

**My Pet Card Reloadable Visa Prepaid Card
TERMS AND CONDITIONS**

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1. Our agreement

When you apply for a My Pet Card Prepaid Visa Card and associated electronic money account from us, you are entering into an agreement. This agreement is between IDT Financial Services Limited, Crunch Payments Ltd, Petcards UK Ltd, and you (the person we have opened the account for). The agreement will start when you apply for your account.

This document contains the terms and conditions of the agreement. The terms of this agreement apply to your My Pet Prepaid Card and associated electronic money account only (together, the “My Pet Prepaid Card”. Any additional products and features do not form part of this agreement, for example any discounts, phone line services or loans.

We ask you to read the terms of this agreement because you are agreeing to them. They will help you to best understand your account and card. They will also tell you how to get help and what we will do if things go wrong.

You may ask us for a copy of this agreement at any time.

2. Applying for a My Pet Prepaid Card

In order to open an account and be issued with a card, you must be at least 18 years old and a UK resident. We may require evidence of who you are and of your address. We may ask you to provide some documentary evidence to prove this and we may carry out checks on you electronically.

When we carry out these checks, your personal information may be disclosed to credit reference agencies and fraud prevention agencies. These agencies may keep a record of the information, and a footprint may be left on your credit file, although the footprint will denote that the search was not a credit check and was not carried out in support of a credit application. It is an identity check only and will therefore have no adverse effect on your credit rating.

We reserve the right to refuse to issue you a card and shall not be under any obligation to provide a reason why we have done so.

3. Your account and card

The My Pet Prepaid Card is a personal electronic money account and payment card.

Your My Pet Prepaid Card is denominated in GBP.

Account

You will not earn interest on the balance of money held in your account.

Your account is for personal use only. It may not be used for making payments relating to any business that you run. If we find out that you are using your account for any purposes other than personal use, we may close it.

You can load money onto your Card on the My Pet Card portal by entering your details to load funds from your bank account to your My Pet Prepaid Card.

We reserve the right to refuse to accept any particular loading transaction.

Card

The card is connected to the account and can be used to pay for goods and services at retailers who accept Visa cards. It is designed for use in shops and retail locations where you are physically present and for online, telephone and other distance purchases. You can authorise a card transaction by entering the

PIN or other security code, or by tapping the card against a contactless enabled reader. The card cannot be used to withdraw cash at an ATM Machine.

The card is designed for specific pet related product items and as such will only be accepted at certain retailers. Please see the My Pet Card website here <https://mypetcard.co.uk/faqs/> for further details.

Like any payment card, we cannot guarantee that a particular retailer will accept the card – you should check with the retailer before using the card to pay them if you are unsure. You will not be able to use your card to make any purchases from certain types of retailers. Certain types of retailers have been blocked by our systems in order to prevent the potential use of cards for unauthorised or unlawful activity.

The expiry date of My Pet Prepaid Card is printed on the reverse. Your Card is valid until the expiry date, unless its use is terminated earlier by us or you in accordance with this agreement. You will not be able to use your card once it has expired.

Cards are issued by IDT Financial Services Limited pursuant to a licence from Visa Europe. The production of the cards and the technology systems required to operate the cards are provided by Crunch Payments Ltd (registered in the United Kingdom). The My Pet Card platform, including customers services, is provided by Petcards UK Ltd.

Account and Card Limits

ANNUAL load limit per account	£35,000.00
MAXIMUM DAILY LOAD VALUE PER CARD	£5,000.00
SINGLE LOAD VALUE PER CARD	£5,000.00
MAXIMUM POS PER SINGLE TRANSACTION	£1,500.00
MAXIMUM POS LIMIT PER 4 DAYS	£6,000.00
TOTAL BALANCE per card	£12,000.00

4. Keeping in touch

How to contact us

You can contact our customer care team by:

- Telephoning: 02039165260
- Emailing: help@mypetcard.co.uk

Our opening hours are published on our website here www.mypetcard.co.uk.

During our opening hours, we will endeavour to resolve all enquiries at the time; however, certain enquiries can only be resolved during normal business hours.

We aim to ensure that we provide you with the highest standards of service. However, there may be occasions when our service does not meet your expectations but telling us about it gives us a chance to fix things. If you feel that you need to make a complaint, please refer to the complaints policy on our website for the further information on the process and the appropriate contact details.

How we will contact you

If we need to contact you, we will use the most up-to-date email address and mobile numbers that we have for you.

If there is an emergency, such as fraud or security threats to your account, we may also send you an email prompting you to contact our customer services team.

Calls may be monitored and recorded. This is to constantly improve our service to you as well as for security reasons.

We will communicate with you in English or, whenever possible, your preferred language.

It is your responsibility to keep us updated with changes to your contact information. Failure to do so may result in us being unable to contact you regarding your card and account. If we contact you in relation to My Pet Prepaid Card, for example, to notify you that we will be making a change to the agreement or have cancelled your card, we will use the most recent contact details you have provided to Us. Any email to you will be treated as being received as soon as it is sent by us.

We will not be liable to you if your contact details have changed and you have not notified us.

5. Access to your account

Keeping your account secure

To avoid situations where things go wrong, for example, unauthorised payments and fraud, you must keep your account and any card safe at all times. Here are some ways to do this:

What to keep safe	How to do this
<p>Security details</p> <p>These include things like:</p> <ul style="list-style-type: none">• Passwords, PINs, security codes and memorable data• Your fingerprint, face ID or other biometric information	<ul style="list-style-type: none">• Choose security details that are not easy to guess. Ensure your security details are different to those for other accounts you may hold.• Set up your electronic devices (e.g. smart phone, personal computer etc.) so that if you lose them no one can access them.• Protect your security details when you use them. Ensure no one hears or sees them.• Change your security details if you think someone may know them or otherwise have access to them. We may also ask you do this if we are concerned about the security of your account.• Do not share your security details with anyone else (other than an authorised third-party provider).• Do not share your security details with any additional card holders.• Do not allow anyone else to use your electronic devices.• Do not record your security details in any place that could reasonably be accessed by someone else.

What to keep safe	How to do this
	<ul style="list-style-type: none"> Do not stay logged in to a device that is not in your full control or possession.
<p>Your card</p> <p>This includes both your physical card and electronic devices that may have your card details on them (e.g. your smart phone).</p>	<ul style="list-style-type: none"> Follow any instructions we may give you in relation to protecting your card and your account. Do not give your card (or any device the card details are stored on) to another person, including any additional card holders.

Tell us as soon as you can if you notice something appears wrong.

Your My Pet Prepaid Card is personal to you and you must not give it to anyone else to use.

If you lose your security details, your electronic device or your physical card, you must tell us immediately. You should block your card on your web portal immediately or by contacting customer services during opening hours. You may also order a replacement card. .

Account information services

What are these services and who can provide them?

An **account information service** is an online service that provides you with consolidated information on accounts held by you with one or more financial institutions.

Account information services are provided by **third party providers** or “**TPPs**”.

TPPs must be authorised by the UK financial regulator, the FCA. Before using services offered by a TPP, you should check they are authorised by searching their name on the FCA Financial Services Register available here: <https://register.fca.org.uk/s/>

When you wish to use account information services, you will need to give the TPP providing that service permission to access your account. We will then allow the TPP to access your account. We will treat any payment instruction from a TPP as if it was from you.

If you give your security details to a TPP, we will assume that it is you who is allowing us to let the TPP see information about your accounts and to initiate payments. You will be responsible for any payments made as a result.

We can refuse to allow a TPP access to your account if we consider the TPP is acting without your permission. Before we do this, we will tell you why. If it is not reasonably possible for us to tell you in advance, we will tell you afterwards. We do not have to tell you we are doing this if it would be unlawful or would affect our reasonable security measures.

If you take back permission for the TPP to access your account, we will tell them you have done this and remove their access.

Blocking access to your card

We may stop or suspend the use of your card if:

- we reasonably think it is necessary to protect the security of the card;
- we suspect or you tell us there may be unauthorised or fraudulent use of the card.

If we find we need to do this, we will tell you why unless telling you would mean we are breaking the law. We will contact you using the details you have given us as soon as we can. Where we can, we will contact you in advance of blocking your use of the card. If the reason for stopping or suspending the card no longer applies, we will unblock or replace the card.

Use of your My Pet Prepaid Card may be monitored for anti-money laundering and fraud prevent purposes. We reserve the right to change limits and payment restrictions for anti-money laundering and fraud prevention purposes.

6. Statements

We will provide your statements by email on a monthly basis. You should review all statements. If you notice something unusual or think a payment is incorrect, you must let us know as soon as possible.

We will provide statements monthly unless you have chosen differently. You can ask for an additional statement at any time, but there may be a fee for this.

7. Fees

Below are the fees that apply for using your My Pet Prepaid Card. This table will help you compare fees with other providers. Other fees not listed below may also apply for your use of the services:

	Essential
Card Monthly Management Fee*	£3.99
Dormancy Fee***	£2.00
Card Loading Fee	50p per load
ATM Balance Inquiry	£0.30
ATM change PIN	£0.25
POS International Transaction	£0.50
POS international decline	£0.10
POS domestic decline	£0.10
Card replacement fee – Expired Validity	£5.00
Card replacement fee - Lost and Stolen	£5.00
FX Fee POS International	3.00%
Chargeback Processing Fee	£15.00

* **The Card Monthly Management Fee** will be charged on the last day of each month

** **The Customer Transaction Dispute Investigation Fee** will be charged for any investigation we are required to do on your behalf to dispute a transaction. If the dispute is successful, then the fee will be reimbursed along with the amount of the disputed transaction.

*** **The Dormancy Fee** will be applied from the 7th month following no account activity.

Each time you use your My Pet Prepaid Card, the value of the transaction plus any applicable fees shall be deducted from your balance. If the value of the transaction plus any applicable fees exceeds the balance of the funds available, the transaction will be declined, and the applicable fees shall be charged to your balance in accordance with the provisions of this agreement.

8. Using your account

Ways to make payments

Card payments. You can use your card to make payments for goods and services at online and offline retailers. When you use your card to make a payment, the amount of the payment will be deducted from your account after we receive the details from Visa. This may take place on a business day or a non-business day. If you use your card to make a payment in a foreign currency, Visa will convert it into pounds sterling. They will do this on the day they process the payment using their exchange rate. You can view the exchange rate by visiting Visa's website.

Making a payment

Payments from your account need to be authorised by you. You can do this in several ways:

- In person holding your card in front of a contactless card reader or with PIN
- Online or on the phone providing your card details

The card and account cannot be used for quasi-cash and cryptocurrency transactions.

For security reasons, after every fifth consecutive contactless transaction you will be required to enter the PIN to authorise the transaction.

There must be enough money in your account to make a payment. If you try to make a payment and you do not have enough money in your account, the payment will be declined. In the unlikely event your account balance is negative, you must make a payment into your account that is sufficient to make the account balance positive. We may suspend your account until you do this.

9. Cancelling or changing payments

Payments made using your card cannot be cancelled or changed; they are processed straight away.

We do not have to follow your instructions

There are certain situations in which we may refuse to process a payment. These situations are:

- if legal or regulatory requirements prevent us from making the payment or mean that we need to carry out further checks;
- if you have infringed this agreement in a way that we reasonably believe justifies our refusing or delaying your payment;
- if we believe that processing your payment would break this agreement or that you have not provided all the information we need to make the payment properly;
- if the amount is over, or would take you over, any limit that applies to your card.
- the balance of your card is too low to make the payment and cover any fees;
- if a bankruptcy order is made against you or you have entered into an individual voluntary arrangement with your creditors and that bankruptcy order or individual voluntary arrangement stops us from making the payment;
- if, even after doing everything reasonably possible, we will not be able to make the payment on time;
- if a third party prevents us from making the payment (for example, a card scheme);
- if you owe us money;
- if we have asked you for important information we reasonably need and you have not given us that information; or
- if we have suspended your card;
- we suspect fraudulent activity on the card or the payment is unlawful or fraudulent

10. When payments go wrong

If you notice a payment that does not look right, you should contact us as soon as you become aware of it. The table below sets out our responsibility to you in certain situations when things go wrong and what you may need to do in order for your account to be reinstated.

What has gone wrong?	Our responsibility to you
<p>The payment was processed incorrectly.</p> <p>We have not carried out your instructions correctly, due to our error.</p>	<p>We will reinstate your card to the position it would have been in had the incorrect payment been made correctly.</p> <p>You must tell us within 13 months of the date of the incorrect payment in order for us to do this.</p>
<p>The payment was unauthorised.</p> <p>A payment was made by someone else without your permission.</p>	<p>We will reinstate your account to the position it would have been in had the payment not been made, as soon as practicable, and in any event no later than the end of the Business Day following the day on which We become aware of the unauthorised transaction. However, we will not reinstate your account in the following cases:</p> <ol style="list-style-type: none"> 1. where your security details or card are lost, stolen or misappropriated. You will be liable for the first GBP 35 of any unauthorised payments if we believe you should have been aware of the loss, theft or unauthorised use. We will not hold you liable for the first £35 if the unauthorised payment was caused either by us, or someone acting on our behalf such as our agents or subcontractors. Your liability for the first £35 also does not apply to any unauthorised payments made after you have notified us that your security details or your card are compromised; 2. if you have acted fraudulently, in which case we will not refund you in any circumstances; 3. if the payment was unauthorised but you have with intent or gross negligence compromised the security of your card or otherwise failed to comply with your obligations to use your card under this agreement. In such a case you will be liable for all losses; or 4. if you do not let us know about the unauthorised payment without undue delay, and in any event, no later than 13 months from the date of the payment.
<p>The payment is for more than you expected</p>	<p>We will refund you the amount of the payment if:</p> <ul style="list-style-type: none"> • the purchase was made from a retailer in the UK, or in the European Economic Area which means EU

What has gone wrong?	Our responsibility to you
<p>You can agree someone else can take money from your account without knowing how much the payment is going to be. For example, when renting a car or booking a hotel room.</p>	<p>member states, plus Norway, Iceland and Liechtenstein;</p> <ul style="list-style-type: none"> • you did not specify an exact amount to be paid; • the amount taken was more than you could have reasonably expected in the circumstances including your previous spending patterns; and • you request a refund from us within eight weeks of the date the money left your account. <p>When you request a refund, we may ask you to provide evidence to substantiate your claim. We will refund you within 10 working days of receiving your claim for a refund or, where applicable, within 10 working days of receiving any further information we requested. If we refuse to refund you, we will let you know why.</p> <p>If you set up a UK Direct Debit, then separate rules will apply instead of those above. You can find out more information at directdebit.co.uk.</p>

11. Changes we may make

We may change this agreement by giving you at least two months' prior written notice. This notice will be provided by email. If we do this, you may end this agreement immediately and you will not be charged a termination fee.

If you do not contact us during the notice period, you will be considered as having accepted the proposed changes and they will apply to you from the applicable date stated in the notice.

Sometimes, we may change this agreement without giving you prior notice. This could apply when changes are:

- more favourable to you
- required by law
- related to the addition of a new service, extra functionality to the existing service; or
- changes which neither reduce your rights nor increase your responsibilities.

We will still notify you of these changes either by email or website pop up or banner when you log in however, the changes may have already taken place when you receive the notification. Changes to exchange rates will be applied immediately, without notice, and you will not be able to object to these changes.

12. Closing your account and ending this agreement

How you can close your account and end this agreement

You may close your account and end this agreement at any time by giving us one month's prior notice. You may give us notice by contacting us.

When we may close your card and end this agreement

We may end this agreement and close your account and card(s) or any associated service by giving you, at least, 90 day's prior notice. The notice of termination will explain the reason why we are closing your account and will provide information about how you can make a complaint if you are unhappy with the decision.

We may close your account immediately or provide a shorter notice period where:

- you breach an important part of this agreement, or repeatedly breach the agreement and fail to resolve the matter within 10 days,
- you use your account or any of its facilities in a manner that we believe is fraudulent or unlawful;
- you refuse to provide any requested information or documentation required for verification, anti-money laundering, investigation or security purposes;
- we are unable to apply, or complete customer due diligence measures required under applicable anti-money laundering laws;
- you have provided false or misleading information when opening your account;
- you violate or we have reason to believe that you are in violation of any law or regulation that is applicable to your use of your card or account;
- we have reason to believe that you are in any way involved in any fraudulent activity, money laundering, terrorism financing or other criminal activity;
- we are required to do so by law, rule or regulation;
- we have reason to believe that your card, account or conduct poses a security, credit, fraud, business or reputational risk to us;
- you act in a manner that is threatening or abusive to our staff, or any of our representatives, or
- you fail to pay fees or charges that you have incurred or fail to put right any shortfall on the balance of your account.

Where permitted by law, we will explain the reason for the closure. However, there may be situations where we cannot provide full details if doing so would conflict with legal or regulatory obligations.

This agreement will terminate in the event of your death.

When this agreement ends

When this agreement ends, you must destroy your card by cutting it in half through the chip and magnetic strip.

After this agreement ends, you may still redeem the funds on your My Pet prepaid Card for up to six years following the date this agreement ends. Any funds which remain unclaimed after the six year period shall expire and be forfeited.

If you wish to redeem your funds after this agreement has ended please contact us so we can help.

If you request to redeem your funds after this agreement has ended, we may need to carry out some checks prior to sending the funds to you. We may therefore ask you to provide some information to us at this time, such as identity documents or other information we may request.

Your My Pet Prepaid Card is subject to a Dormancy Fee as set out in the fee table of this agreement. The Dormancy Fee will continue to be charged to any balances held after the end of this agreement, regardless of how this agreement ends.

13. Transferring this agreement

We may transfer our rights and duties under this agreement with you to another company in the future. This is referred to as an assignment. We will only do this if we reasonably believe they will treat you to the same standard as we have.

14. Our liability

We will not be liable if we breach this agreement due to:

- circumstances beyond our control as the situation was abnormal or unforeseeable (for example, due to extreme weather, system failure, terrorist activity or industrial action etc.);
- complying with our legal or regulatory obligations.

We will not be responsible for any losses:

- you suffer relating to loss of opportunity, loss of goodwill, loss of business or loss of profit;
- we could not have reasonably anticipated when you gave us an instruction; or
- where we delay or refuse to act on your instructions, accept a payment to your account, close your account or otherwise limit your use of the account:
 - for any reason provided in this agreement; or
 - you have breached this agreement.

15. Which laws apply?

This agreement is governed by English law. If you wish to bring a claim against us, you can do so in the courts of England and Wales. If you live in Scotland or Northern Ireland, you can bring a claim in the relevant courts that are local to you.

16. Using your information to provide payment services

So we may provide payment services to you, you give your consent for us to access, process, and keep any information you give to us. This does not affect any rights you have under data protection laws. You can withdraw your consent by closing your account. If you do this, we will stop using your information for the purposes of providing payment services; however, we may continue to use it for other purposes.

17. If you have a complaint

We aim to ensure that we provide you with the highest standards of service. However, there may be occasions when our service does not meet your expectations but telling us about it gives us a chance to fix things. If you feel that you need to make a complaint, please refer to the complaints policy on our website here <https://mypetcard.co.uk/complaints-policy/> for the further information on the process and the appropriate contact details.

18. How your money is protected

The Gibraltar Deposit Guarantee Scheme does not apply to the money held in your account. This means that in the unlikely event that we became insolvent, your account may become unusable and your money may be lost.

We take the security of your money very seriously. Your money is safeguarded in a secure client account. In the unlikely event of any insolvency, your money will be protected against claims by creditors. We will be happy to talk through any questions or concerns you may have about how your money is protected.

19. Authorisation details

IDT Financial Services Limited is regulated and authorised by the Financial Services Commission, Gibraltar. You can check our details on the Regulated Entities Register by visiting www.fsc.gi.

IDT Financial Services is a company incorporated in Gibraltar, with incorporation number 95716. Its registered office is 57-63 Line Wall Road, Gibraltar.