

## 1. The Card

- 1.1. These terms and conditions apply to any holder of this card ('the card'). By using your card you are demonstrating your agreement to these terms and conditions.
- 1.2. The card is promoted by Bravonext SA, Vicolo de' Calvi 2 , 6830 Chiasso (Switzerland) and lm Group legal entities ("LM")
- 1.3. The card is issued by Wirecard Card Solutions Limited ("WDCS") pursuant to license from Visa, Registered Office: 3rd Floor, Grainger Chambers, 3-5 Hood Street, Newcastle upon Tyne, NE1 6JQ. Registered in England No. 07875693. WDCS is authorised by the Financial Conduct Authority to conduct electronic money service activities under the Electronic Money Regulations 2011 (Ref: 900051).
- 1.4. You will apply for a card which has a stated 'home' currency. All references to that currency in these terms and conditions are relevant to you.
- 1.5. The card is an e-money product, and as such it is not covered by the Financial Services Compensation Scheme. In the unlikely event that Wirecard Card Solutions Ltd becomes insolvent, your funds may become valueless and unusable, and as a result you may lose your money.
- 1.6. These terms and conditions are available online at [www.lastminute.com/lmcard](http://www.lastminute.com/lmcard) or via the Mobile App. You can request a copy of these terms and conditions at any point in their duration by contacting Customer Services.

## 2. Definitions

In these terms and conditions, the following words and phrases have the meanings shown next to them:

**ATM** – means automatic teller machine or cashpoint facility or cash dispenser;

**Auto Wallet Transfer** – means where a Currency Wallet has insufficient funds, funds will be automatically transferred from another Currency Wallet to allow the transaction to be completed. Auto Wallet Transfers will be completed at the Conversion Rate;

**Business day** – means a day between and including Monday to Friday, between 9am and 5pm (UK time) except for bank or public holidays in England and Wales;

**Card** – means your lm Card (including any secondary / companion or replacement card);

**Card scheme** – means Visa;

**Conversion Rate** – means the exchange rate that will be applied when funds are transferred between your Currency Wallets;

**Currency Wallet** - means the portion of your Account that holds the total of each of the Supported Currencies loaded onto your Account;

**Default Wallet** – means your primary currency wallet, set as “GBP”

**Fees** – a variety of charges that can be raised for purchase and ongoing use of the card;

**PIN** – means personal identification number i.e. the security number provided for use with the card;

**Purse value** – means the maximum value of funds that can be held with the card any one time;

**Supplier** – a retailer, merchant or other supplier of goods and/ or services which accepts payment by means of a card, card number, PIN or card and signature;

**Summary Box** – The section that includes notification of charges, limits and restrictions associated with the card;

**Supplier’s bank** – the merchant acquirer used by the supplier for the purposes of receiving payments arising from transactions;

**Supported Currency** – means Euro (“EUR”) and United States Dollars (“USD”), and other such foreign currencies as notified by us to you from time to time and available to view at the Cardholder Website and Mobile App;

**lm Card** – means a card with the features set out in condition 3.2;

**lm Card Services** – means the services you are provided with by LM via website and app if using your lm Card. They are services related to the activation of the lm Card (by mean of example: vouchers awarding, cash back activities etc.);

**Verification of identity** – means confirming personal identity and address of you by conducting electronic verification of your details or by you providing documentation of identity;

**Unsupported Currency** – means a currency other than a Supported Currency;

**We / Us / Our** – means Wirecard Card Solutions Limited or co-brand partners acting on our behalf;

**Year** – 12 month period following the date when the card is issued to you and each subsequent 12 month period;

**You / your** – means the person or persons who have received the card and are authorized to use the card as provided for in this Agreement;

### 3. Loading the card

3.1. The table below sets out the methods by which you can pay for and load up your card when you first get it and how you can load it up subsequently:

When you pay	Method	Load Type	Load value
Purchase & Initial Load	UK Consumer Debit/Credit card	Minimum load	£10
		Maximum load	£5,000
Reloading	UK Consumer Debit/Credit card	Minimum load per transaction	£10
		Maximum load per transaction (up to permitted card purse value)	£5,000
		Maximum load per day (up to permitted card purse value)	£5,000
		Maximum load per month (up to permitted card purse value)	£40,000
		Maximum load per year (up to permitted card purse value)	£100,000
		Maximum loads per day (up to permitted card purse value)	5
		Maximum loads per month (up to permitted card purse value)	30

		Maximum loads per year (up to permitted card purse value)	300
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- 3.2. To load your card by debit/credit card, you must use a debit/credit card that has been issued to you personally by a regulated financial institution in the UK and is registered at the same address as this card.
- 3.3. The funds will be available on your lm Card within a few minutes, if the load has been successful.
- 3.4. When funds are loaded onto your card, the payment is made in the same currency as that of your card (GBP).
- 3.5. Loading with a debit/credit card is subject to an administration fee (see the Summary Box for more details).
- 3.6. Administration fees are deductible from the chosen topped up amount to the respective GBP, EUR or USD wallet and are shown in the transaction history of each wallet (see the Summary Box for more details).

#### 4. Use of the card

- 4.1. The card is a prepaid product which can be used to pay for goods and services at physical or online retailers that display the Visa symbol. To use the card, either present it or enter your card details as required at the time of payment. Use it in full or part payment of your purchase.
- 4.2. When you receive your card, you must log onto the lm Card website or open the Mobile App and input the information required in order to activate it.
- 4.3. You must not make purchases that exceed the balance of funds available on the card. Your balance will be reduced by the amount of each purchase you make. If any purchase takes you over your available funds or the card limits in force from time to time and set out in condition (e.g. ATM withdrawal limit) the transaction will be declined.
- 4.4. You can use the card to make purchases in-store, via the internet or over the phone. The card can be used to obtain cash through ATMs. There is no cash back facility. This is not a debit card supported by a bank account, and is not in any way connected to a bank account. It is also not a guarantee card, charge card or credit card. You will not earn any interest on any funds loaded on to the card.

You must not use the card for:

- 4.4.1. pre-authorized regular payments;

- 4.4.2. car rental;
  - 4.4.3. transactions for cash (other than ATM withdrawal) including for example cash back, cash from a bank, money orders, traveller's cheques, foreign exchange, or bureau de change, or
  - 4.4.4. any illegal purposes.
- 4.5. If you use your card in an automated fuel dispenser (self-service pay at pump), you will need to have at least £100 (in GBP or a combination of GBP, EUR and USD) on the card for the transaction to continue. This amount will be ring-fenced until the transaction has been completed, when any unused amount will be returned to your balance. We shall release any blocked funds without undue delay as soon as we are aware of the exact amount of the payment transaction and immediately after receipt of the relevant payment order.
- 4.6. If you use your card in a hotel or restaurant, an additional 20% will be added to the amount ring-fenced by the merchant, to ensure there are sufficient funds to cover the final transaction. When the transaction has been completed, any unused ring-fenced amount will be returned to your balance. We shall release any blocked funds without undue delay as soon as we are aware of the exact amount of the payment transaction and immediately after receipt of the relevant payment order.
- 4.7. Your card cannot be used in situations where it is not possible for the supplier to obtain online authorisation that you have sufficient balance for the transaction. For example: transactions on trains, ships, and some in-flight purchases.
- 4.8. We may stop, suspend or restrict your card or PIN on reasonable grounds relating to:
  - 4.8.1. the security of your card, card number or PIN, and
  - 4.8.2. the suspected unauthorised or fraudulent use of your card or PIN. We will, if possible, inform you before stopping, suspending or restricting your card or PIN that we intend to do so and the reasons for doing this. If we are unable to do so then we will inform you immediately afterwards. The requirement to inform you does not apply where it would compromise reasonable security measures or it would be unlawful to do so.
- 4.9. We are not responsible for the quality, safety, legality, or any other aspect of any goods or services purchased with the card. We are not liable for the failure of any merchant to honour the card.

- 4.10. We will not issue the card under these terms and conditions to anyone under the age of 18 years old.
- 4.11. Unless you opt out, LM reserves to you special advantages consisting of the lm Card Services among which, by means of example, vouchers, cash backs etc.
- 4.12. The lm Card Services have the same nature of the ones provided by us.

## **5. Transactions**

- 5.1. You agree that any use of your card, card number or PIN constitutes your authorisation and consent to a transaction.
- 5.2. You cannot stop a transaction after it has been transmitted to us by giving your consent to the transaction, or once you have given your consent to the supplier for a pre-authorised payment.
- 5.3. We may refuse a transaction or suspend or terminate the right to top up your card. We may do this if the relevant phone or computer link is busy. We may also do this if:
  - 5.3.1. transaction might take you over your available funds on the card; or
  - 5.3.2. a transaction might take you over any of your card limits; or
  - 5.3.3. we reasonably believe that we need to do so to keep to the rules of the payment system under which your card is issued, or
  - 5.3.4. we reasonably believe that there are needs to do so to comply with any law or as a matter of good practice

## **6. Multi-currency transactions**

- 6.1. Your lm Card has three Currency Wallets – GBP, EUR and USD. Your Default Wallet is GBP. You can load your GBP, EUR and USD wallets with your debit/credit card. When you load your EUR and USD wallets from your debit/credit card, a currency conversion will take place. The Conversion rate will be provided by us and will be displayed via the Website or Mobile App during the load process. You do not have to proceed with the load. If you accept the Conversion rate and proceed with the load, your funds will be converted at that stated rate.
- 6.2. When you transfer funds from the GBP wallet to the EUR and USD wallets, a currency conversion will take place. The Conversion Rate will be provided by us and will be displayed via the Website or Mobile App during the transfer process. You do not have to proceed with the transfer. If you accept the Conversion Rate and proceed with the transfer, your funds will be converted at that stated rate.
- 6.3. You can find details of any conversion by looking at your Transaction History.

- 6.4.** If you use your Im Card at a merchant which charges in a Supported Currency, your equivalent wallets will be charged. If there are insufficient funds with the appropriate wallet, the other wallets will be checked to see if there are sufficient funds there to complete the transaction.
- 6.5.** If funds need to be transferred automatically from another wallet to complete a transaction (Auto Wallet Transfer), you will not be given the opportunity to accept the Conversion Rate used. Details of the Conversion Rate used can be found in the Transaction History. The full transaction amount may be funded from multiple Currency Wallets available on your Account.
- 6.6.** If you use your Im Card at a merchant which charges in an Unsupported Currency, Visa will convert the transaction value into GBP using its Visa conversion rate plus the surcharge detailed in the Fee Table Summary Box.
- 6.7.** Details of the conversion rate applied by Visa can be found here <https://www.visaeurope.com/making-payments/exchange-rates>
- 6.8.** Your GBP wallet will be checked to see if there are sufficient funds for this transaction. If there are insufficient funds, an Auto Wallet Transfer will take place, subject to sufficient funds being available in the other wallet. The transaction will be declined if there are insufficient funds.
- 6.9.** Where the aggregate funds in all your Account's Currency Wallets are insufficient to process a transaction, the transaction will be declined.
- 6.10.** Dynamic Currency Conversion. Some ATM operators and merchants may offer you the ability to complete a transaction in a currency other than the country's local currency. This is called dynamic currency conversion. In this situation, the merchant or ATM operator is applying a foreign exchange margin to the applicable conversion rate that would apply to convert the transaction currency into another currency. This will add cost to your transaction. If you are withdrawing funds from an ATM that dispenses a currency other than that of the country where the ATM is located, the ATM operator may convert the amount being withdrawn into the local currency before converting it back to the currency being dispensed. This may occur even when the currency being dispensed is the same as that of one of your Currency Wallets. As a result, the amount debited to your Account may be greater than the amount which is dispensed by the ATM. Not all ATM operators advise of the amount to be debited to your Account before you withdraw funds from their ATM.
- 6.11.** If you have a payment instrument which allows you to make overseas payments, the way we treat payments made to payment service

providers outside the European Economic Area (EEA) will change as will payments in non-EEA currencies to payment services providers within the EEA and unless stated otherwise, your terms and conditions will apply equally to such payment transactions. You'll no longer be able to pay charges for anyone you're making a payment to within the EEA (regardless of the currency of the transfer). The European Economic Area (EEA) includes all the member states of the European Union, Iceland, Norway and Liechtenstein.

## **7. Foreign currency transactions**

- 7.1. The card can be used for transactions which are not in the currencies of the card (GBP, EUR or USD). If you use your Im Card at a merchant which charges in an Unsupported Currency, Visa will convert the transaction value into GBP using its Visa conversion rate without the addition of any Service charge (see Summary Box for more details).
- 7.2. If you make a transaction in a currency other than the currencies of the card we will change the amount into GBP at the wholesale market rate or any rate that a government may set. We will charge a service charge (commission), see Summary Box.
- 7.3. Your GBP wallet will be checked to see if there are sufficient funds for this transaction. If there are insufficient funds, an Auto Wallet Transfer will take place, subject to sufficient funds being available in the other wallet(s).
- 7.4. Where the aggregate funds in all your Account's Currency Wallets are insufficient to process a transaction, the transaction will be declined.
- 7.5. Exchange rates may change, and the exchange rate which applies on the date that you make your transaction may not be the same as the exchange rate we use on the date that we convert the transaction charge. No Service charge is applied to the exchange rate used to convert the transaction charge. Your online statement will show the exchange rate.

## **8. Checking your balance**

- 8.1. To check the available balance on your card or to review your transactions visit [lmcards.lastminute.com](https://lmcards.lastminute.com) or download and open the Im Card Mobile App.
- 8.2. You can decide whether information about your payment instrument should be actively provided by us (e.g. in a monthly statement sent to your email address) or instead made available for you to obtain (e.g. via your online account, without an accompanying email notification).

## **9. When your card expires**

- 9.1. The card's expiry date is printed on the card. You must not use the card after its expiry date and you will not be able to reload it.



- 9.2.** If you have used your card in the period of two weeks before its expiry date we will send you an email to inform you that we will automatically transfer the outstanding balance to a new card. A replacement card fee may apply (see Summary Box). The new card will be sent to you at the address you have given us under condition 16.3 within two weeks of the expiry date. Tell us if you do not want your card to be renewed. To do this contact us on +44 (0)20 3499 3459.
- 9.3.** If your card has not been used in the eight weeks prior to its expiry date, you will be sent an email asking if you want to replace that card and keep any existing balance on it. If you request that we do this, you will be issued with a replacement card within two weeks. A replacement card fee may apply (see Summary Box).
- 9.4.** If you renew your card in circumstances under conditions 9.2 or 9.3 this agreement will continue to apply.
- 9.5.** If you request that your card is not renewed under condition 9.2 and 9.3 or do not request a replacement under condition 9.4, you will not be able to use it after its expiry date. You can redeem any outstanding balance on the card up to 6 years after the expiry date by following the process in condition 10. If any balance remains on the card for more than 6 years after the expiry date, it will not be refunded.

## **10. Redemption**

- 10.1.** You can redeem all or part of your balance by calling us on +44 (0)20 3499 3459 (calls charged at local rates) up until the date that is 6 years after the expiry date shown on your card We will send you a cheque for any redeemed funds to the address we hold.
- 10.2.** You will be charged a fee (see Summary Box) to cover redemption costs on each occasion that you redeem if you redeem all or part of your balance at the following times:
- 10.2.1.** where redemption is requested before termination of the contract;
  - 10.2.2.** where the e-money holder terminates the contract before any agreement termination date; or
  - 10.2.3.** where redemption is requested more than one year after the date of the termination of the contract.
- 10.3.** You will be reminded of this fee before redemption. Please note that if your balance is equal to or less than the amount you want to redeem in the circumstances listed above, the fee will equal your balance which will be reduced to zero.
- 10.4.** You will not be charged a fee for redemption if:
- 10.4.1.** we terminate this agreement, or

- 10.4.2. if the request for redemption is at termination of the contract or up to one year after that date

## 11. Liability

- 11.1. You must sign your card as soon as you receive it and keep it safe. You must always make sure that you:
  - 11.1.1. do not allow anyone else to use your card;
  - 11.1.2. do not reveal your PIN and never write down your password(s), PIN or any security information you have given us unless you do this in a way that would make it impossible for anyone else to recognise any of that information;
  - 11.1.3. only release the card, card number or PIN to make (or try to make) a transaction, and
- 11.2. If your card is lost or stolen or someone else finds out the PIN or if you think your card, card number or PIN may be misused, you must:
  - 11.2.1. Call us immediately on +44 (0)20 3499 3459 (we have a 24 hour service, calls charged at local rates) so that we can stop your card and PIN;
  - 11.2.2. if we ask, email us within seven days to confirm the loss, theft or possible misuse (the address is [lmcard-support@lastminute.com](mailto:lmcard-support@lastminute.com)), and
  - 11.2.3. stop using the card, card number or PIN immediately. If you find the card after you have reported it lost, stolen or misused, you must cut it up and tell us as soon as you can.
- 11.3. If your card or any replacement card, is lost or stolen, once you have reported it you can request a replacement by calling +44 (0)20 3499 3459 (calls charged at local rates). We will charge a fee for the replacement card. This is set out in the Summary Box.
- 11.4. You may not be liable for any use of the card, card number or PIN by another person who does not have your permission to use it or if it is lost, stolen or destroyed, unless:
  - 11.4.1. you agreed to that person having your card, card number or PIN, or through gross negligence or carelessness, failed to comply with condition 11.1, in which case you may be liable for any use that occurs before you tell us in accordance with these terms and conditions, or
  - 11.4.2. you acted fraudulently then, to the extent permitted by law, you may be liable for misuse of the card, card number or PIN.
  - 11.4.3. you may only be liable to a maximum of £35 (or currency equivalent) resulting from transactions arising from the use of a lost or stolen card or from the misappropriation of the payment instrument where the cardholder has failed to

keep security features of the card safe. The £35 (or currency equivalent) liability limit is applicable to each instance of loss, theft or misappropriation and not each transaction.

**11.5.** If your card is used without your permission, or is lost, stolen or if you think the card may be misused, we may disclose to law enforcement agencies, any information which we reasonably believe may be relevant. If you are due a refund for an unauthorised transaction, you will receive this no later than the end of the next business day.

**11.6.** We will not be liable for:

**11.6.1.** any abnormal or unforeseeable circumstances outside our reasonable control (for example, a failure of computer systems which happens for reasons outside our reasonable control or any industrial action which happens for reasons outside our reasonable control) if this prevents us from providing its usual service;

**11.6.2.** any person refusing to accept or honour (or delays in accepting or honouring) your card, card number or PIN, or

**11.6.3.** any cash dispenser failing to issue cash. We will not be liable for the way in which you are told about any refusal or delay.

**11.7.** In case of errors or disputes about transactions, call us on +44 (0)20 3499 3459 (calls charged at local rates).

## **12. Altering these Terms and Conditions**

**12.1.** We may change any of these terms and conditions, including fees and charges, or introduce new terms. If we make any changes, we will give 2 months prior written notice to you by email.

**12.2.** If we change these terms and conditions, the new terms and conditions will be available at [www.lastminute.com/prepaidcard](http://www.lastminute.com/prepaidcard) from the date the change takes place.

**12.3.** You will be deemed to have accepted any change to these terms and conditions unless you notify us of any objection before the proposed date of the change.

**12.4.** Between receipt of the notice and the proposed date of change, if you notify us that you do not accept the change, this agreement will terminate immediately and subject to condition 9.4.2 you can redeem your total balance at that time without charge.

## **13. Cancellation rights**

**13.1.** If you change your mind about having the card, you can cancel it within 14 days of the date you receive confirmation of your application being approved by calling us on +44 (0)20 3499 3459 (calls

charged at local rates). You will not be charged for canceling the card during this period. We will refund any balance remaining on the card to you and any fees that you have paid.

13.2. We will reimburse you in GBP.

## **14. Ending this agreement**

14.1. We may terminate this agreement at any time. Unless there are exceptional circumstances we will give you 2 months' prior written notice.

14.2. You can terminate this agreement by calling us on +44 (0)20 3499 3459 (calls charged at local rates) subject to conditions 12.4 and 13.

14.3. If you do not redeem your full balance within 6 years of your card's expiry date, this agreement terminates.

## **15. General**

15.1. By entering into this agreement you agree that we may use your information in accordance with the 'How we use your information' section of these terms and conditions, as set out in condition 18.

15.2. We may monitor and/or record telephone calls between you and us or service providers.

15.3. You must provide us with an email and postal address and mobile phone number and let us know of any changes.

15.4. We may transfer our rights or obligations under this agreement or arrange for any other person to carry out its rights or obligations under this agreement. You may not transfer any of your rights or obligations under this agreement.

15.5. We can delay enforcing its rights under this agreement without losing them.

15.6. If we cannot enforce any paragraph, condition or part of a paragraph or condition under this agreement, it will not affect any of the other paragraphs, conditions or the other part of the paragraph or condition in this agreement.

15.7. This agreement is governed by the law of England and Wales. The language of this agreement is English and all notices and information given under this agreement will be in English.

## **16. Payment services information**

16.1. This condition 16 only applies if the supplier's bank is located within the European Economic Area (EEA) and the payment services being carried out are transacted in Euro, or another currency of an EEA member state.

16.2. We will ensure that a transaction you make is credited to the supplier's bank, or that returned funds following redemption or cancellation are credited to your bank within these timescales:

Type of Transaction	Timescale
Transaction carried out in a currency other than Euro (€) or Pounds Sterling (£)  Or Transaction involving more than one currency	By the end of the fourth business day following the day on which the transaction or order is received
Any other Transaction	By the end of the business day following the day on which the transaction order is received

- 16.3.** If you use your card or provide your card details to a supplier to make a transaction before you know the amount which is going to be charged to your card, then you may be entitled to request a refund if the amount is unexpectedly large, provided that you tell within eight weeks from the date the transaction is deducted from your balance but you will NOT be entitled to a refund if you have been told by us, or the supplier, of the amount of that transaction at least four weeks before the transaction is due to be deducted from your balance, and you consented to the transaction.
- 16.4.** On receipt of such a request under condition 16.3, we may require you to provide us with the information to ascertain whether the conditions in condition 16.3 have been met. Within 10 business days of receiving a request from you under condition 16.3 or of receiving any additional information required under this paragraph, we will provide a refund or justify why we are refusing the request.
- 16.5.** We are liable for the correct execution of the transaction unless we can prove that the transaction was received by the supplier's bank, in which case the supplier's bank is liable to the supplier. You may request that we make immediate efforts to trace an incorrectly executed transaction and notify you of the outcome.
- 16.6.** When a supplier initiates a transaction it is the supplier's bank which is liable for the correct transmission of the relevant details to us. If the supplier's bank can prove that it is not responsible for a transaction which has failed or has been incorrectly executed, we will be responsible to you.

- 16.7.** If we are responsible for an incorrect amount of a transaction being deducted from your balance, we will correct the error. If we are responsible for a transaction being deducted from your balance which you did not authorise, we will refund the amount of the transaction to your balance and treat the transaction as if it had never occurred. You must inform us of an unauthorised or incorrect transaction as soon as possible and in any event no later than 13 months after the debit date. If you do not do so, we may not be liable. If you give us the wrong details for a payment or you tell us about an incorrect payment more than 13 months after it was made, we won't give you a refund but we'll try and trace it for you. We may charge you a reasonable fee to cover our costs in doing this.
- 16.8.** We are not liable if you incorrectly identify the supplier under a transaction. In such a case, we will make reasonable efforts to recover the funds involved.

## **17. Complaints and how to contact us**

- 17.1.** If you would like to make a complaint, or contact us for any other reason connected to these terms and conditions please call us on +44 (0)20 3499 3459 (calls charged at local rates), email us at [lmcardsupport@lastminute.com](mailto:lmcardsupport@lastminute.com) or write to us at PO Box 1324, Newcastle-upon-Tyne, NE99 5DZ . We have procedures in place to make sure that we will try to resolve any complaints you have about your payment instrument or the service we provide to you within 15 business days of receiving your complaint and in exceptional circumstances, within 35 business days (and we will let you know if this is the case). However, if you are not satisfied with the outcome of your complaint, you can write to the Financial Ombudsman Service at Exchange Tower, London, E14 9SR.

## **18. How we use your information**

- 18.1.** We will search your record at credit reference and fraud prevention agencies. These searches are to check your identity and we do not carry out full credit reference checks or credit scoring for this purpose. We will use an automated decision-making system to assess your application and verify your identity.
- 18.1.1.** If we are unable to verify your identity adequately, we may ask you to provide some documentary evidence to help confirm your identity and address.
- 18.2.** Credit reference agencies may check the details you supply against any particulars on any database (public or otherwise) to which they

have access. An unrecorded enquiry will be made. An unrecorded enquiry is a search that was not made for lending purposes. It cannot affect your credit rating or score when you apply for credit. It is not seen by lenders other than the one that carried out the search. It is included on your credit report so you know the search was made but does not affect your credit rating, or score, when you apply for credit.

- 18.3.** If you give us false or inaccurate information and we identify fraud, we will record this with fraud prevention agencies. Law enforcement agencies may access and use this information.
- 18.3.1.** The fraud prevention agencies will share records with other organisations. We and other organisations may access and use the information recorded by fraud prevention agencies overseas.
  - 18.3.2.** Please phone us on +44 (0)20 3499 3459 (calls charged at local rates) if you would like details of those credit reference and fraud prevention agencies. You have a legal right to these details.
  - 18.3.3.** You have certain rights to receive a copy of any information we hold about you. Please email us at [lmcard-support@lastminute.com](mailto:lmcard-support@lastminute.com). We may charge you for this service.
- 18.4.** Some information held by credit reference and fraud prevention agencies will be disclosed to us and other organisations to, for example:
- 18.4.1.** to prevent fraud and money laundering, by checking applications for credit, credit-related or other facilities, proposals and claims for all types of insurance, job applications and employee records, and to verify your identity.
  - 18.4.2.** the information held by these agencies may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.
- 18.5.** When you have an agreement with us we may use the following types of information about you:

- 18.5.1. information you give us or we already hold about you, including any phone number you call us from, which we may record;
  - 18.5.2. information we receive when making a decision about your application or agreement, including information we receive from enquiries and searches made in your name with credit reference and fraud prevention agencies;
  - 18.5.3. information (including details of payments and transactions) we may hold about any managed account or policy which you hold with or through us, and
  - 18.5.4. information we receive from anyone who is allowed to provide us with information about you.
- 18.6.** We will process, use, manage, control, release and record information about you to:
- 18.6.1. search credit reference and fraud prevention agencies' records (including information from overseas) to manage your account;
  - 18.6.2. manage your accounts and policies, and manage any application, agreement or correspondence you may have with us;
  - 18.6.3. carry out, monitor and analyse our business
  - 18.6.4. contact you by post, by phone or in another way about other products and services which we consider may interest you – unless you tell us that you prefer not to receive direct marketing;
  - 18.6.5. fight fraud, money-laundering, terrorism and other crimes, and
  - 18.6.6. keep to any laws or regulations in any country
- 18.7.** We may reveal information about you:
- 18.7.1. to any person working for us or our co-brand partner
  - 18.7.2. to fraud prevention agencies;
  - 18.7.3. to any organisation which backs any of our products which you hold;
  - 18.7.4. to any payment system under which we issue your card;



- 18.7.5. if a payment is processed through a worldwide payment system, to certain authorities in order to detect and prevent terrorism (including authorities outside the UK);
  - 18.7.6. to any person to whom we transfer any of our rights or obligations under any agreement we may have with you, and
  - 18.7.7. to anyone you authorise us to give information about you to.
- 18.8. Processing your information, as described above, may involve sending it to other countries outside of the EEA including the United States of America. In such circumstances we are responsible for making sure that your information continues to be protected.
- 18.9. We will keep information about you for only as long as we need to or are required to meet legal obligations.

## **19. Contacting you in an emergency**

- 19.1. We may need to contact you urgently if we suspect or find fraudulent activity has occurred on your account (provided we are not prohibited from doing so by law) or if we suffer a security threat. To do so, we may (for example) send you a text message instead of calling or emailing you, if we think this is the quickest way to contact you. When we contact you, we will also give you information on how you can minimise any risk to your payment instrument depending on the nature of the security threat.
- 19.2. We'll use the same contact details which you have already provided us with when contacting you. You must inform us immediately if your personal details or contact information change.

## 20. SUMMARY BOX

### Charges

This table summarises key product features and information and is not intended to replace the terms and conditions of the product. . The fees' limits and restrictions that apply to each card are set out below.

The fee structure for your card depends from which currency wallet the transaction has occurred.

Fees and limits	GBP Wallet	EUR Wallet	USD Wallet
Fee to buy card	£6	n/a	n/a
Administration fee for loading with debit/credit card (until 15/12/2019)	FREE	FREE	FREE
Administration fee for loading with debit/credit card (effective 16/12/2019) Please note: <ul style="list-style-type: none"> <li>• No exchange fee applied for top-up to EUR/USD wallet</li> <li>• Administration fee deducted from the chosen topped up amount</li> </ul>	2%	2%	2%
Fee for a replacement card	£6	n/a	n/a
Fee for redemption (when applicable – see condition)	£10	n/a	n/a
<b>Card limits</b>			
Maximum balance at any time	£20,000	n/a	n/a
Maximum monthly load	£40,000	n/a	n/a
Maximum annual load	£100,000	n/a	n/a

Maximum single card payment	£5,000	n/a	n/a
Daily spend limit	£20,000	n/a	n/a
Monthly spend limit	£50,000	n/a	n/a
Annual spend limit	£100,000	n/a	n/a
Daily ATM withdrawal limit	£500	n/a	n/a
Monthly ATM withdrawal limit	£10,000	n/a	n/a
Annual ATM withdrawal limit	£40,000	n/a	n/a
Transaction fees			
Fee for purchases in the currency of the card	FREE	FREE	FREE
Service charge (commission) for purchases not in currency of card (until 15/12/2019)	3%	n/a	n/a
Service charge (commission) for purchases not in the supported currencies of the card (effective 16/12/2019)	0%	n/a	n/a
Cash withdrawal fees			
Fee for ATM withdrawal in the currency of the card. NOTE ATM providers may raise addition charges.	£1.50	\$1. 7 5	\$2. 0 0
Fee for ATM withdrawal in a currency other than the currencies of the card (this may be waived during promotional periods).NOTE: ATM providers may raise additional charges (until 15/12/2019)	£1.50 + 3%	€1.75 + 3%	\$2.00 + 3%

<p>Fee for ATM withdrawal in a currency other than the currency of the card (this may be waived during promotional periods)</p> <p>NOTE: ATM providers may raise additional charges (effective 16/12/2019)</p>	£1.50 + 0%	€1.75 + 0%	\$2.00 + 0%
Usage restrictions			
<p>Your card cannot be used at the following types of merchant:</p> <ul style="list-style-type: none"> <li>● Money Orders/Wire Transfer</li> <li>● Security Brokers/Dealers</li> <li>● Financial Institution</li> <li>● FX/Money Orders/Travellers Cheques</li> <li>● POI Funding</li> <li>● Car Rental</li> </ul> <p>You must have a minimum of £100 on your card to use it at Automated Fuel Dispensers.</p> <p>If you use your card at hotels and restaurants an extra 20% will be added to any pre-authorisations.</p>			
Ongoing features			
Dormancy fee (after 12 months of inactivity)	£3 per month	n/a	n/a
Other			
SMS Notifications	£0.15	n/a	n/a