

## **GENERAL FAQ**

### **What is the Im Card?**

The Im Card is a Multi-Currency Prepaid Visa Card. You can load multiple Currencies onto it before you travel at the most current foreign currency exchange rates, and then use it in millions of merchants worldwide. You can also withdraw cash from Visa branded ATMs and spend online.

### **What is a Prepaid Card?**

To use a Prepaid Card, you need to load funds onto it before you can spend it. You have to 'prepay' money first. Unlike a debit card, it is not attached to your bank account. Unlike a credit card, you cannot borrow money and pay back later.

### **What is a Multi-Currency Card?**

This is a card which allows you to store different currencies on one card. With the Im Card, you can store GBP, EUR and USD.

### **Where can I use the Im Card?**

Most merchants which display the Visa logo will accept the card. Note that you will be unable to use the card at these types of merchants: Financial Institutions (eg FX/Money Orders/Wire Transfer/Security Brokers/Dealers/Travellers Cheques) and Car Hire. If your card is used to 'pre-authorise' a reservation at a Hotel or Restaurant an additional 20% will be 'ring-fenced' from your available balance to make sure there are sufficient funds to cover the final transaction. If your card is used at an Automated Fuel Dispenser (Pay at Pump), £100 will be 'ring-fenced' from your available balance to make sure there are sufficient funds to cover the final transaction. Any excess 'ring-fenced' funds will be released back to your available balance as soon as the final transaction has been received by us.

### **Is the Im Card contactless?**

Yes, you can use the Im Card at any contactless terminal.

### **How do I activate my lm Card?**

When your lm Card has arrived, you must either go to the website or App and click on Activate Card. Follow the instructions. You will be sent an Activation Code to the mobile number you entered when applying for your lm Card, so make sure you enter the correct number and have your mobile with you when activating your card.

### **How will I get the PIN for my lm Card?**

You will be able to see your PIN once you have activated your card. Click on PIN reveal on the website or App and it will be shown to you one digit at a time. Remember, don't write your PIN down and don't tell anyone else your PIN.

### **How can I change my PIN?**

You can change your PIN at any cash machine in the UK or Europe that has a 'PIN change' function on its menu.

### **How do I contact the lm Card service team?**

You can email us at [lmcard-support@wirecard.com](mailto:lmcard-support@wirecard.com).

### **Will the lm Card Customer Services team be able to answer questions about my lastminute.com bookings?**

No, the lm Card Customer Service team can only help with lm Card related questions.

### **Will the lastminute.com Customer Service team be able to answer questions about my lm Card?**

No, only lm Card Customer Service team members are trained to answer lm Card related questions. However, the lastminute.com Customer Service team can forward your call to lm Card Customer Service Team.

### **What do I do if I don't recognise a transaction?**

If you don't recognise a transaction contact the lm Customer Service team at [lmcard-support@wirecard.com](mailto:lmcard-support@wirecard.com) to discuss it. They will then advise you how to proceed and give you all the help you need.

**What should I do if I forget my password?**

Click on the Forgot Password link and follow the prompts.

**How do I change my password?**

Once you have logged onto the website or opened the App, you will see the menu option 'Profile'. Once there, you will see the option to 'Change Password'.

**How can I view past transactions?**

Once you have logged onto the website or opened the App, you will see the menu option 'Transactions'.

**How do I load the lm Card?**

You will need a UK Issued Debit/Credit Card to load your lm Card. Log onto the website or open the App and follow the option 'Load Card'.

**What do I do if payment using the lm Card doesn't work?**

This should only happen when you don't have enough money on the card to cover the purchase. Check that the retailer you are purchasing from accepts Visa Prepaid. Because of new EU requirements, merchants in the EU/EEA will be able to choose whether or not they wish to accept Visa prepaid/debit/credit or commercial cards. Please check with the merchant, as they have to inform you if they decide not to accept all types of Visa cards. Merchants will also be expected to display this information prominently at the entrance of the shop and at the till or, in the case of distance sales, this information should be displayed on the merchant's website or other applicable electronic or mobile medium.

**How can I close my lm Card?**

Please contact the lm Customer Service team at [lmcard-support@wirecard.com](mailto:lmcard-support@wirecard.com) who will be able to help you with the card closure process. We recommend that you spend and/or withdraw as cash as much as you can from the card before you start the process.

### **What if I don't have enough of the Currency I need?**

If you have insufficient funds of the Currency you need, or you do not have the funds in the currency of the country you are visiting on your card at all, you can still use it to make a payment. The lm Card will automatically convert the amount of the transaction from local currency into the Currency (-ies) available on your Card, in the order GBP:EUR:USD, at an exchange rate determined by Visa on the day the transaction is processed, increased by a percentage determined by us (see the Fees and Limits section for more details).

### **Why can't I make contactless transactions?**

To use contactless you must first perform a contact transaction (eg use the card in a shop or ATM). This activates the contactless part of the chip in the card.

### **How can I check my balance and move money between Currencies?**

Log in on the website or open the App. You'll see the balance of each of your wallets on the home page.

### **How can I move money between Currencies?**

Once you have logged in on the website or opened the App, you will see the menu option 'Convert'. Click, and you'll see how you can move money. You can either specify how much money to put into your currency wallet, or how much you want to convert into a different currency. You'll be shown the conversion rate, and need to click 'Convert' to complete the transaction.

### **What if I'm offered the option to pay in GBP whilst I'm abroad?**

This is Dynamic Currency Conversion (DCC). The merchant will convert the bill from their currency into GBP. Mostly this conversion rate will be higher than the rate offered by the lm Card, so we'd recommend you decline the offer to convert into GBP.

### **Can I get cash back with my lm Card?**

No. The only way to get cash from your lm Card is to visit an ATM.

**What is pre-authorization?**

Some merchants send a pre-authorization through when they know you're going to use your lm Card, but they don't know exactly how much it will be for, e.g. you might be staying at a hotel for 3 days and may charge extras to your room. Or you may use a 'Pay at Pump' fuel dispenser. You may spend £12 or £100. So we'll check for £100.

**How much more than the bill amount do I need to have on my lm Card for transactions at bars, restaurants, hotels and petrol stations?**

You should ensure you have at least 20% more on your lm Card when using at bars, restaurants and hotels. If you use your lm Card at a 'Pay at Pump' automated fuel dispenser at a petrol station, you must have at least £100 on your card.

**When I use my card at a bar, restaurant, hotel or automated fuel dispenser, how long are the funds reserved for and why?**

The extra funds reserved on your lm Card will be returned to your Card balance as soon as we have received the request from the merchant to pay the funds. There's a short period of time between the merchant sending us an authorization request and the final request for funds. The merchant won't know what the 'final bill' will be until they send the request for funds. That's why we reserve a bit more to cover any potential 'overspend'.

**What happens if I do not have sufficient funds available in the relevant Currency to cover the value of a transaction?**

If you are paying in USD and your USD wallet doesn't cover it, we will check your other wallets to see if we can convert GBP or EUR into USD. If we are able to, we'll convert them instantly and move them into your USD wallet, to complete the transaction. If there are insufficient funds, the transaction will be declined.