your Card in a Currency to cover the whole transaction, the (remainder of the) transaction amount will be exchanged to another Currency (-ies) on the Card in the order of priority, at an exchange rate determined by Mastercard on the day the transaction is processed, increased by 4.99% (the foreign exchange fee).

*** If, following the debit of any monthly inactivity fee, the Card Fund balance is less than the fee, we will waive the difference.

Limits

red and white explorer card

Minimum load and reload	£50
Maximum initial load or reload per 24 hours (using cash)	£5,000
Maximum initial load or reload per 24 hours (using other payment methods)	£10,000
Maximum load and reload over 12 months*	£50,000
Maximum balance at any one time	£10,000
Maximum value of ATM cash withdrawals per 24 hours*	£1,000
Spend limit at merchants (e.g. shops restaurants and online), per 24 hours*	£10,000
Maximum value of over the counter cash withdrawals in a bank, per 24 hours	£150
Card lifetime	See Card for expiry date
Maximum number of active accounts at any one time	1
Maximum number of tries when entering your PIN	3 in each 24-hour period

* This is the total maximum amount you may load onto all prepaid cards issued to you by the issuer during any 12-month period.

* Some merchants or ATM operators may charge their own fee or set their own withdrawal limit. Please check whether any fees or limits apply before making a purchase or withdrawing money.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. explorer® multi-currency card is issued by Wirecard Card Solutions Ltd ("WDCS") pursuant to license by Mastercard International Inc. WDCS is authorised by the Financial Conduct Authority to conduct electronic money service activities under the Electronic Money Regulations 2011 (Ref: 900051).

explorer®
multi-currency

Terms and Conditions



explorer® multi-currency card Prepaid Mastercard® Terms and Conditions

By purchasing or requesting the explorer multi-currency card Prepaid Mastercard card (the "Card"), you agree that you accept and shall comply with these terms and conditions. These terms and conditions are for you to keep. A further copy is available on request (see Contact details).

1 In these Terms and Conditions:

Account Information Services

means services to allow you to see your accounts with different providers/banks and card issuers in one place;

AED means the lawful currency of the United Arab Emirates;

Agreement means these Terms and Conditions, Fees and Limits section and contact details, which can be found at www.moneycorpcard.com;

ATM means cash machine;

AUD or **AU\$** means the lawful currency of Australia;

CAD or **CA\$** means the lawful currency of Canada;

Card means the "explorer multi-currency card Prepaid Mastercard" with ATM and Merchant access and functionality, as set out in the Agreement;

Card Fund means the aggregate sum of the funds loaded onto the Card in each Currency and available for transactions;

Card Services means any services, including call centre services contactable on 0330 010 1808, provided by us or the Programme Manager, in connection with the Card; call centre services are available around the clock;

Cash out fee means a fee that is charged when funds that haven't been spent are redeemed by you;

CDD means the customer due diligence measures required to be undertaken to identify and verify you in accordance with applicable law and regulation (including without limitation anti-money laundering);

CHF means the lawful currency of

Switzerland and Liechtenstein;

Contactless means a method for authorising a card transaction that involves bringing a contactless enabled card within close proximity to a contactless card reader provided by the Merchant;

Currency means, subject to clause 2.3, any one (1) or more of GBP, EUR, USD, AUD, CAD, NZD, ZAR, TRY, CHF, AED and any additional currency that we may make available in connection with the Card from time to time;

EUR or **EU€** means the lawful currency of the Eurozone;

GBP or **GB£** means the lawful currency of Great Britain;

Merchant means a provider of goods and/or services who accepts the Card as a means of payment whether at a distance (e.g. by telephone and online) or over the counter as applicable;

Moneycorp means TTT Moneycorp Limited whose company number is 738837 and whose registered office is at Floor 5, Zig Zag Building, 70 Victoria Street, London, SW1E 6SQ;

My Account means the web application at www.moneycorpcard.com (or any other online application we notify to you), which gives access to information about the Card and transaction history;

NZD or **NZ\$** means the lawful currency of New Zealand;

Online means the website located at www.moneycorpcard.com or such other website address as designated from time to time that allows you to purchase and manage the Card, including reviewing your balances, checking transactions and transferring funds between Currencies;

Personal Data means any information relating to an identified or identifiable natural person ('**data subject**'); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or by one or more factors specific to the

physical, physiological, genetic, mental, economic, cultural or social identity of that natural person;

PIN means a unique Personal Identification Number allocated to each Card;

Programme Manager means our service provider, Mastercard Prepaid Management Services Limited whose company number is 5429739 and whose registered office is at Access House, Cygnet Road, Hampton, Peterborough, PE7 8FJ, United Kingdom. The Programme Manager administers and services the Card on our behalf;

Purchase Location means any participating Moneycorp location and/or Online as applicable (please refer to www.moneycorpcard.com for more information);

Safeguard System means a system to aid the secure use of your Card over the internet, such as '3D Secure', or any additional system that we may make available from time to time;

Third Party Provider means a third party payment service provider which is authorised by law or regulation to provide Account Information Services with your permission;

TRY means the lawful currency of the Republic of Turkey;

USD or **US\$** means the lawful currency of the United States of America;

we, us, our means Wirecard Card Solutions Ltd;

working day means Monday to Friday 9am to 5pm, except for any public bank holidays in England and Wales;

you, your means the purchaser of the Card;

ZAR means the lawful currency of South Africa.

2 The Card

2.1 To apply for the Card, you must be at least eighteen (18) years old and a UK resident. We may ask to see evidence of who you are and your address to comply with all applicable CDD. We may ask for documentary evidence to prove

this and/or we may carry out checks on you electronically.

2.2 The Card can be loaded using GBP, converted into any available Currency and the exchange rate will be determined by the Purchase Location. If you use the Online services and you are a Moneycorp international payments customer, you may be able to load the relevant Currency directly on to the Card, in which case no currency conversion takes place. Please check with the Purchase Location or at www.moneycorpcard.com to find out how you can reload the Card, as we may make additional methods available to reload the Card from time to time. Funds on the Card will be made available to you immediately once they have been loaded onto the Card. Unless otherwise notified to you, the Agreement shall apply to such additional methods. You may only use the Card in accordance with the Agreement.

2.3 The Currencies available in respect of the Card may vary from time to time. Before you make a decision to purchase a Card, please check with the Purchase Location or at www.moneycorpcard.com for details of available Currencies. We may introduce new Currencies from time to time. If we introduce a new Currency, the Agreement shall apply to such new Currency, and unless otherwise notified to you, the Fees and Limits section in clause 6 shall be deemed amended to apply to such new Currency.

2.4 Subject to clause 3.3, you are responsible for determining the amount held in each Currency and for ensuring you have sufficient funds for all transactions. Subject to the terms of the Agreement, you may allocate amounts between the various Currencies Online at www.moneycorpcard.com and/or by such additional methods as we may make available to you from time to time. You will be required to accept separate terms and conditions in order to use the Online services. Your available Card Fund balance and transaction history is available online for you to view via My Account. You can call Card Services to request a copy of

your transaction history be emailed to you.

2.5 There is no interest payable to you on the balance and the Card Fund does not amount to a deposit with us.

3 Using the Card

3.1 The Card may be used worldwide wherever you see the Mastercard Acceptance Mark, excluding Merchants in the EU/EEA that do not accept prepaid cards, provided there are sufficient funds available on the Card for the transaction, including any applicable fees. The Card may not operate in some countries or geographical regions, due to restrictions. Please verify the list of countries and regions with restrictions at www.moneycorpcard.com

3.2 Subject to clauses 3.3 and 8.3, the applicable Currency balance (and therefore the total Card Fund) will be debited with the amount of each cash withdrawal or transaction plus any fee, and these debits will reduce the balance of the applicable Currency (and therefore the total Card Fund). Merchants that accept the Card are required to seek authorisation from us for all the transactions that you make. We cannot stop a transaction once authorised. Some Merchants may not be able to authorise your transaction if they cannot obtain an online authorisation from us. Examples include some in-flight purchases, car park vending machines and toll booths.

3.3 If there are insufficient funds in a particular Currency to pay for a transaction, the balance of the transaction will be automatically processed using other Currencies held on the Card in the following order of priority: GBP, EUR, USD, AUD, CAD, NZD, ZAR, TRY, CHF and AED. If, following use of the available balances of all Currencies, there are still insufficient funds to pay for a transaction, the Card may be declined or the Merchant may allow you to pay the balance by some other means. If we change the Currencies available to you in

connection with the Card, then we will notify you of the new order of priority for the purposes of the Agreement directly and/or through www.moneycorpcard.com

3.4 When using the Card at bars and restaurants, and you do not authorise the transaction using chip and PIN or Contactless, an additional amount (typically 10%-20%) may be automatically added as an anticipated service charge or tip, temporarily reducing the balance on the Card. When the Card is used to purchase fuel at an automated fuel pump, you must have sufficient funds to cover the cost of the intended purchase. This will also reduce the risk of a negative balance arising on the Card. Please be aware that the maximum amount that can be reserved on your Card by the Merchant when purchasing fuel is GBP £99 or the currency equivalent. This can differ from Merchant to Merchant and can also be higher so you should check what the maximum amount is before purchasing fuel at an automated fuel pump. If your actual service charge or tip is less than the additional amount added or you spend less than the reserved amount when purchasing fuel, it may take up to seven (7) days from the date of the transaction before the difference is available to spend. Only the actual amount of the final bill agreed between you and the Merchant will be deducted from the Card. For further information please refer to the FAQs at www.moneycorpcard.com If the value of the final bill exceeds the relevant available Currency balance on the Card, the remaining amount will be funded by converting that amount into the next available Currency in the order of priority (see clause 8).

3.5 The Card cannot be used as an arrangement for periodic billing.

3.6 We do not recommend using the Card as a guarantee of payment, for example as a deposit for hotels, cruise lines or car rental, as Merchants such as these may estimate the final bill and this amount will be temporarily unavailable to access or spend.

3.7 If you authorise a transaction and we consider that all of the conditions set out below apply, we will refund the full amount of the payment, or provide you with our reasons for refusal, or request that you provide additional information as is reasonably necessary to verify that such conditions apply, within ten (10) working days of receiving your request or if so requested within ten (10) working days of receiving any such additional information required:

3.7.1 you did not know the exact amount of the payment when you gave your authority (for example in the case of an authorisation for a hire car or hotel room); and

3.7.2 the amount charged exceeds the amount you reasonably expected to pay, taking into consideration your previous spending pattern, these terms and conditions and the circumstances of the transaction (excluding exchange rate fluctuations); and

3.7.3 you request a refund within eight (8) weeks from the date the funds were debited.

No refund will be made if you have given us your consent for the payment to be made and, where applicable, details of the payment are made available to you by any means, at least four (4) weeks before the payment due date.

3.8 The Card is only for your use and expires on the date on the front of the Card. Upon expiry you will still be able to obtain a refund of the balance in accordance with the Agreement, or you may choose to transfer the remaining funds to a new Card. Please review the fees and charges in clause 6 for any applicable charges in this respect.

3.9 If the Card is damaged, lost or stolen, you may contact Card Services to request a replacement Card ("**Replacement Card**"). Any request for a Replacement Card must be made on or before the Termination Date and the balance of the Card will be transferred to the Replacement Card. Please review the fees and charges in

clause 6 for any applicable charges in this respect.

3.10 A monthly inactivity fee will be applied until the balance of the Card is zero (0), unless you have used the Card for loads, reloads or transactions in the previous twelve (12) months. The monthly inactivity fee is deducted from the Card Fund. If a foreign exchange conversion takes place, the foreign exchange rate used is the rate determined by Mastercard on the day the fee is applied.

3.11 You agree not to use the Card for money transfers (i.e. sending the funds to a third party) or to access money transfer services, or for accessing or purchasing goods from adult or gambling Merchants, or for any unlawful activity. You must comply with all laws and regulations (including any foreign exchange controls) in respect of the Card in the country of purchase and/or use. We reserve the right to suspend the Card, terminate the Agreement and exercise any other remedies available to us due to your failure to comply with any part of this provision.

3.12 The Card can only be used if it is in credit. In the unlikely event that the Card Fund (or any Currency balance) drops below zero (0), following any transaction authorised by you, the resulting debit balance immediately becomes a debt, payable by you to us, and you agree to reload the Card Fund (or the relevant Currency) to bring the balance back to zero (0) or above, within thirty (30) days of request. If the Card Fund (or any Currency balance) does drop below zero (0), you must not make any subsequent transactions. We are entitled to set off any sum of money on a Currency due from you to us against any positive balance on any other Currency should you fail to bring a balance back to zero (0) within thirty (30) days of our request.

3.13 If you are entitled to a refund for goods or services purchased using the Card, or another credit for any other reason, this will

be made to the Card. A foreign exchange rate will be applied if the refund is in a currency which is not available on the Card.

3.14 We are entitled to set off any sum of money on the Card due from you to us against any positive balance on any other card held by you with us.

3.15 We may refuse to carry out payment instructions in the following circumstances:

3.15.1 If we are concerned about the security of your My Account or your Card;

3.15.2 if we reasonably suspect your My Account is being used in an unauthorised, fraudulent or grossly negligent manner;

3.15.3 if there are insufficient funds on the Card;

3.15.4 if carrying out the transaction would exceed a limit that we have put in place in relation to your Card;

3.15.5 if we reasonably believe that carrying out the transaction could put us in breach of a relevant regulation or law, or expose us to action from a regulator;

3.15.6 if our internal security controls require you to produce additional identification or prevent us carrying out the transaction; or

3.15.7 if the Card is being used for a type of service that we do not allow (for example adult services)

If we do so we will notify you as soon as reasonably possible by telephone or email, unless we are prohibited from doing so by law.

4 Keeping the Card and PIN secure

4.1 You must sign the back of the Card as soon as you receive it.

4.2 You must do all that you reasonably can to keep the Card and the PIN and other security details secret and safe at all times and not disclose them to any third party, other than a Third Party Provider which requires the security details to provide Account Information Services to you.

4.3 You must never allow anyone else to use the Card, PIN or other security information.

4.4 We will never ask you to reveal any PIN.

4.5 You can only change the PIN at a participating ATM in the UK and Europe that has a PIN change facility. If you forget the PIN, you can obtain a PIN reminder via My Account at www.moneycorpcard.com or by calling Card Services at any time, answering the security questions you supplied on your application and following the prompts.

4.6 The PIN will be disabled if an incorrect PIN is entered three (3) times. If the PIN is disabled, please contact Card Services for assistance. There may be a twenty-four (24) hour delay in reactivating the PIN, and we may not be able to reactivate the PIN whilst you are abroad. If the PIN is disabled, or if a Merchant does not accept chip and PIN and Contactless, you will be required to sign for any transactions at Merchants, provided that this is supported by and acceptable to the Merchant.

4.7 You must call Card Services without undue delay if the Card is lost or stolen, you believe it could be misused, or you suspect that someone else may know the PIN or any other security details. We will suspend the Card to prevent further use. If a lost Card is subsequently found, it must not be used unless Card Services confirm it can be used.

4.8 You will be required to confirm details of any loss, theft or misuse to Card Services in writing and you must assist us and the police in any enquiries.

4.9 We may suspend the Card, with or without notice, if we think the Card has been or is likely to be misused, or if we suspect any illegal use of the Card. If we do suspend the Card, we will inform you of our decision by phone, email or both unless such disclosure is prohibited by law or would otherwise compromise fraud prevention or security measures.

4.10 If you want to make a transaction using your Card or Card details, you will need to authorise it by using your Card in a Contactless manner, a PIN number, your signature or other security code, password, biometric data or other personal identifier, or a combination of these. We will then immediately debit your Card Fund. We can't cancel or stop a transaction once you have authorised it.

4.11 You must also comply with any additional terms connected with the use of your Card. For example, third party agreements (such as those from the provider of a digital wallet or your mobile phone provider). If you don't comply, we might not authorise the transaction. Any third party agreements you might have (such as those listed above) may also set out security requirements for you to comply with.

4.12 If applicable, and you are registered for My Account, you can choose to use a Third Party Provider to provide Account Information Services to you. When we refer to a Third Party Provider we mean a company which is authorised by the Financial Conduct Authority or another European Regulator to provide an Account Information Service. In the UK, the Financial Conduct Authority's register (available at <https://register.fca.org.uk/>) will tell you whether a company is authorised. We take no responsibility for the information provided to you by that Third Party Provider.

4.13 In order to allow a Third Party Provider to access My Account directly, you must first contact Card Services to arrange the secure manner in which we will allow that Third Party Provider access. We may refuse to allow a Third Party Provider access in the following circumstances:

4.13.1 if we are concerned about the security of your My Account or your Card;

4.13.2 if we reasonably suspect your My Account is being used in an unauthorised, fraudulent or grossly negligent manner.

If we do so we will notify you as soon as reasonably possible by phone or email, unless we are prohibited from doing so by law. We will provide to you all necessary instructions and security verifications which need to be processed before Third Party Provider access is permitted and/or cancelled.

4.14 We may refuse to allow a Third Party Provider access to My Account if we are concerned about unauthorised or fraudulent access. Where we deny a Third Party Provider access to My Account, we will tell you by phone or email and explain the reasons for refusing access before we deny access (where possible), or immediately afterwards (unless telling you would compromise reasonably justified reasons or is unlawful).

4.15 We may need to contact you urgently if we suspect that your Card is being used in connection with fraudulent or illegal activities (where we are allowed to under relevant laws and regulations) or if we experience a security threat or incident. When we contact you, we will also give you information on how you can minimise any risk to your Card depending on the nature of the security threat or incident. We'll use the same contact details which you have already provided us with.

5 Liability for unauthorised transactions

5.1 We recommend that you check your transaction history and balance regularly. If you notice an error in any Card transaction or a Card transaction that you do not recognise, you must notify Card Services without undue delay and in any event no later than thirteen (13) months of the transaction debit date. We may request that you provide additional written information concerning any such Card transaction on the dispute form, which can be found at www.moneycorpcard.com

5.2 We will refund any unauthorised transaction at the end of the next working day, unless we have reason to believe that

the transaction was authorised by you, caused by you breaking any term, you allowed it to happen because of your gross negligence, or we have reasonable grounds to suspect fraudulent activity on your part.

5.3 Further to clause 5.2, if we do not make an immediate refund and you still wish to dispute the transaction as unauthorised, we reserve the right to request additional written information in the form of a statement signed by you, providing evidence to support your claim that the disputed transaction was unauthorised. You may be prosecuted in the event you make a fraudulent claim for an unauthorised transaction whether or not you have received a refund.

5.4 Where the Card is lost or stolen, or you have failed to keep the security features of the Card safe in accordance with this Agreement, your maximum liability will be limited to GBP £35 (or Currency equivalent), unless you have acted fraudulently or have with intent or gross negligence failed to:

5.4.1 use any Card or security details in accordance with these Terms and Conditions;

5.4.2 notify us without delay in accordance with clause 5.1 on becoming aware of the loss, theft, misappropriation or unauthorised use of the Card or security details.

5.4.3 take all reasonable steps to keep the Card or security details safe.

5.5 If any of the above occurs, you may be liable for the entire loss. The GBP £35 maximum liability will usually be charged in GBP (irrespective of any currency conversion), unless there are insufficient funds available in GBP, then the amount will be funded by converting the outstanding amount into the next available Currency balance on the Card and a foreign exchange rate will be applied (see clause 8). The foreign exchange rate used is the rate determined by Mastercard in effect on the day the amount is debited. We won't hold you responsible up to GBP £35 where:

5.5.1 the loss or theft of the security details was not detectable by you prior to the transaction (unless you have acted fraudulently); or

5.5.2 the loss was caused by the acts or omissions of one of our employees, agents or branches, or an entity which carried out activities on behalf of us.

5.6 Subject to clauses 5.2, 5.3 and 5.4, where it is determined that you are not liable for an unauthorised transaction, you will not be liable for any of the loss incurred. We will refund the value of that transaction and any charges and interest incurred within one (1) working day and we will have no further liability to you for any other losses you may suffer. If our investigations conclude that the transaction you have disputed has been authorised by you or on your behalf, or you have acted fraudulently or with gross negligence, we may later deduct the amount refunded from your Card.

5.7 When we are responsible for the execution of a transaction and we did not execute it correctly, then you must notify Card Services about the incorrectly executed transaction within thirteen (13) months of the transaction debit date. We will refund the amount debited in respect of the non-executed or defective payment without undue delay and, where applicable, restore the Card Fund to the state in which it would have been had the non-executed or defective transaction not taken place; for example, by refunding any charges as appropriate. We will have no further liability to you.

6 Fees and Limits

6.1 Fees and limits apply to the Card as set out below. The fees we charge are subject to change from time to time, in accordance with the Agreement. You will be notified of any change in the applicable fees.

Fees and charges	Cost – you're an International Payment customer (Red explorer Card)	Cost – you're not an International Payment customer (White explorer Card)	Explanation
Load/ Reload fee	Free	Free	No fee charged to load money onto your card
Replacement Card fee	GB£10.00	GB£10.00	Fee charged to send you a new Card whilst you are away if your Card is lost, stolen or damaged
ATM withdrawal fee	Free	GB£1.50, EU€1.75, US\$2.30, AU\$2.30 CA\$2.40, NZ\$3.00, ZAR20.00, TRY5.40, CHF2.20, AED8.00	Flat rate fee charged when withdrawing from a cash machine. Some operators may also charge a fee
Card usage fee -International	Free	Free	No fee to use at Merchants (e.g. shops and restaurants) abroad. Some Merchants may charge their own fee
Card usage fee - UK	3.00%	3.00%	Fee charged to use at Merchants (e.g. shops and restaurants) in the UK. Some Merchants may charge their own fee
Cash over the counter fee – International	Free	Free	No fee charged when withdrawing cash over the counter in a bank abroad

Fees and charges	Cost – you're an International Payment customer (Red explorer Card)	Cost – you're not an International Payment customer (White explorer Card)	Explanation
Cash over the counter fee – UK	GB£4.00, EU€4.70, US\$6.20, AU\$6.00, CA\$6.40, NZ\$8.00, ZAR50.00, TRY14.50, CHF6.00, AED25.00	GB£4.00, EU€4.70, US\$6.20, AU\$6.00, CA\$6.40, NZ\$8.00, ZAR50.00, TRY14.50, CHF6.00, AED25.00	Fee charged when withdrawing cash over the counter in a bank in the UK
Currency transfer fee	Free	Free	No fee charged when transferring money between Currency wallets. Moneycorp rate of exchange
Foreign exchange fee	4.99%	4.99%	Fee charged if using your Card for a transaction in a currency not on your Card or if you don't have enough balance in the local Currency and the rest is taken from another Currency wallet
Monthly inactivity fee	GB£3.00 per month	GB£3.00 per month	Fee charged after a 12-month period of you not using your Card for transactions or to load, including after the Agreement has ended. No balance, no fee
Cash out fee via Card Services	Free	GB£6.00	Fee charged for cashing out your Card. Your Card will remain active, unless you choose to close it

Limits - the amounts shown are the GBP equivalents of the limits available on the Card, across all Currencies	
Minimum amount you can load or reload	GB£50 or Currency equivalent
Maximum amount you can load or reload in 24 hours (using cash)	GB£5,000 or Currency equivalent
Maximum amount you can load or reload in 24 hours (using other payment methods)	GB£10,000 or Currency equivalent
Maximum amount you can withdraw from ATMs in 24 hours	GB£1,000 or Currency equivalent
Maximum amount you can spend at Merchants in 24 hours	GB£10,000 or Currency equivalent
Maximum amount you can withdraw over the counter in a bank in 24 hours	GB£150 or Currency equivalent
Maximum (re)load amount and maximum amount you can have on your Card at any one time	GB£10,000 or Currency equivalent
Maximum amount you can load in total in a 12-month period	GB£50,000 or Currency equivalent
Maximum number of active accounts you may hold at any one time	1
Card life	see Card for expiry date

6.2 You agree to pay and authorise us to debit the Card Fund for the fees set out in the Fees and Limits section in this clause 6. If there are insufficient funds within a Currency to pay such fees, or the local currency is not a Currency available on the Card, then we will automatically deduct funds from other Currencies in the following order of priority: GBP, EUR, USD, AUD, CAD, NZD, ZAR, TRY, CHF and AED. Please review the fees and charges in this clause 6 for any applicable charges in this respect and clause 8.

6.3 From time to time, we may limit the amount you can load on the Card, or the amount you can withdraw from ATMs or spend at Merchants over certain time periods. Some Merchants and ATM operators also impose their own limits on the amount that can be spent or withdrawn over a specific time period.

6.4 Certain Merchants may charge an additional fee if the Card is used to purchase goods and/or services. The fee is determined and charged by the Merchant and is not retained by us.

7 Card Fund

7.1 Until the expiry of the Card or termination of the Agreement, you can add additional funds to each Currency through the Purchase Location (who will advise you of the acceptable methods of payment) or through other methods made available from time to time, which are set out at www.moneycorpcard.com, and are subject to certain limits and a fee. Please review the fees and charges in clause 6 for any applicable charges in this respect.

7.2 You may also be able to make a balance enquiry at some ATMs. There may be a fee payable (to the ATM operator) for balance enquiries.

7.3 If an ATM displays a balance for the Card Fund, then this may be displayed in a currency different to the Currencies on the Card, as an ATM may not display a balance for each Currency. An accurate balance for each Currency can be obtained through My Account at www.moneycorpcard.com

7.4 Information sent to us by you over the internet may not be completely secure. The internet and the online systems are not controlled or owned by us or the Programme Manager. Therefore, neither we, nor the Programme Manager, can guarantee that they will function at all times and we, and the Programme Manager, accept no liability for unavailability or interruption, or for the interception or loss of Personal Data or other data.

8 Foreign Currency Transactions

8.1 There are some instances where a foreign exchange rate will apply: i) initial load or reload, where you allocate funds in a foreign Currency; ii) point of sale transactions, where the transaction is in a currency that is not one of the Currencies available on the Card (including any transaction where we deduct funds under clause 3.3 due to insufficient funds); iii) ATM withdrawals, where the local currency is not one of the Currencies available on the Card (including any transaction where we deduct funds under clause 3.3 due to insufficient funds); iv) when an ATM fee is charged and the currency of your transaction does not match one of the Currencies on the Card or there are insufficient funds in the relevant Currency to cover the whole transaction; v) where you allocate funds from one Currency to a different Currency; vi) where we allocate funds from one Currency to a different Currency in accordance with the Agreement; vii) where you end the Agreement or request repayment of the balance of the Card under clause 9; and viii) when a monthly inactivity fee, or the GBP £35 maximum liability (see clause 5.4) is charged and there are insufficient funds available in GBP.

The method for calculating the foreign exchange rate for each scenario is as set out below.

8.2 The foreign exchange rate used for initial loads and reloads

varies by Purchase Location, the load or reload methods that you use, and the time that it takes to load and reload the Card. When funds are loaded onto the Card, the payment is made by you in GBP and we convert that amount into the Currency of your choice. If you use the Online services and you are a Moneycorp international payments customer, you may be able to load the relevant Currency directly on to the Card, in which case no currency conversion takes place. You can ask the Purchase Location or Card Services as applicable for the exchange rate beforehand. Depending on the methods available to you to load or reload the Card, the foreign exchange rate which applies on the date that you load the Card may not be the same as the exchange rate which applies on the date that we convert your funds to load the Card. This will be relevant when and if internet banking is available to load or reload the Card. We recommend that you check your transaction history in My Account at www.moneycorpcard.com

8.3 If a point of sale transaction or ATM withdrawal is made in a currency which is different to any of the available Currencies on the Card, or exceeds the relevant available Currency balance on the Card, the amount will be funded by converting the transaction amount into the next available Currency balance on the Card in the following order of priority: GBP, EUR, USD, AUD, CAD, NZD, ZAR, TRY, CHF and AED. The foreign exchange rate used is the rate determined by Mastercard to be the wholesale rate in effect on the day the transaction is processed by Mastercard, plus the foreign exchange fee. Please review the fees and charges in clause 6 for any applicable charges in this respect.

8.4 If an ATM withdrawal is made in a currency which is different to any of the available Currencies on the Card, or exceeds the relevant available Currency

balance on the Card, then the GBP ATM fee will be applied and will be converted into the last Currency being used to fund the transaction at a foreign exchange rate determined by Mastercard on the day the transaction is processed.

8.5 If you allocate funds from one Currency to another, you will be advised of the foreign exchange rate before you complete the allocation of funds. If we allocate funds from one currency to another, that is in the event you fail to bring a balance back to zero (0), the method for calculating this is described in clause 3.12.

8.6 Where you end the Agreement, or request repayment of the Card Fund under clause 9, these funds will usually be converted into GBP. A foreign exchange rate is used for this and varies each day. You will be advised of the foreign exchange rate before you complete the conversion.

8.7 Where the GBP £35 maximum liability (see clause 5.4) is charged and there are insufficient funds in GBP, the amount will be funded by converting the outstanding amount into the next available Currency balance on the Card. The method for calculating this is described in clause 5.5.

8.8 Where a monthly inactivity fee is charged and there are insufficient funds in GBP, a foreign exchange rate will be applied. The method for calculating the inactivity fee is described in clause 3.10.

8.9 Foreign exchange rates can fluctuate and the rate that applies one day will not necessarily be the same on any other day. They may also change between the time a transaction is made at a Merchant and the time it is processed by Mastercard and billed to your Card. Where a Mastercard foreign exchange rate is applied, the rate may vary throughout the day and is not set by us. More details about the exchange rate that Mastercard will apply can be found at:

<https://www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html>

9 Redeeming Unspent Funds

9.1 Via the Purchase Location: If applicable, you may redeem any unspent Card Fund through the Purchase Location. Payment will be in GBP and the exchange rate (if applicable) will be determined by the Purchase Location. Please review the fees and charges in clause 6 for any applicable charges in this respect. Please check with the Purchase Location for more information on the applicable foreign exchange rate, and whether redemption is available at the Purchase Location. If you use the Online services and you are a Moneycorp international payments customer, you may be able to redeem funds from the Card in any available Currency, in which case no currency conversion takes place.

9.2 Via Card Services: You may also redeem the balance of any unspent funds through Card Services. Payment will only be made to a UK bank or building society account in your name. Redeeming the balance of unspent funds will usually be in GBP. If necessary, a foreign exchange rate determined by Card Services will be applied at the time of redemption and notified to you during the call. You may also redeem the balance of any unspent funds in a Currency other than GBP through Card Services. When redeeming a balance in a Currency other than GBP, your bank or building society may apply their own exchange rate to convert the funds into GBP, unless you have an account in the relevant Currency.

9.3 A Cash out fee may be charged for redeeming unspent funds on the Card at the Purchase Location or through Card Services if: (i) you redeem unspent funds on the Card before the Termination Date; or (ii) you redeem unspent funds on

the Card and end this Agreement in accordance with clause 11.3; or (iii) you redeem unspent funds on the Card after a period of twelve (12) months from the Termination Date. Please review the fees and charges in clause 6 for any applicable charges in this respect.

9.4 You can redeem the balance of any unspent Card Fund for a period of six (6) years after the Agreement has ended by contacting Card Services. You will lose your right to redeem any balance on your Card if you make a request more than six (6) years after the Agreement has ended.

10 Cancellation rights

If you have bought the Card Online, you have a legal right to cancel the Card up to fourteen (14) days after you have received confirmation of your purchase, without being charged a cash out fee as detailed in clause 6 – this fourteen (14) day period is known as the “Cooling-Off Period”. If the Card is cancelled, we will block the Card immediately so it cannot be used and you should also ensure that you destroy the Card. You can cancel the Card by calling Card Services. Once we have received your cancellation notice, we will process and refund the funds remaining on the Card as soon as possible and in any event within thirty (30) days, in accordance with clause 9.2. You will not be entitled to a refund of money you have already spent on transactions authorised or pending, or any fees for use of or otherwise in connection with the Card before the Card is cancelled. The foreign exchange rate used at the time the refund takes place may not be the foreign exchange rate used when the Card was initially loaded.

11 Ending the Agreement

11.1 The Agreement starts when you have received confirmation of your Card purchase. Subject

to clause 11.7, this Agreement shall terminate in the event of the expiry of the Card (“Termination Date”).

11.2 Subject to clause 11.4, we may end this Agreement prior to the Termination Date by giving you at least two (2) months’ written notice by letter or email to the address you have provided us.

11.3 You may end this Agreement prior to the Termination Date at any time by writing to us or emailing explorercard@moneycorp.com.

11.4 We may ask for the return of the Card, and end this Agreement prior to the Termination Date, with or without notice if:

11.4.1 you break any term;

11.4.2 the security of the Card is compromised;

11.4.3 we suspect unauthorised or fraudulent use of the Card.

11.5 Upon ending this Agreement in accordance with the Terms and Conditions, you will no longer be able to use the Card. The ending of this Agreement will not affect your right (if any) to redeem unspent funds in accordance with clause 9.

11.6 The provisions of clause 9 shall survive termination of this Agreement.

11.7 For the purposes of clause 11.1, the expiry of the Card shall mean the expiry of the initial Card (including any Replacement Card) issued to you under this Agreement.

12 Changing the terms

12.1 We have the right to amend the Agreement and will notify you of any such changes by email or in writing. The latest version of the Agreement shall be available at www.moneycorpcard.com

12.2 We will notify you of changes at least two (2) months before the change is implemented. If you are dissatisfied with any change, you can end the Agreement at any time without charge before the end of the two (2) month period,

by contacting Card Services. You agree that you will be deemed to have accepted the changes, unless you notify Card Services to the contrary before they come into force.

13 Personal Data

13.1 All Personal Data collected by us or our service providers and passed to us in relation to this Agreement will be handled in accordance with our privacy notice (see: www.moneycorpcard.com) and in accordance with all applicable laws and regulations.

13.2 We may contact you by telephone, letter, SMS or email at the contact details you provide us. You must let Card Services know immediately if you change your name, address, phone number or email address.

14 Liability

14.1 We are not responsible for any cause affecting, preventing or hindering the performance by a party of its obligations under this Agreement arising from acts, events, omissions or events beyond its reasonable control, including, without limitation, acts of God, riots, war, acts of terrorism, fire, flood, storm or earthquake and any disaster.

14.2 Unless otherwise required by law or as set out in the Agreement, we will not be liable to you in respect of any losses you or any third party may suffer in connection with the Card, except where such losses are due to a breach by us of the Agreement or due to our negligence.

14.3 We are not responsible for ensuring that ATMs and point of sale terminals will accept the Card, or for the way in which a Merchant processes a transaction. We will not be liable to you for disputes concerning the quality of goods or services purchased on the Card or any additional fees charged by the operators of these terminals (for example when you withdraw

currency from an ATM, the ATM provider may charge you an additional fee for the service).

14.4 Nothing will limit our liability to you for death or personal injury arising out of our negligence, or for our fraud, or insofar as any limitation or exclusion of liability is prohibited by law.

15 Law, Jurisdiction and Language

15.1 This Agreement and any disputes, which arise under it, shall be exclusively governed by English and Welsh law and subject to the exclusive jurisdiction of the English courts.

15.2 We will communicate with you in English. This Agreement is written and available in English only.

16 Transferring our rights

We may assign any of our rights and obligations under the Agreement to any other person or business, subject to such party continuing the obligations in the Agreement to you.

17 Compensation

As your Card is an electronic money product it is not covered by the Financial Services Compensation Scheme. This means that in the unlikely event that we become insolvent your funds may become valueless and unusable and as a result you may lose your money.

18. Contact details

If you have any queries regarding the Card, please refer to www.moneycorpcard.com or call 0330 010 1808. Calls are charged at local rates within the UK.

19 Complaints

19.1 If you have any further queries, are dissatisfied with the standard of service, you think we have made a mistake in operating the Card or you

require information about your Personal Data, please contact Card Services.

19.2 Card Services can be contacted using the details at **www.moneycorpcard.com** or by writing to Card Services, Access House, Cygnet Road, Hampton, Peterborough, PE7 8FJ, United Kingdom.

19.3 Any notice sent by either party under the Agreement by email shall be deemed given on the day the email is sent, unless the sending party received an electronic indication that the email was not delivered; and if by post, shall be deemed given three (3) working days after the date of posting.

19.4 We will try to resolve any problems as quickly as possible and in accordance with the complaints procedure, which can be found at **www.moneycorpcard.com** or is available on request. We will try to resolve your complaint within fifteen (15) working days of receiving it, and in special circumstances within thirty five (35) working days (and we will let you know if this is the case). If your query is not dealt with to your satisfaction, you may be able to refer it to the UK Financial Ombudsman Service, an independent body established to adjudicate on eligible disputes with financial firms. Their address is: Exchange Tower, London, E14 9SR, United Kingdom; Telephone: 0800 023 4567 (calls to this number are normally free for people ringing from a "fixed line" phone – but charges may apply if you call from a mobile phone) or 0300 123 9 123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). These numbers may not be available from outside the UK – so please call +44 20 7964 0500 if you are phoning from abroad; Email: complaint.info@financial-ombudsman.org.uk. You can find more information on the UK

Financial Ombudsman Service on their website: www.financial-ombudsman.org.uk.

19.5 You may also use the Online Dispute Resolution service if you are an EU resident and have a complaint about a product or service purchased from us online. The ODR website can be found at <http://ec.europa.eu/consumers/odr/>. As the ODR service will ultimately redirect your complaint to the UK Financial Ombudsman Service, you may prefer to contact us or the Financial Ombudsman Service directly in the first instance.

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explorer card benefits

Your explorer card doubles up as your moneycorp loyalty card - **the starcard**

It's an exclusive benefit available to our loyal international payments and foreign exchange customers.

Simply present your explorer card at any moneycorp branch and staff will be very happy to give you exclusive preferential moneycorp starcard rates[†] for any currency you wish to buy.

[†] The preferential moneycorp starcard rates are calculated by reducing the moneycorp retail margin when you top up your explorer card or purchase travel money in any moneycorp branch.

explorer[®]
multi-currency

How do I contact you?

Email

If you have any queries that are not account specific, please refer to **www.moneycorpcard.com** for email options

Phone

Card Services
24 hours a day, 7 days a week.
Please contact
03300 101 808
(from overseas dial
+44 3300 101 808)