

**Prepaid Mastercard®
Cash Passport Platinum
Card Terms and
Conditions**

By purchasing the Prepaid Cash Passport Platinum Card, you agree that you understand, accept and shall comply with these Terms and Conditions (the “**Agreement**”). This is a copy of the Agreement for you to keep.

Subject to the Purchase Location allowing this service, a Card may be sold to be used by a minor under the age of eighteen (18) and above the age of fourteen (14) years. We will require: (i) the consent and assistance of the minor’s parent or legal guardian, to be evidenced by a signature from that minor’s parent or guardian, who by signing accepts and agrees to the Agreement, to be liable for all acts of the minor and to act on behalf of the minor; and (ii) verification of the identity of both the minor and parent or legal guardian, in accordance with our instructions from time to time.

1 In these Terms and Conditions:

Additional Card means an additional Card that may be purchased by you to use as a backup for security purposes;

ATM means an automated teller machine;

AUD and **AU\$** mean the lawful currency of Australia;

BRL means the lawful currency of Brazil;

CAD and **CA\$** mean the lawful currency of Canada;

Card means the “Prepaid Cash Passport Platinum Card” 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, provided by us or our third party service provider, Mastercard Prepaid Management Services Limited (the “**Program Manager**”), in connection with the Card;

Currency means, subject to clause 2.2, any one (1) or more of USD, EUR, GBP, CAD, AUD, NZD and any additional currency that we may make available in connection with the Card from time to time;

EUR and **EU€** mean the lawful currency of the Eurozone;

GBP and **GB£** mean the lawful currency of Great Britain;

Local Currency means the currency of the country where a transaction is undertaken;

My Account means the web application at **www.cashpassport.com** (or any other internet site we notify to you in replacement), which gives access to information about the Card using the security details;

NZD and **NZ\$** mean the lawful currency of New Zealand;

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

Purchase Location means any participating branch of the business from which you purchased the Card, within the country of purchase;

Shortfall occurs in certain circumstances when the Card Fund drops below zero (0);

Spend Rate means the individual foreign exchange rate set and determined by the Program Manager applicable to foreign exchange transactions where you transact in a currency other than a Currency on the Card or

when you have insufficient funds in a Currency on the Card to cover the whole transaction. The circumstances when Spend Rate applies are set out at clause 8. Each currency has a different Spend Rate that varies, in accordance with these Terms and Conditions. The Spend Rate is determined using the Mastercard foreign exchange base rate plus a margin. Margins vary according to Currency wallet used to fund the transaction and the spend currency. You can view the indicative Spend Rate of the day using the calculator in My Account at **www.cashpassport.com** by entering the amount of Currency loaded on the Card that you wish to spend and selecting the intended spend currency;

USD and **US\$** mean the lawful currency of the United States of America;

we, us and **our** mean Travelex Card Services Limited;

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

you and **your** mean the purchaser of the Card, who, in the case of a person under the age of eighteen (18) and over the age of fourteen (14) years ("**minor**") is the minor's parent or legal guardian;

1.1 Any references to 'Card' also include any Additional Card, where appropriate.

2 The Card

2.1 The Card can be loaded using BRL, converted into any available Currency and the exchange rate will be determined by the Purchase Location. Please check with the Purchase Location or at **www.cashpassport.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. Unless otherwise notified to you, the Agreement shall apply to such additional methods. You may only use the Card in accordance with the Agreement.

2.2 The Currencies available in respect of the Card may vary from time to time. Before you make the decision to purchase a Card, please check with the Purchase Location or on **www.cashpassport.com** for details of available Currencies. If we introduce a new Currency, you will be deemed to have acknowledged and agreed that, unless otherwise notified to you, the Agreement applies to such new Currency.

2.3 Subject to clause 3.4, you are responsible for determining the amount held in each Currency and for ensuring you have sufficient funds for all transactions. You may allocate amounts between the various Currencies at My Account at **www.cashpassport.com** and/or by such additional methods as we may make available to you from time to time. Your available Card Fund balance and transaction history (including the Spend Rate applied, as applicable) is available online for you to view via My Account.

2.4 At the time of purchase you may request one (1) Additional Card, which can be used as a backup by you. The Additional Card is linked to the Card Fund and only you can use it. You may

be charged a fee, as set out in clause 6, for the Additional Card.

- 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 There may be a delay of up to twenty-four (24) hours (or as advised by the Purchase Location), before you are able to use the Card.

- 3.2 The Card can be used worldwide at ATMs and merchants, including shops, restaurants and online, providing 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.cashpassport.com**.

- 3.3 Subject to clauses 3.4 and 8.4, the applicable Currency balance (and therefore the total Card Fund) will be debited with the amount of each cash withdrawal or transaction and 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 authorization from us for all the transactions that you make. We cannot stop a transaction once authorized. Some Merchants may not be able to authorize your transaction if they cannot obtain an online authorization from us. Examples include some in-flight purchases, car park

vending machines and toll booths.

- 3.4 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: USD, EUR, GBP, CAD, AUD and NZD. 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 via **www.cashpassport.com**.
- 3.5 When using the Card at certain merchants including bars and restaurants and you do not authorize the transaction using chip and PIN or contactless, an additional amount (typically 10%-20%) may be automatically added to the amount of the transaction as an anticipated service charge or tip, temporarily reducing the balance on the Card. When the Card is used to purchase gas at an automated gas pump, the Card must have a minimum balance of US\$ 75 or Currency equivalent. This is to ensure there are sufficient funds available to cover the final cost of the transaction and to reduce the risk of a Shortfall arising on the Card. If your actual service charge or tip is less than the additional amount added or you

spend less than the minimum amount when purchasing gas, the respective amount may temporarily reduce the balance on the Card. 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 section at www.cashpassport.com.

- 3.6 The Card cannot be used as an arrangement for periodic billing.
- 3.7 It is not recommended to use 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.
- 3.8 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. You may be charged for this service - please check with the Purchase Location.
- 3.9 If the Card is damaged, lost or stolen while you are traveling, you may contact Card Services to request a replacement Card ("**Replacement Card**"). If you are in your home country and require a Replacement Card because your Card has been damaged, lost or stolen, you need to visit your Purchase Location. 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. A Replacement Card will be free of charge.

- 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 six (6) months. If the available Card Fund, following the debit of any monthly inactivity fee (please refer to clause 6) is less than the fee, we will waive the difference. 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, accessing or purchasing goods from adult or gambling locations or internet sites, 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 authorized 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 required, we may provide the Brazilian Central Bank and other public authorities with information regarding transactions made with the Card, subject to clause 12.
- 3.14 Purchases abroad, which may be considered investments or imports (which as such, are subject to specific regulations), are not permitted. Any usage of the Card inconsistent or in contravention with the usage described in the Agreement is not permitted.
- 3.15 We may inform the Conselho de Controle de Atividades Financeiras (Financial Activity Control Counsel) of any transaction involving the Card that may be covered by law 9.613/98 or any other valid anti-money laundering legislation.
- 3.16 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 and the Spend Rate will be applied if the refund is in a currency which is not available on the Card.

4 Keeping your 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.
- 4.3 You must never allow anyone else to use the Card, PIN or other security information.
- 4.4 You must never write down the PIN or any other security information together with the Card.
- 4.5 We will never ask you to reveal any PIN.
- 4.6 The PIN may 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 or 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 immediately and 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 may 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 inquiries.

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

4.10 You must memorize the PIN. **This is very important as you cannot change the PIN issued with the Card.** For security purposes, you should not keep the PIN written anywhere near the Card. If you forget the PIN, you can obtain a PIN reminder via My Account at **www.cashpassport.com** or by calling Card Services and answering the security questions you supplied on your application and following the prompts.

4.11 If you want to make a transaction using your Card or Card details, you will need to authorize it by using your Card in a contactless manner, a PIN, 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.

5 Liability for unauthorized transactions

5.1 We recommend that you check your transaction history and balance at least once a month. If you notice an error in any Card transaction or a Card transaction that you do not recognize, you must notify Card Services immediately and in any event within sixty (60) working days 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 on **www.cashpassport.com**.

5.2 You will be liable for all losses in respect of the Card if you: (i) have acted fraudulently; (ii) have failed to use the Card in accordance with the Agreement; (iii) have failed to notify Card Services without undue delay on becoming aware of the loss, theft or misuse of the Card; or (iv) have failed to take all reasonable steps to keep the Card's security features safe.

5.3 Where you are not liable for an unauthorized transaction, we will refund the value of that transaction and 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 authorized by you or on your behalf, or you have acted fraudulently, we will not refund the value of the transaction.

6 Fees and Limits

6.1 Fees and limits apply to the Card as set out in this clause 6. 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	Fee amount	Explanation
Card fee	Please check with the Purchase Location	Fee for getting a Card
Reload fee	Free	No fee charged when you load money onto your Card
Replacement Card fee	Free	Free service to send you a new Card whilst you are away if your Card is lost, stolen or damaged
Card use fee	Free	No fee charged to use your Card at merchants (e.g. shops and restaurants). Some merchants may charge their own fee

Foreign exchange fee	Spend Rate applies	The Spend Rate will apply 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, in accordance with the terms set out in clause 8. You can view the indicative Spend Rate in My Account at www.cashpassport.com
Currency to Currency transfer fee	Foreign exchange rate applies, varies each day	Applied when transferring money between wallets
Additional Card fee	US\$5.00	Fee charged for getting an Additional Card
Monthly inactivity fee	US\$2.50 per month	Fee charged after a 6-month period of you not using your Card for transactions or to load, including after the Agreement has ended. If you have a zero balance on your Card, no inactivity fee will be payable

ATM withdrawal fee	US\$2.50, EU€1.90, GB£1.60, CA\$4.00, AU\$3.80, NZ\$5.00	Flat rate fee charged when withdrawing from a cash machine. Some ATM operators may also charge a fee - please check before using the ATM
Cash out fee at the Purchase Location	Please check with the Purchase Location	Fee charged for cashing out your Card in-store. Your Card will remain active, unless you choose to close it
Limits - the amounts shown are the USD equivalents of the limits available on the Card, across all Currencies		
Minimum amount you can load or reload	US\$100 or Currency equivalent	
Maximum amount you can withdraw from ATMs in 24 hours. (Some ATM operators may set their own withdrawal limits which may be lower than this limit)	US\$1,000 or Currency equivalent	
Maximum amount you can spend at Merchants in 24 hours	US\$10,000 or Currency equivalent	
Maximum reload amount and maximum amount you can have on your Card at any one time	US\$60,000 or Currency equivalent	
Maximum amount you can load in total in a 12-month period	US\$60,000 or Currency equivalent	

Maximum number of active Cards you may hold at any one time (not including a linked Additional Card)	1
Card life	see Card for expiry date

- 6.2 You agree to pay and authorize us to debit the Card Fund for the fees set out in the Agreement.
- 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.cashpassport.com**, subject to certain limits and subject to a fee (refer to clause 6).
- 7.2 You may also be able to make a balance inquiry at some ATMs, although availability is dependent on the country

and the ATM used. There may be a fee payable (to the ATM operator) for balance inquiries.

7.3 If an ATM displays a balance for the Card Fund, then this may be displayed in USD or in a different currency, in which case the exchange rate applied may be different to ours and discrepancies can arise. An ATM will not display a balance for each Currency. An accurate balance for each Currency can be obtained through Card Services or through My Account at **www.cashpassport.com**.

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

8 Foreign Currency Transactions

8.1 There are some instances where a foreign exchange rate will apply as follows: i) initial load or reloads, 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 3.4 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 3.4 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) when funds are allocated from one Currency to a different Currency by you or us in accordance with this Agreement; vi) where you end the Agreement or request repayment of the balance of the Card under clause 9; and vii) when a monthly inactivity fee is charged and there are insufficient funds in USD on your Card. The method for calculating the foreign exchange rate for each scenario is as set out in this Agreement.

8.2 The foreign exchange rate used for initial loads and subsequent reloads varies by Purchase Location and the time that it takes to load or reload the Card. You can ask the Purchase Location for the exchange rate beforehand.

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: USD, EUR, GBP, CAD, AUD and NZD. The foreign exchange rate used is

- the Spend Rate in effect on the day the transaction is processed by Mastercard. You can view the indicative Spend Rate of the day using the calculator in My Account at **www.cashpassport.com** by entering the amount of Currency loaded on the Card that you wish to spend and selecting the intended spend currency.
- 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 USD ATM fee will be applied and will be converted into the last Currency being used to fund the transaction at **the Spend Rate on the day the transaction is processed**.
- 8.5 The foreign exchange rate used for allocating funds from one Currency to another Currency is selected from the range of rates available in wholesale currency markets (which vary each date) together with a margin.
- 8.6 Where you end the Agreement, or request repayment of the Card Fund under clause 9, these funds will usually be converted into BRL. The foreign exchange rate used for this is set and determined by the Purchase Location and varies each day. You can contact the Purchase Location for more information on the applicable foreign exchange rate.
- 8.7 Where a monthly inactivity fee is charged and there are insufficient funds in USD, a foreign exchange rate may be applied. The method for calculating this is described in clause 3.10.
- 8.8 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 or a Spend Rate is applied, the rate may vary throughout the day. You can view the indicative Spend Rate of the day using the calculator in My Account at **www.cashpassport.com** by entering the amount of Currency loaded on the Card that you wish to spend and selecting the intended spend currency. More details about the Mastercard foreign exchange base rate that will apply can be found at <https://www.mastercard.us/en-us/consumers/get-support/convert-currency.html>
- 9 Redeeming Unspent Funds**
- You may redeem any unspent Card Fund through the Purchase Location. Payment will usually be in BRL and the exchange rate (if applicable) will be determined by the Purchase Location. A fee may be charged by the Purchase Location for this service. Please check with the Purchase Location.
- 10 Ending the Agreement**
- 10.1 Subject to clause 10.7, the Agreement shall terminate in the event of the expiry of the Card ("**Termination Date**").
- 10.2 Subject to clause 10.4, we may end the Agreement at any time prior to the Termination Date by giving you at least

thirty (30) days' written notice by letter or email sent to the address you have provided to us.

- 10.3 You may end the Agreement at any time prior to the Termination Date by writing to or emailing Card Services.
- 10.4 We may ask for the return of the Card and end the Agreement prior to the Termination Date, with or without notice, if you materially breach any of these Terms and Conditions.
- 10.5 Upon ending the Agreement in accordance with this clause 10, you will no longer be able to use the Card. The ending of the Agreement will not affect your right (if any) to redeem unspent funds in accordance with clause 9.
- 10.6 The provisions of clause 9 shall survive termination of this Agreement.
- 10.7 For the purposes of clause 10.1, the expiry of the Card shall mean the later of either the expiry of the initial Card (including any Replacement Card) or the Additional Card issued to you under this Agreement.

11 Changing the terms

- 11.1 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 on **www.cashpassport.com**.
- 11.2 We may amend the Agreement without notice, in order to comply with local laws and regulations.
- 11.3 If you are dissatisfied with any change, you can end the Agreement by

contacting Card Services within thirty (30) days of such change taking effect.

12 Personal Data

- 12.1 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.
- 12.2 By purchasing the Card and using it, you consent to us and our service providers processing the information we collect from you ("**Personal Information**"), when we provide you with the Card Services, under the Agreement.
- 12.3 Your Personal Information may be disclosed by us to third parties (including the Program Manager and other third party providers) to enable us to provide the Card Services and for data analysis, anti-money laundering, detection of crime, legal compliance, enforcement and fraud prevention purposes.
- 12.4 Your Personal Information may be processed outside of the country of purchase, but all service providers are required to have adequate safeguards in place to protect your Personal Information.
- 12.5 By purchasing a Card, you agree we may contact you by telephone, letter, SMS or email at the contact details you provide us, or by mobile application notifications, about other products and services provided by us and our affiliates including the Program Manager

and its affiliates. If you no longer wish to receive this information, please contact Card Services as detailed in clause 16.

- 12.6 You can contact Card Services for a copy of the Personal Information we hold about you.
- 12.7 To aid us in the provision of the Card Services and improve our service, telephone calls may be recorded and/or monitored.
- 12.8 You may withdraw your consent to our use or processing of your Personal Information, as long as: (a) you give us at least thirty (30) days' written notice; (b) we reasonably believe there are no legal requirements for the use of your Personal Information; and (c) withdrawing your consent does not result in our inability to fulfil our obligations to you under the Agreement. In order to provide our services to you however, there is certain information we will require and if you choose to withdraw your consent to the use of that information, the Card Services may not be available and you will not be able to use the Card.

13 Liability

- 13.1 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.
- 13.2 In no event will we be liable for consequential or indirect damages

(including lost profit, extraordinary damages, or special or punitive damages).

- 13.3 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).
- 13.4 Nothing in this document 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.
- 13.5 You agree to pay us for any losses, damages, claims or expenses (including reasonable attorney fees) we incur due to your failure to comply with the Agreement.

14 Law, Jurisdiction and Language

- 14.1 The Agreement shall be governed by the laws and the courts of the country in which you were issued with the Card.
- 14.2 You submit to the non-exclusive jurisdiction of the courts of the City of São Paulo, State of São Paulo to hear and determine any disputes or legal questions concerning the Agreement between you and us.
- 14.3 We will communicate with you in Portuguese or English and the Agreement is available in Portuguese only.

15 Third Party Rights

Except for any party referred to in clause 16, nothing in the Agreement gives any third party any benefit or right (including any enforcement right).

16 Transferring our rights

We may assign any of our rights and obligations under the Agreement, without your prior consent, to any other person or business, subject to such party continuing the obligations in the Agreement to you.

17 Contact details

- 17.1 If you have any queries regarding the Card, please refer to **www.cashpassport.com**.
- 17.2 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 Information, please contact Card Services.
- 17.3 Card Services can be contacted using the details on **www.cashpassport.com** or by writing to Card Services, Access House, Cygnet Road, Hampton, Peterborough, PE7 8FJ, United Kingdom.
- 17.4 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 ten (10) working days after the date of posting.

- 17.5 We will try to resolve any problems as quickly as possible and in accordance with the complaints procedure, which can be found on **www.cashpassport.com** or is available on request.

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