

MULTI-CURRENCY
CASH
passport™

Prepaid MasterCard® Currency Card

EVERYTHING YOU NEED TO KNOW ABOUT:

**USING YOUR
CARD OVERSEAS**

MANAGING YOUR CARD

TOPPING UP YOUR FUNDS

USER GUIDE



MULTI-CURRENCY CASH passport™

- PROTECTED
- ADAPTABLE
- CONVENIENT

Welcome to the prepaid Multi-currency Cash Passport™ the chip and PIN protected prepaid travel money card. Load up to 6 Currencies* onto one easy-to-use Card

You can use the Card to pay for goods and services in shops, restaurants, hotels and online, or to withdraw Local Currency from ATMs – anywhere you see the MasterCard Acceptance Mark. Load it with US Dollars, Euros, Great British Pounds, Canadian Dollars, Australian Dollars and New Zealand Dollars, in whatever combination suits you.

And with chip and PIN protection and Global Assistance for peace of mind – your Multi-currency Cash Passport™ may be the only travel money card you'll ever need.

Look forward to a whole world of great benefits:

Protected

- Chip and PIN protected
- Not linked to your bank account
- 24/7 Global Assistance
- Backup Card available
- Free replacement of lost or stolen Cards

Adaptable

- Avoid currency fluctuations by loading funds in advance
- Load your Card as many times as you like**

Convenient

- Withdraw Local Currency at over 2 million ATMs worldwide, displaying the MasterCard Acceptance Mark
- Accepted at over 34.5 million MasterCard merchants worldwide, with no transaction fee*
- Allocate funds across the various Currencies online
- Use unspent funds on your next trip or cash out your Card**

* The Currencies available on the Card may vary from time to time and are subject to availability. Please check with the Purchase Location or on www.cashpassport.com/confidencecambio for details of the available Currencies.

** Until Card expiry and subject to reload limits (see Table of Fees and Limits).

* Some merchants may charge a fee or set their own purchase limits. Please confirm whether any fees or limits apply before making a purchase.

** Subject to Terms & Conditions.



USING YOUR CARD

What do I need to do before I go?

Please sign the back of your Card as soon as you get it and memorize your PIN. Then register your Card on 'My Account' at www.cashpassport.com/confidencecambio, by following the instructions on the screen. You can obtain a PIN reminder by calling Card Services at any time. Please note that you cannot change the PIN.

How do I use my Multi-currency Cash Passport™

Your Card will generally be activated within twenty-four (24) business hours of purchase or as advised by the Purchase Location. You can use your Card at ATMs worldwide displaying the MasterCard® Acceptance Mark, as well as MasterCard merchants, including shops and restaurants. Just enter your PIN or sign as requested by the merchant. The Card can also be used online at merchants that accept MasterCard. With Multi-currency Cash Passport™ you don't need to worry about bank opening hours or lengthy queues to access your funds.

How do I obtain a second Card?

For peace of mind on your holiday, you may purchase an Additional Card and use it as a backup. Please see the Terms and Conditions or visit www.cashpassport.com/confidencecambio for more information.

How do I check my balance?

Simply go to 'My Account' at www.cashpassport.com/confidencecambio, register your Card and you'll be able to see your balance, allocate funds across the Currencies, and view any recent transactions.

How do I put more money onto my Card?

Just return to the location where you bought your Card and they can reload it for you. You may be asked to present your Card, a form of payment, the valid ID you used when purchasing it and any other document required by the location where you bought your Card.



What should I do with my Card after my trip?

Simply keep your Card for your next trip. Your Card is valid until the date shown on the front. Until then, you can load it with additional funds as often as you like (within the limits and restrictions of the Card). For further reload details and options, please see www.cashpassport.com/confidenc cambio

Alternatively, you can choose to close your Card – please refer to www.cashpassport.com/confidenc cambio or to the Purchase Location. For more information, please refer to the Table of Fees and Limits.

Can I make purchases online?

As long as the online merchant accepts MasterCard, you can use your Card to shop online (within the limits and restrictions of the Card). You may be asked to provide the security code that's printed on the signature strip on the back of your Card. You cannot use your Card for accessing or purchasing goods from adult or internet gambling sites.

What if I have insufficient Card Funds to make a purchase in the Local Currency of the country I am in?

If there are insufficient funds in a particular Currency to pay for a transaction, the balance of the transaction will automatically be deducted from the other Currencies, in the following order of priority: USD, EUR, GBP, CAD, AUD and NZD, subject to the applicable exchange rate and FX Margin – see Table of Fees and Limits.

What if my Card is declined?

If your Card has been declined, it is likely to be because the item you are purchasing costs more than you've got available on your Card. That's OK; if the merchant can support partial payments, you can pay the difference with another payment method. Just make sure you tell the cashier before paying and confirm the amount you want to be deducted from your WU Multi Currency Cash Passport. The cashier should process your WU Multi Currency Cash Passport payment first, and then accept the remainder of the balance, however you want to pay it.

Should I use my Card to pre-authorize my hotel or car hire?

It is not recommended to use your Card as a guarantee of payment for hotels, car rentals, etc. These companies may estimate your bill, and if you use your Card as a guarantee for the estimated amount, the funds will be temporarily unavailable to access or spend. You can of course use your Card to settle your final bill.

What is a Dynamic Currency Conversion payment?

Dynamic Currency Conversion (DCC) is an optional service that is sometimes offered by retailers and ATM operators abroad, giving cardholders the choice of paying in either the currency of the country they are visiting or their own domestic currency, i.e. Brazilian Real. If you use your Card to make a purchase or ATM withdrawal in a country where the Local Currency is the same as one of the Currencies on your Card (e.g. using the USD funds on a Card in the USA) and you opt to pay in Real, this may result in a foreign exchange conversion at additional cost to you. To avoid this risk, choose to pay in the Local Currency, not Real.

For more information, visit

www.cashpassport.com/confidenc cambio and register your Multi-currency Cash Passport™ on 'My Account' to check your balances, allocate funds across the various Currencies, and view your recent transactions.



**Useful telephone numbers for 24/7 assistance,
Card Services, lost or stolen Cards.**

If your Card is lost or it has been stolen, please contact Card Services immediately. This is so that we can cancel your Card and offer assistance, including emergency cash replacement up to the available balance on your Card.

Country	Toll-free Numbers†
Australia	1800 098 231
Brazil (from landline)	0800 892 3560
Brazil (from mobile)	+55 21 3956 9200
France	0800 916 940
New Zealand	0800 444 691
South Africa	0800 982 674
Spain	900 958 973
UK	0800 056 0572
USA/Canada	1 877 465 0085

A list of toll-free numbers from over 50 countries is available on www.cashpassport.com/confidencecambio

Alternatively, you can use the number below ('Other Countries') to contact Card Services.

Please note: If you experience difficulties calling a toll-free number starting with 0800 from your mobile, when abroad, please use a landline, or call the 'Other Countries' number instead.

Other Countries†† **+44 207 649 9404**

† There may be a charge for calls to these numbers, if calling from a hotel or mobile phone.

†† If calling from a landline, please remember to add the international prefix of the country you are in at the beginning of this number (in most cases this is 00, for example 0044 207 649 9404). Calls to this number are not free of charge.

Table of Fees and Limits

The following fees and limits apply. Unless otherwise specified, all fees and limits are specified in the Currencies available on your Card and are subject to variation in accordance with the Terms and Conditions.

Fees	USD	EUR	GBP	CAD	AUD	NZD
Card fee	Please check with the Purchase Location					
Reload fee	Free					
Purchase from MasterCard® merchant (e.g. shops and restaurants)	Free					
ATM withdrawal fee ^{1 2}	US \$2.50	EU €1.90	GB £1.60	CA \$4.00	AU \$3.80	NZ \$5.00
Cash over the counter fee	US \$10	EU €7.50	GB £6.50	CA \$16	AU \$15	NZ \$20
Additional Card fee	US \$5.00 or Currency equivalent					
Shortfall Fee	US \$15 or Currency equivalent					
Cash out fee and fee to transfer balance to new card if applicable	Free					
Replacement Card fee	Free					
Transferring money from one Currency to another (also known as Currency transfer fee)	Allocating money from one Currency to another is subject to an exchange rate which is communicated to you at the time of the transfer including 5% of the transfer value					
Monthly Inactivity fee (deducted from your Card balance after 6 months of inactivity) ³	US \$2.50 or Currency equivalent					
Foreign Exchange (FX) Margin	MasterCard® rate plus 5.50% of the transaction value. The MasterCard rate is the exchange rate determined by MasterCard to be their wholesale rate in effect in the day the transaction is processed by MasterCard					

¹ Some ATM operators and merchants may charge an additional fee or set their own withdrawal or purchase limits. Please confirm whether any additional fees or limits apply before making withdrawals or purchases.

² If the Currency of your transaction matches one of the Currencies on the Card and there are sufficient funds in that Currency to cover the whole transaction, the ATM fee for that Currency will be applied. If 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, then the USD 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.

³ If, following the debit of any monthly inactivity fee, the Card Fund balance is less than the fee, we will waive the difference.

IMPORTANT INFORMATION ABOUT FOREIGN TRANSACTIONS

Merchant transactions and ATM withdrawals in a currency other than a Currency you have available on the Card will be exchanged to USD at an exchange rate determined by MasterCard on the day the transaction is processed, increased by the FX Margin.

Example of Foreign Exchange Margin for a Card loaded with USD only:

Suppose you make a withdrawal from an ATM in Europe for EU€50.00 and the prevailing exchange rate, set by MasterCard, is EU€1.00 = US\$1.36. Before the foreign exchange margin applies, this would equate to US\$68.00 (EU€50.00 x 1.36).

After the foreign exchange margin of US\$3.74 is applied (US\$68.00 x 5.50%) and the ATM withdrawal fee of US\$2.50 is added, this would equate to US\$74.24 (US\$68.00 + US\$3.74 + US\$2.50). Please refer to clause 8 of the Terms and Conditions for full details of how these margins apply.

Important information about allocation of funds across different Currencies

If you transfer funds from one Currency to another Currency, or where we do so in accordance with the Terms and Conditions, a Currency transfer fee applies, as set out in the Table of Fees and Limits.

Example of Currency transfer fee for an allocation of funds from AUD to USD:

Suppose you wish to transfer AU\$500 to US\$ and the prevailing exchange rate, as determined by us, is US\$1.00 = 0.91 AU\$. Before the Card Currency Transfer Fee applies, this would equate to US\$549.45 (AU\$500/0.91). After the Card Currency Transfer Fee of US\$26.17^a is applied, this equates to US\$523.28 being allocated. Please refer to Clause 10 of the Terms and Conditions for full details of how these margins apply.

^a The fee of US\$26.17 has been calculated as follows: (exchange rate of 0.9555 used, which includes our 5% margin). Therefore AU\$500/0.9555 = US\$523.28. Currency transfer fee = US\$549.45-US\$523.28 = US\$26.17

LIMITS ⁴	USD
Maximum total Card balance at any one time (total of all Currencies)	US\$60,000
Maximum load / reload amount	US\$60,000
Maximum load over 12 months ⁵	US\$60,000
Minimum load / reload amount	US\$100
Maximum ATM withdrawal limit per 24 hours ¹	US\$1,000
Daily cash over the counter limit	US\$250
Daily POS limit at any MasterCard® merchant in 24 hours ¹	US\$10,000
Maximum number of Additional Cards per cardholder	1
Card life	See Card for expiry date
Maximum PIN tries	3 per 24 hours
Maximum number of active Card accounts per cardholder	1

¹ Some ATM operators and merchants may charge an additional fee or set their own withdrawal or purchase limits. Please confirm whether any additional fees or limits apply before making withdrawals or purchases.

⁴ The limits shown refer to the USD equivalent of the total limits available on the Card (when combining all Currencies).

⁵ The total amount you may load onto all prepaid cards issued to you by us during any twelve (12) month period, including all Currencies.

Other Important Information

Please read the following information about your Multi-currency Cash Passport™ carefully: Your Card does not generate any interest or any other similar return.

Multi-currency Cash Passport™ is issued by Travelex Card Services Limited, pursuant to license by MasterCard International Inc. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

Prepaid MasterCard® Multi-currency Cash Passport™

Terms and Conditions

By purchasing the Multi-currency Cash Passport™ card, you confirm that you are aged eighteen (18) years or over and you agree that you understand, accept and shall comply with these Terms and Conditions and the Table of Fees and Limits in the User Guide (together the “**Agreement**”). This is a copy of the Agreement for you to keep.

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, AU\$ means the lawful currency of Australia;

BRL means the lawful currency of Brazil;

CAS means the lawful currency of Canada;

Card means the “Multi-currency Cash Passport™” 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, EU€ means the lawful currency of the Eurozone;

GBP, GB£ means 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/confidencecambio (or any other internet site we notify to you in replacement), which gives access to information about the Card using the Security Details;

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

NZD, NZ\$ means 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;

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

we, us, our means Travelex Card Services Limited;

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.

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 My Account 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 My Account 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 and/or by such additional methods as we may make available to you from time to time.

2.4 At the time of purchase (or by visiting the Purchase Location after 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 the Table of Fees and Limits, for the Additional Card. The Additional Card 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 to be the wholesale rate in effect on the day the fee is applied.

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 wherever you see the MasterCard Acceptance Mark 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, subject to any restrictions in the Agreement. Although the MasterCard Acceptance Mark may be displayed, the Card may not operate in some countries, due to restrictions. Please verify the list of countries with restrictions at My Account.

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). Each transaction will require authorization or validation before completion and we cannot stop a transaction once authorized.

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 My Account.

3.5 When using the Card at certain merchants including bars and restaurants, 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 typically between GB£10-£50 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 negative balance 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 My Account.

3.6 It is not recommended to use the Card as: (i) 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; or as (ii) an arrangement for periodic billing, as any debits to the Card as a result of such arrangements will be considered to have been authorized by you.

3.7 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.

3.8 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 expiry of the Card (see clause 10.7) and the balance of the Card will be transferred to the Replacement Card. A Replacement Card will be free of charge.

3.9 A monthly inactivity fee will be charged after six (6) months of inactivity until the balance of the Card is zero (0). If the available Card Fund, following the debit of any monthly inactivity fee (please refer to the Table of Fees and Limits) is less than the fee, we will waive the difference. The 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® to be the wholesale rate in effect on the day the fee is applied.

3.10 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.

3.11 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. A Shortfall fee may also be payable if the

Card Fund (or any Currency balance) drops below zero (0) (see the Table of Fees and Limits). If the Card Fund (or any Currency balance) does drop below zero (0), you must not make any subsequent transactions. The Shortfall fee will usually be charged in USD unless there are insufficient funds available in USD, in which case the amount will be funded by converting the outstanding amount into the next available Currency balance on the Card and a foreign exchange rate (including the Foreign Exchange Margin) will be applied (see clause 8). The foreign exchange rate used is the rate determined by us in effect on the day the

Shortfall fee is applied. 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.

3.12 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.

3.13 Purchases abroad, which may be considered investments or imports (which as such, are subject to specific regulations), are not permitted.

3.14 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 a foreign exchange rate (including the Foreign Exchange Margin) may be applied.

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, 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 by calling Card Services and answering the security questions you supplied on your application.

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 My Account.

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 and we may charge you an investigation administration fee of up to US\$80 (or Currency equivalent). The investigation administration fee will usually be charged in USD, unless there are insufficient funds available in USD, 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 (including the Foreign Exchange Margin) will be applied (see clause 8). The foreign exchange rate used is the rate determined by us in effect on the day the amount is debited.

6 Fees and Limits

6.1 Fees and limits apply to the Card, as indicated in the Table of Fees and Limits. 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.

6.2 You agree to pay and authorize us to debit the Card Fund for the fees set out in the Agreement. These fees may be debited from the Card Fund as soon as they are incurred. If there are insufficient funds within this Currency to pay such fees, or the Local Currency is not a Currency available on the Card, then we may automatically deduct funds from other Currencies in the following order of priority: USD, EUR, GBP, CAD, AUD and NZD. Any such deduction of funds may be subject to a fee (refer to the Table of Fees and Limits 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.

6.5 For details of the fees and limits that apply to the Card, please refer to the Table of Fees and Limits, or on My Account.

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 My Account, subject to certain limits and subject to a fee (refer to the Table of Fees and Limits).

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 My Account.

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 seven (7) instances where a foreign exchange rate will apply: 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) where you allocate funds from one Currency to a different Currency; v) where we allocate funds from one Currency to a different Currency in accordance with the Agreement; vi) where you end the Agreement or request repayment of the balance of the Card under clause 9; and vii) when a Shortfall fee, an investigation administration fee, an Additional Card Fee or inactivity fee is charged and there are insufficient funds in USD. 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 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 Foreign exchange rates are subject to variation and the rate that applies one day will not necessarily be the same on any other day.

8.4 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 rate determined by MasterCard® to be the wholesale rate in effect on the day the transaction is processed by MasterCard, plus the FX Margin (see Table of Fees and Limits).

8.5 The foreign exchange rate used for allocating funds from one Currency to another Currency is set and determined by Card Services and varies each day. A Currency transfer fee also applies (see Table of Fees and Limits).

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. A fee may be charged by the Purchase Location for this service, in addition to the fee specified in the Table of Fees and Limits. Please check with the Purchase Location. You can also contact the Purchase Location for more information on the applicable exchange rate.

8.7 Where a Shortfall fee or investigation administration fee is charged and there are insufficient funds in USD, 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 clauses 3.11 and 5.3 respectively.

8.8 Where an Additional Card fee or 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 clauses 2.4 and 3.9 respectively.

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.

10 Ending the Agreement

10.1 Subject to clause 10.7, the Agreement shall terminate in the event of: (i) the later of either the expiry of the Card or the expiry of the Additional Card, or; (ii) an event occurring under clause 10.2, 10.3, or 10.4.

10.2 Subject to clause 10.4, we may end the Agreement at any time 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 by writing to or emailing Card Services.

10.4 We may ask for the return of the Card and end the Agreement, 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(i), the expiry of the Card shall mean the expiry of the initial Card issued to you under the Agreement (including any Replacement Card). In the event the initial Card expires and you have an active Additional Card, you may request a new Card and Additional Card. Please visit My Account for a reminder of your expiry date.

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 My Account.

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 (including market research), 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 You agree we may contact you 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.

12.6 You can contact Card Services for a copy of the Personal Information we hold about you. A fee may be charged for this service.

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 fulfill 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 profits), 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 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 and any disputes, which arise under it, shall be governed by Brazilian law and subject to the non-exclusive jurisdiction of the courts of the City of São Paulo, State of São Paulo.

14.2 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 My Account.

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 in the 'Contact details' section of the User Guide 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 My Account or is available on request.

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