

PSD2 Notice

As you may already be aware, new laws came into effect earlier this year with a view to improve innovation and consumer rights in connection with payments in Europe. There's nothing to worry about as we already have these changes covered, but it means we have had to make some changes to the way your Cash Passport works.

Here's what's changed and what it means for you:

What's changed	What it means
<p>The reduction from £50 to £35 (or from €150 to €50 if you bought your card outside of the UK) that you would pay in the event of an unauthorised transaction related to lost, stolen or misappropriation of your card, except where you have acted fraudulently or with gross negligence.</p>	<p>If your card or card details are lost or stolen, or if you think they have been misused, or if you suspect someone else knows your PIN or security details, don't delay telling us - you must call us as soon as possible so that we can block your card. You can find information about the contact telephone numbers in the Contact Us section. We will ask you to confirm details of any loss, theft or misuse, and you must give us all the information you have about it. You must also assist us with any police enquiries.</p> <p><u>Will I get the money back?</u> As long as you have notified us without undue delay of the loss, theft, or unauthorised use, the maximum amount you will have to pay us back for any unauthorised transactions is £35, unless:</p> <ul style="list-style-type: none">• you have acted fraudulently, or• you have intentionally or with gross negligence failed to use the card in accordance with these terms, or• you have intentionally or with gross negligence failed to take reasonable steps to keep the personalised security details safe. <p>You will be liable for the entire loss and we will not refund any unauthorised transaction if any of the above apply.</p> <p>You will not be liable for any transactions on your card which happened after you told us that it has been lost or stolen.</p>
<p>The reduction of the timing to solve complaints</p>	<p>You should call us in the first instance as we aim to try and resolve any problems as quickly as possible. You can also email us or write to us – we have a detailed complaints procedure on the website which tells you where and how to make a complaint. We will try to resolve your complaint within 15 working days of receiving it and in special circumstances, within 35 working days (and we will let you know if this is the case).</p>
<p>The Payment Services Directive 2 (also known as PSD2) introduces new payment services. With your permission, new third party</p>	<p><u>Third Party Providers.</u> If you are registered for My Account, you can choose to let a Third Party Provider access information on your My Account to allow you to see your accounts with other providers like banks and card issuers in one place. The Third Party Provider must be authorised by the Financial Conduct Authority or another European regulator. In the UK, the Financial Conduct Authority's register at</p>

providers will be able to access your account information online to provide consolidated information of all your online accounts, whether it relates to your Card or your online accounts with other banks.

<https://register.fca.org.uk/> will tell you whether a Third Party Provider is authorised.

If you want to allow a Third Party Provider to access your My Account, you must first contact Card Services and give your consent to arrange for secure access to be given to that Third Party Provider. If we are concerned about the security of your My Account or your card, or we suspect that your My Account is being used for or in connection with any fraudulent, grossly negligent or unauthorised purposes, we may refuse to allow a Third Party Provider access. If we refuse access and we are allowed under relevant laws and regulations we will tell you as soon as we can by phone or email.

If you choose to allow a Third Party Provider access to your My Account, you must call Card Services as soon as possible if you notice an error or a card transaction that you do not recognise, so we can take steps to stop further misuse of your My Account and arrange any refund you're entitled to.

If you have any queries related to the card product, please call the number printed on the back of your card. You will be asked to answer some questions in order to verify your identity.