



# London Mutual Credit Union

**TERMS AND CONDITIONS**  
of your Credit Union Current Account (CUCA)  
and the use of your Mastercard Debit Card  
Effective from 21 November 2016

## CONTENTS

### Terms & Conditions for London Mutual Credit Union Current Accounts

1	About this agreement and your account	1
2	Using your account	2
3	Payments and giving you information about your accounts	4
4	Overdrafts and paying for our services	7
5	Changing these terms and ending this agreement	8
6	What happens if something goes wrong?	10
7	Other important information	11

### Debit card cardholder terms and conditions

1	Definitions	13
2	Your card	14
3	Receipt of card and card activation	14
4	Use of your card	14
5	Contactless	15
6	Security	15
7	Cancellation of your card	16
8	Expiry of your card	16
9	Changes of terms and conditions	16
10	Lost and stolen cards	17
11	Fees and charges	17
12	Disputed transactions	17
13	Termination or suspension of your account	18
14	Contacting us	18
15	Complaints	18
16	Uses of your information	18
17	Liability of us, the card distributor and Euram bank to you	19
18	Your liability to us, the card distributor and euram bank	20
19	Generally	20

### Teen debit card terms and conditions

1	Definitions	21
2	Receipt of card and card activation	22
3	Use of your card	22
4	Contactless	22
5	Security	23
6	Cancellation of your card	23
7	Expiry of your card	24
8	Changes to terms and conditions	24
9	Lost and stolen cards	24
10	Fees and charges	25
11	Disputed transactions	25
12	Termination or suspension of your account	25
13	Contacting us	26
14	Complaints	26
15	Uses of your information	26
16	Liability of us, the card distributor and Euram bank to you	26
17	Your liability to us, the card distributor and euram bank	27
18	Generally	27

How to contact us	29
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# I - ABOUT THIS AGREEMENT AND YOUR ACCOUNT

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## TERMS & CONDITIONS FOR LONDON MUTUAL CREDIT UNION CURRENT ACCOUNTS

Valid for all London Mutual Credit Union current accounts

Please read these terms and conditions and keep them safe

### I - About this agreement

**1.1** - Our agreement with you is made up of the terms and conditions:

- (a) in this document;
- (b) in the Fees and Charges Schedule relevant to your account (which contains our interest rates and charges and related terms); and
- (c) additional terms in other documents we give you or put on our website that we say are part of our current account agreement.

It covers sterling personal current accounts.

**1.2** - If there is a difference between the terms in this document and the Fees and Charges Schedule relevant to your account or any additional terms for an account, the Fees and Charges Schedule or additional terms will apply.

**1.3** - We'll also give you information about how to use your account. This could be in the Welcome Guide, on our website and in other documents we give you.

**1.4** - Where we use examples in this agreement to make things clearer for you, the meaning of the conditions is not limited to the specific examples we've given.

**1.5** - In this agreement:

- (a) the 'credit union', 'we', 'us' or 'our' means London Mutual Credit Union Limited, 4 Heaton Road, London, SE15 3TH; and
- (b) 'you' means the member the account is in the name of.

### 2. When can we transfer our rights under this agreement to others?

**2.1** - We may transfer our rights and our responsibilities under this agreement. We'll only transfer our responsibilities to another person if it is authorised to hold your money, we reasonably believe that it is capable of carrying out our responsibilities instead of us and it agrees to do so. We'll tell you about any transfer and when it will take effect and you agree that we'll be released from all responsibilities from that date.

**2.2** - You may not transfer any of your rights or responsibilities under this agreement to any person.

### 3 - What law applies to this agreement?

**3.1** - This agreement (and all our dealings with you before the agreement) is governed by the laws of England and Wales. Any dispute which arises in relation to this agreement shall be dealt with by any court in the United Kingdom, Isle of Man and Channel Islands which is able to hear the case.

### 4 - Tax reporting

**4.1** - If we believe you may have tax obligations in other countries, we may disclose information about you directly to those tax authorities, or to HM Revenue & Customs, which may share the information with the other tax authorities.

### 5 - Reporting problems and how we contact each other

**5.1** - You must use the contact details at the back of this booklet to report an unauthorised payment or possible loss, theft or unauthorised use of a payment device or security details, or to contact us for any other reason.

#### What do we mean by security details?

These are personalised details you must use to make an instruction, confirm your identity or to access any payment device (for example a password, security code, PIN)

#### What do we mean by payment device?

This means a card or other device you can use to make payments or access your account (such as a smart phone that has your card or account details on it).

**5.2** - We'll contact you and give you notices using the most recent details you have given us.

#### Please Note

Wherever in this agreement we say we'll contact you, we'll use post, telephone or any electronic or digital message (including internet, email and text message) as appropriate. We'll assume that you've received any letter or other personal notice we send using your contact details within

two business days after we've posted or sent it. You must tell us immediately of any change of address or other contact details. We may ask for evidence of the change.

## 2 - USING YOUR ACCOUNT

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### 6 - How do we confirm that we're authorised to take action on your account?

#### How do we check your identity?

**6.1** - We'll assume that we are dealing with you and that we are authorised to provide information about your account, make payments, provide new services, open or close accounts and do other things we are asked to do without further checks if we've checked your identity:

- (a) by seeing some evidence of identity, such as a passport, in one of our branches;
- (b) by confirming the security details used in connection with a payment device (except for some low-value contactless payments);
- (c) by getting your written signature on paper or;
- (d) by confirming the security details used with Telephone, Mobile and Online Banking.

In future, we may add other ways of checking we are dealing with you.

#### When can someone else operate your account for you?

**6.2** - You can allow another person (a 'third party') to operate your account. If you want to do this you'll have to sign a document called a third-party mandate.

**6.3** - Another person may be appointed to act for you when you are not able to. This person would be your 'attorney' and we'll need to have a legal document called a Power of Attorney before we can allow them to use your account.

**6.4** - These conditions will apply to any third party or attorney allowed to use your account and you will be responsible for everything they do even if they cause you to break the agreement.

### 7 - What must you do to keep your account secure?

**7.1** - You must act reasonably to prevent misuse of

your account, any payment device and your security details. If you don't, we may block access to your account to protect you and us from unauthorised access to your account (including your use of a payment device, Telephone, Mobile and Online Banking). We'll also do all we reasonably can to prevent unauthorised access to your account. Please read the information in the section headed 'Keeping your account secure' at the back of this leaflet.

**7.2** - If someone else tries to access your account using a payment device, cheques or security details, you must contact us as soon as possible. We'll ask you to give us information or other help and we may also give, or ask you to give, information to the police to assist with any investigation.

**7.3** - If you find a payment device or cheques after you have reported them lost or stolen or you think someone has used or tried to use them you must not use them. You must destroy them and return them to us if we ask.

## **8. What happens if there's an unauthorised or incorrect payment from your account?**

### **Incorrect payments**

**8.1** - You must call us as soon as you can after you notice that a payment you asked us to make has not been sent to the right person or account. If the payment was to an account at another bank in the UK and the payment was not made properly or didn't arrive, we'll immediately refund the payment unless:

- (a) there was a mistake in any of the details you gave us for the payment; or
- (b) we can show that the payment was received by the other person's bank; or
- (c) you tell us more than 13 months after the payment was made, though we may agree to investigate the matter.

**8.2** - If a payment goes to the wrong person or is delayed because you gave us the wrong payment details, we will not be liable but, if you ask us, we'll try to recover the payment for you. We may charge our reasonable costs for doing this but we'll tell you the maximum amount you'll pay first.

### **Unauthorised payments**

**8.3** - You must call us as soon as you notice that an unauthorised payment has been made from your

account. If this happens, we'll immediately refund the amount of the unauthorised payment unless any of the following apply:

- (a) you tell us more than 13 months after the payment was made;
- (b) we can prove that you acted fraudulently;

#### **Please Note**

If you've acted fraudulently you'll be liable for all payments from your account.

- (c) we can prove that the unauthorised payment was made because of your gross negligence; or

#### **Please Note**

If you've been grossly negligent you'll be liable for all payments from your account until you've told us that the payment device or security details have been lost, stolen or you suspect misuse.

An example of gross negligence would be if you knowingly give your card and PIN number to someone else.

- (d) we can prove that the unauthorised payment was made because the payment device was lost or stolen or we can show you failed to keep your security details safe. In this case you'll be liable for the unauthorised payment up to a maximum of £50 and we'll reduce the refund by this amount.

**8.4** - You are not liable for any unauthorised payment made remotely, for example by telephone or internet (unless you've acted fraudulently), and you may not be liable in some other circumstances.

**8.5** - A payment is not unauthorised, and we will not refund it, if it was made by someone using a payment device or security details with your consent.

### **Refunds for Direct Debit payments**

**8.6** - The terms of the Direct Debit Guarantee apply to refunds for any Direct Debit errors.

### **How much will we refund and can we reverse a refund?**

**8.7** - If we give a refund for any reason we'll return your account to the position it would have been in

if the payment had not taken place by refunding the payment and any interest we charged on it (or by paying any interest we would have paid on it). If we provide a refund but later investigation finds you were not entitled to it, we'll return your account to the position it would have been in if we had not made the refund.

### 3 - PAYMENTS AND GIVING YOU INFORMATION ABOUT YOUR ACCOUNTS

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#### What do we mean by business day?

Any day except Saturday, Sunday or a bank holiday in England and Wales.

#### What do we mean by cut-off time?

This is the latest time on any given day that we can process payment instructions. You can ask us for the relevant cut-off time when you give us a payment instruction.

### 9 - Payments into your account

#### General

**9.1** - Payments can be made into your account by cash, cheque, or electronically by direct transfer from another account. Payments in other currencies can be made by cheque but we do not accept payments in all currencies. Ask us if you want to know which currencies we do accept.

**9.2** - We can refuse to accept a payment into your account if we reasonably believe that accepting it might cause us to breach a legal requirement or might expose us to action from any government or regulator.

#### Payments into your account by mistake or fraud

**9.3** - If we reasonably believe that a payment into your account was made as a result of fraud, we will remove the payment or take other steps to make sure the amount of the payment is not available for you to use.

**9.4** - If we reasonably believe that a payment was made into your account by mistake we will return it to the paying bank unless you can show us that it was not made by mistake. We will take these steps

before returning the payment:

(a) If you received the payment up to two months before we find out about the mistake, we will tell you about it and give you 15 business days to show us that it was not made by mistake. During this period we will make sure the amount of the payment is not available for you to use (we might do this by taking the amount out of your account or by limiting access to the amount on the account).

(b) If you received the payment more than two months before we find out about the mistake, we will contact you before restricting your ability to use the amount of the payment and before we return it to the paying bank.

**9.5** - If you don't have enough money in your account when we take a mistaken payment out of it, you won't be liable for any informal overdraft fees that you would have paid as a result.

**9.6** - If we mistakenly credit funds to your account, we'll either take the amount out of your account or limit your access to the amount on your account. If this happens, we'll normally tell you before taking action.

#### Payments in (other than by cheque)

**9.7** - The table below shows:

- (a) how quickly we add these payments to your account after we have received them; and
- (b) when we treat them as part of the amount on your account for working out interest.

Payment in	When you can use them
Cash at one of our branches during opening hours	Immediately
Internal transfer between accounts held with London Mutual Credit Union	
All other payments	Within two hours (If the payment is received after the close of business or on a non-business day, it will count for interest/dividend on the next business day. Applicable only for interest/dividend bearing accounts)

## Payments in other currencies

### Please Note

We do not accept cash deposits or bank transfers in currencies other than Sterling.

### Cheques paid into your account

**9.8** - We show a cheque payment in your account on the day we receive it but we then have to collect the payment from the paying bank. During the time this takes we treat the payment as follows:

### Please Note

London Mutual Credit Union is not a clearing bank. Therefore, we deposit your cheques for clearance at a Post Office. This increases the cheque clearing times considerably. Cheques deposited in your credit union current account may take up to 15 working days to clear before funds are available for withdrawal.

**9.9** - If a cheque paid into your account is returned unpaid we'll tell you and take the payment from your account. If your account goes overdrawn because we've taken out the amount of an unpaid cheque, we'll treat this as a request for an informal overdraft and Unpaid cheque charges may apply.

### Paying international cheques into your account

**9.10** - We cannot always process a foreign cheque, for example if exchange controls apply. You will be responsible for the cost to us of processing, or trying to process, a foreign cheque. We'll take our charges, and any charges made by the foreign bank, from the account you told us to pay the cheque into.

**9.11** - To pay a foreign currency cheque (or a sterling cheque where the paying bank is not in the UK, Channel Islands, Isle of Man or Gibraltar) into your account we have to collect it from the paying bank.

### What do we mean by collect?

This means we'll send the cheque to the bank that London Mutual Credit Union banks with and they will present it to the

paying bank. When we get payment from the paying bank we'll convert the amount of the cheque into sterling using the standard exchange rate of our bank and we will pay that amount into your account. The time this takes will vary depending on the paying bank or its country. We may use an agent to collect payment.

**9.12** - In this case, if the foreign bank returns the cheque or asks for the money to be returned after we've collected it, we'll take enough money from your account to cover the payment in the foreign currency. This may not be the same as the amount we paid into your account if exchange rates have changed. We'll do this even if you have already spent the money or if it will put you into an informal overdraft.

## 10. Making payments from your account

### How we decide whether to make a payment

**10.1** - We'll make a payment from your account if you ask us to unless:

- (a) you do not have enough money in your account;
- (b) we know that the account details or reference details you give us are incorrect;
- (c) you are seriously or repeatedly in breach of these conditions;
- (d) you've not provided any extra identification that we've reasonably asked for;
- (e) the payment exceeds a particular amount;
- (f) we suspect fraudulent or criminal activity;
- (g) there has been, or we suspect, a breach of security or misuse of your account, security details or a payment device; or
- (h) we reasonably believe that doing so would cause us to breach our legal or regulatory obligations.

**10.2** - If we refuse to make a payment, we'll let you know why as soon as we reasonably can, unless the law or any regulation prevents us from doing so. If we aren't able to tell you in advance then we'll contact you as soon as possible afterwards (and at the latest by the end of the day on which the payment should have been received).

**10.3** - We can block or suspend your use of any payment device (and related services such as Telephone, Mobile and Online Banking) if we reasonably believe it's necessary because of:

- (a) a significantly increased risk that you may be unable to pay any money you owe us on the relevant account (for example, if you have gone over a formal overdraft limit);
- (b) suspected fraudulent or criminal use of the payment device; or
- (c) security concerns (for example, if we know or suspect that your payment device and/or security details have been misused).

**10.4** - If we block or suspend the use of a payment device, we'll let you know why as soon as we reasonably can, unless the law or any regulation prevents us from doing so or if we believe doing so would compromise reasonable security measures.

**10.5** - If you are using a payment device (such as a card) to make a payment or withdraw cash, the retailer, or organisation which owns the cash machine, will tell you that the payment or withdrawal has been refused. For certain contactless transactions, it may not be possible to confirm at the point the card is used that the transaction has been refused.

**10.6** - You can call us as soon as you become aware that a payment has been refused. Where appropriate we will tell you how to correct any errors which led to our refusal.

#### Please Note

If you have a credit union current account, you will also have a savings account with us. You can make payments to your credit union current account from your savings account but the types of payments you can make from it to other accounts are limited. For example, you can't set up Direct Debits and we do not provide cards on savings accounts.

#### Cash withdrawals

**10.7** - You can withdraw cash at branches or by using a cash machine. There's a daily limit on the amount you can pay or get in cash from a cash

machine. We'll tell you what it is when we send your debit card.

#### Payments (other than by card or cheque)

**10.8** - To make a payment from your account in one of the ways set out in the table below, you will need to give us details of the account to which you want to make the payment. This is usually the sort code and account number. It is your responsibility to check that the details are correct before asking us to make a payment.

**10.9** - The table below shows how long payments take to reach the payee's bank after we've received your request to make the payment and taken the money from your account.

#### Please Note

If we don't receive a payment request before the cut-off time on a business day, we'll treat your request as received on the next business day. The timings set out in the box below will begin then.

Payment type	Cut-off	When the payment will reach the payee
Internal transfer between accounts held with London Mutual Credit Union	N/A	Immediately
Standing order Direct Debit	N/A	On the agreed date for payment
All other payments	4pm	Before close of business day

#### Please Note

If you ask us to make a payment on a future date, we'll make the payment on that date, unless it is a non-business day, in which case we may make the payment on the next business day.



If you want to make regular payments by Direct Debit or standing order you must set it up in advance.

### Payments by card

**10.10** - If you use your card to withdraw cash or to make a payment, we'll take the funds from your account after we receive confirmed details of the withdrawal or payment from the relevant payment scheme, such as MasterCard. This may be on a business or a non-business day.

**10.11** - If you use your card for a transaction (e.g. a cash withdrawal or a payment) in a currency other than sterling, we'll convert it into sterling on the day MasterCard processes it, using the MasterCard scheme exchange rate which is available at [www.mastercard.co.uk](http://www.mastercard.co.uk). We also apply charges to these transactions. You can find our charges in the Fees and Charges Schedule.

**10.12** - We may replace your card with a different type of card available under this agreement after reviewing your personal circumstances. We'll tell you about the features of the card when we send you the replacement.

**10.13** - If you use your card to make a payment, the retailer is paid when it processes the payment at point of sale.

### Other payments from your account

**10.14** - We may be required by law to make payments to a third party (e.g. under a Child Support Agency deduction order) or take other action in relation to your account (e.g. freezing funds). If this happens, we'll tell you unless we are prevented from doing so (for example, if it is forbidden by law or regulation).

### 11 - Cancelling or changing payments (other than cheques)

**11.1** - You cannot change or cancel a payment that you have asked us to make immediately. This includes card payments.

**11.2** - If you want to cancel a Direct Debit, standing order, regular card payment or any other future-dated payment (such as a bill), you must call us by 4pm on the business day before the payment is due

to be made. Direct debits and standing orders can be cancelled using Online Banking, at least one business day before the payment is due to be made. If you do cancel a Direct Debit, standing order or regular card payment, you should also tell the organisation or retailer that collects the payment so that they can cancel or change it as well.

**11.3** - If you cancel a regular card payment, in certain circumstances it may not be possible for us to stop any subsequent payments coming out of your account. If this happens, we'll treat the payment as unauthorised and give you an immediate refund.

### 12 - Statements

**12.1** - To help you keep track of your money, we'll provide you with a quarterly written statement. We could also provide statements on your request

**12.2** - The statement will show the balance on your account, the date and amount of each transaction, details to enable you to identify each transaction (these may be a reference for the transaction or sender/recipient) and any charges. You'll also be able to get these details through our Telephone, Mobile or Online Banking services.

**12.3** - You must check your statement and tell us as soon as possible if there's a payment in or out of your account that you don't recognise.

**12.4** - You can contact us for more information about any transaction on your account.

## 4 - OVERDRAFTS AND PAYING FOR OUR SERVICES

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### 13 - Overdrafts

**13.1** - If we agree, you can borrow from us using a formal or informal overdraft.

#### Please Note

You cannot have a formal overdraft if you have a Teen account.

#### What do we mean by formal overdraft?

This is an overdraft we agree in advance. We'll confirm the terms of your overdraft in writing. We charge interest on formal overdraft.

### **What do we mean by informal overdraft?**

This is agreed when we make a payment (or take an amount out of your account, to honour certain offline debit card transactions such as contactless payment) even though you don't have enough money in your account (or under a formal overdraft) to cover the payment in full. We charge interest on an informal overdraft.

#### **Example**

If you have £50 in your account and we are asked to pay a Direct Debit of £75 from your account, this will be an informal request from you for an overdraft of £25. If we agree the request, we'll make the payment and apply our informal overdraft interest rate.

**13.2** - Overdrafts are repayable on demand, which means that you must repay any overdraft when we ask you to. We'll usually give you advance notice.

**13.3** - If you ask, we may convert an informal overdraft into a formal overdraft. When we do this our informal overdraft rates will apply until the formal overdraft is agreed.

**13.4** - Overdrafts are only for short-term borrowing. You should regularly pay into your account to reduce the amount you owe. Your account must be returned to credit or within any formal overdraft limit as soon as possible.

**13.5** - We regard an informal overdraft that is not repaid as a serious breach of these terms and conditions. It may result in us deciding to close your account and may affect your credit history.

### **14 - Interest and charges**

**14.1** - We may require you to pay interest and charges in certain circumstances.

**14.2** - The interest rates payable by you and charges that apply to the current account and related services, if any, are set out in the Fees and Charges Schedule relevant to your account. You can

also find out our rates and charges in branch, by calling us or visiting our website.

**14.3** - If your account goes overdrawn for any reason we may charge interest on the overdrawn balance.

### **Charges and exchange rates**

**14.4** - If you withdraw cash in a currency other than sterling it will be converted into sterling before it is debited from your account. The conversion will take place on the day MasterCard processes it, using the MasterCard scheme exchange rate which is available at [www.mastercard.co.uk](http://www.mastercard.co.uk). Exchange rates vary daily, so the rate may differ from what it was when the transaction took place.

### **Interest**

**14.5** - We'll calculate any interest on the daily overdrawn balance of your account. Unless we tell you otherwise, we will charge interest on the 21st day of each month or the next business day.

### **Debit interest**

**14.6** - We may take any debit interest and charges you owe us from the same account or from any other account you have with us. We'll tell you personally about overdraft charges and interest you have to pay at least 14 days before we take them from your account. We'll also tell you the date this will happen. We add interest to your account balance each month and we charge interest on the debit balance on a daily basis.

## **5 - CHANGING THESE TERMS AND ENDING THIS AGREEMENT**

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### **Please Note**

This agreement will continue until either you or we end it. It is not for a fixed or minimum period.

For this reason, we need to be able to make changes to the agreement for the reasons set out below or for reasons we cannot predict now, as long as it is fair for us to make a change where those reasons apply.

We may also need to make a change without giving a particular reason but, if we do this, we'll always tell you in advance, explain how the change will affect you and you will be able to end the agreement without cost if you don't want to accept the change.

## 15 - Changes

### When we can make changes

#### 15.1 - We can:

- (a) increase or decrease our interest rates and charges and change any other terms (including the availability of account services) to reflect an actual, or reasonably expected, change in:
- (i) our underlying costs; or
  - (ii) law or regulation, codes of practice or industry guidance that applies to us, a ruling of a court, ombudsman or similar body or undertaking given to a regulator; or
  - (iii) our way of doing business, including the introduction of new technology; or
- (b) make a change to our interest rates, charges or any other term, that is for your benefit, for example we might make these conditions fairer or easier to understand, correct mistakes or reflect changes in technology; or
- (c) make changes to our interest rates, charges or any other terms to reflect any other actual or reasonably expected change that affects us if it is reasonable for us to pass the impact of the change on to you.
- Any change we make will be reasonably proportionate to the impact of the underlying change on us.
- We won't make changes to cover the same cost twice.

### How we can make changes

**15.2** - If we increase interest rates we pay you, or decrease interest rates you pay on informal overdrafts:

- (a) the new rate will apply immediately; and
- (b) within the next 30 days we'll tell you about the change on our website, by branch notices, national

press advertisements, statement messages or inserts or by writing to you (this can include email) or by any combination of these methods.

**15.3** - We'll give you at least one month's notice before we make any other changes.

**15.4** - The new terms will apply to your account automatically at the end of the notice period, but if you do not want to agree to the change, you can switch your account or close it without paying any extra charges or interest, at any time until the change takes effect. If you do not switch or close your account we'll assume you've accepted the change.

#### Please Note

Remember, you can close your account at any time without any extra charge.

## 16 - Ending services and closing your account

### Converting your account

**16.1** - You can ask us, at any time, to convert your current account to a different type. You must give us at least one month's notice for the changes to take place.

**16.2** - If you ask us to convert your account to a different type, we may have to issue you with a new card relevant to the new account type. You will still be liable for any pending transactions you have already made using your old card.

**16.3** - If we convert your account, we'll tell you at least one month before the change takes effect.

### Closing your account by giving notice

**16.4** - You can end this agreement and close your account at any time by telling us.

**16.5** - We may end this agreement, close your account and stop all account services (including payment devices, Telephone, Mobile and Online Banking services), at any time by giving you at least one month's notice in writing. For example, we may do this if you're no longer eligible for an account or service.

**16.6** - Any benefits or services linked to your account will stop on the date we close your account, unless we tell you they'll end earlier.

### **Immediate closure of your account**

**16.7** - We may end this agreement and close your account immediately, without notice, and stop all account services if we reasonably decide that:

- (a) you are seriously or repeatedly in breach of these terms and conditions;
- (b) you or any other authorised signatory or joint account holder are made bankrupt or enter into an Individual Voluntary Arrangement after you open an account; or
- (c) you or any other authorised signatory or joint account holder on the account:
  - (i) has carried out or tried to carry out fraudulent or illegal activity on the account or any other service we operate, or we have reason to think you or they may do so in the future;
  - (ii) has caused or may cause us to breach any law, regulation, code of practice or other duty which applies to us as a bank;
  - (iii) has behaved improperly towards us or anyone providing services to us (for example, if you have threatened, abused or harassed a member of staff);
  - (iv) has given false or materially incomplete information when applying to open the account or to use any service, or at any time thereafter; or
  - (v) has allowed a person who is not an authorised signatory to use the account or any other service we provide.

### **What happens when you or we close your account?**

**16.8** - When you or we close your account we'll pay you any money in your account and you must repay any money you owe us. Until you pay us, the terms of this agreement will continue to apply and we'll continue to apply interest and charges until the date the account is closed.

**16.9** - Any payment devices or other devices that we have given you remain our property. You must return them to us when this agreement ends.

**16.10** - If a sole account holder dies, we may require a grant of probate or letters of administration before releasing any money in your account to your executors or personal representatives.

### **What happens if you stop using your account?**

**16.11** - If you don't make any payments and there is no other activity on your account for twelve months,

we may treat your account as inactive. This means we'll stop sending statements and letters about your account. Once we have treated your account as inactive, you won't be able to access any funds you may have had in the account until you've contacted us. Please call us for further advice. At that stage you'll need to satisfy our standard security requirements.

## **6 - WHAT HAPPENS IF SOMETHING GOES WRONG?**

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### **17 - Liability for losses**

**17.1** - We won't be responsible for any losses you may suffer if we cannot perform our obligations under this agreement as a result of:

- (a) any legal or regulatory requirements;
- (b) abnormal or unforeseeable circumstances which are outside our (or our agents' and/or subcontractors') control and which we could not have avoided despite all efforts to the contrary, such as industrial action or mechanical failure.

### **18 - Set-off**

**18.1** - If you have money in one of your accounts we may set it off against any amount you owe us which is due for payment, so that it reduces or repays the amount you owe us. We'll do this if we think it is reasonable to do so, taking into account your circumstances (including making sure that you will still have enough money to meet essential living expenses) and any regulatory requirements.

#### **Please Note**

'We' and 'us', for these purposes means London Mutual Credit Union Limited.

Amounts owed to us and due for payment include, for example, amounts owed under a loan, overdraft or any other liability that you may have with us.

**18.2** - We can use money you have in your account even if there is a court decision against you or you are fined (including interest arising after the date of the final decision or fine), unless the court instructs us otherwise, or we are otherwise prevented by law.

**18.3** - Occasionally we receive legal instructions or notices to hold a customer's money for someone else, or to pay it to someone else. If this happens, the money we hold for the other person will be what is left after we have used our right of set-off, including any interest arising after the legal instruction or notice (unless we decide otherwise or we are prevented by law or regulation).

**18.4** - We will write to you 14 days before we make any set-off between your accounts to let you know the date and details of the action we'll take.

**18.5** - If we use money from an interest-bearing account, interest will be applied to the money in that account up to the date of set-off. After the date of set-off, interest will only be payable on any credit balance remaining in your accounts as applicable. We won't use balances on any Individual Savings Accounts (ISAs), children's savings to set-off amounts you owe.

## 19 - Complaints

**19.1** - If you have a complaint, please contact us using the details at the front of this booklet. We'll send you a written acknowledgement within five business days and keep you informed of our progress until your complaint has been resolved. We'll do everything we can to sort out the problem.

**19.2** - If you still remain dissatisfied you may be entitled to refer your complaint to the Financial Ombudsman Service, by writing to them at: Financial Ombudsman Service, Exchange Tower, London E14 9SR, calling them on: 0800 023 4567 or 0300 123 9123, by email at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) or visiting their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

## 7 - OTHER IMPORTANT INFORMATION

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### Depositor protection

We are covered by the Financial Services Compensation Scheme (FSCS), which would pay compensation to eligible depositors in the event of the credit union becoming insolvent.

### Communication

As required by law, any terms and conditions of

your account and all information, statements and notifications will be in English. We'll communicate with you only in English.

### Copy of the agreement

If you ask us at any time during the life of this agreement we'll provide you with a copy of this document, the Fees and Charges Schedule relevant to your account and any additional terms.

### Tax

You may be responsible for other taxes or costs that are not paid by or via us, e.g. higher-rate tax.

### Cancellation

For 14 calendar days after the date you have received your welcome letter or the account is opened, whichever is the later, you have a right to cancel and close your account without giving any reason. You can do this by calling us on 020 7787 0770 or writing to us at London Mutual Credit Union, 4 Heaton Road, London, SE15 3TH, or in a London Mutual Credit Union branch.

When you cancel your account:

- we'll pay to you any money credited to your account and if applicable, any interest earned within 30 calendar days of cancellation;
- we'll refund any account charge unless you've already received the benefit or services that it covered;
- you must repay to us any money owed to us for any other services and interest charges you have incurred; and
- you must repay to us any money owed to us including payments we've had to pay after cancellation.

### Keeping your account secure

Our terms and conditions require you to take reasonable security precautions to keep your security details safe. Reasonable security precautions can include steps such as:

- signing your card as soon as you receive it;
- keeping your card or any other type of payment device (such as a smart phone or electronic wallet that you can use to access your account or make payments, either on its own or in combination with your security details) and security details safe;

- not allowing anyone else (including a joint account holder) to use any payment device or security details;
- never telling anyone or writing down your security details in a way that could be understood by someone else;
- not choosing a PIN or other security details which may be easy to guess, such as your date of birth;
- taking care when using your card or any other payment device and security details so that they are not seen or heard by anyone else;
- keeping receipts and statements safe and destroying them safely, e.g. by shredding;
- complying with all reasonable instructions we issue to do with keeping your payment device and security details safe; and
- telling us as soon as possible of a change of name, address or other contact details so that correspondence or replacement cards do not fall into the wrong hands.

### **Additional security precautions for Online Banking**

When you are using Online Banking, we recommend that, as well as the above steps, you:

- buy and keep updated anti-virus, firewall and any other security software;
- don't access your account from a computer in a public place;
- take care when logging out – for example we recommend that you log off securely by using the exit link on screen and, if you are disconnected during an Online Banking session, that you log back in and then log off correctly;
- don't open emails from unknown sources; and
- don't send any account details to us unless the message is encrypted.

Please call 020 7787 0770 if you would like to receive this information in an alternative format such as large print, audio or Braille.

London Mutual Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 213248)

\*Calls may be monitored or recorded for security and training purposes.

Calls to 03 numbers usually cost no more than calls to geographic numbers (01 or 02) and are usually included in inclusive minutes and discount schemes.

Please check with your telephone service provider.

## I - DEFINITIONS

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In these Terms and Conditions, the following expressions shall have the following meanings:

- **Agreement** means the agreement with us in relation to the card and which is made up of these Terms and Conditions, any amendments to them as notified to you and any other document which you are required to sign for the provision of the card.
- **ATM** means an automated teller machine or cash dispenser bearing the MasterCard logo.
- **Available Balance** means the value of funds available to spend on your card.
- **Business Day** means any day (other than a Saturday or Sunday) on which banks are open for business in the United Kingdom.
- **Card** means the plastic card issued to you in accordance with these Terms and Conditions.
- **Card Carrier** means the piece of paper that is attached to your card when your card is despatched to you.
- **Card Distributor** means the entity that has requested that a card is issued to you. In this case it is the financial institution of which you or a member of your family is a full member of.
- **Cardholder** means you, the authorised user issued with a card who enters into the agreement.
- **Card Issuer** means Euram Bank.
- **Card Number** means the 16 digit number on the front of your card.
- **Card Services Support** means the website or helpline operated by us or on our behalf which deals with queries and requests from cardholders in relation to the activation and use of a card under these Terms and Conditions. The contact details for Card Services Support are detailed on the reverse of your card.
- **Contactless Transactions** means a Transaction that is carried out by holding Your Card, if it is enabled to effect Contactless Transactions, near a terminal which is enabled to accept Contactless Transactions.
- **OPTIMUS** means OPTIMUS Cards Limited (company registered number (09044866) who are the program managers responsible for the support provided to the Card Distributor and cardholder, whose registered office is at De Montfort House, High Street, Coleshill, B46 3BP

### DEBIT CARD CARDHOLDER TERMS AND CONDITIONS

If you are under the age of 18 years you must read these Terms and Conditions with a parent or guardian.

These Terms and Conditions apply to the use of your card. Your card is provided to you on behalf of the Card Distributor, by OPTIMUS Cards Ltd under license from Euram Bank as the card issuing bank.

By signing your card application you accept these Terms and Conditions. You must read these Terms and Conditions carefully. You must keep this document in a safe place for future reference.

These Terms and Conditions set out the terms of our relationship with you and explain your and our obligations to each other.

- **Euram Bank** means European American Investment Bank AG the Card Sponsor and card issuer, whose registered office is Palais Esterhazy, Wallnerstrasse 4, 1010 Vienna, Austria and will be referred to as Euram Bank AG.
- **MasterCard** means MasterCard International who operates the MasterCard programme.
- **Fees and Charges Schedule** means the fees and charges that are imposed by the Card Distributor upon the Cardholder which will be provided to the Cardholder upon receipt of the Card application and which are subject to change from time to time. Each schedule is deemed to form part of this agreement.
- **Merchant** means a retailer, or any other person, firm or company that displays the MasterCard logo and can accept MasterCard using an electronic terminal.
- **PIN** means the personal identification number sent to you (or which you have chosen) for use with the card.
- **Terms and Conditions** means these Terms and Conditions and those set out in any product leaflet, card carrier or Card Services Support website.
- **Transaction** means any cash withdrawal or retail sale (as appropriate) completed by you using your Card.
- **We, Us or Our** means OPTIMUS Cards Ltd, acting as agent of OPTIMUS Cards Ltd, and any other person or entity to whom we may transfer or assign our rights and obligations in the future, including, for the purposes of these Terms and Conditions the Card Distributor.
- **You or Your** means the Cardholder.

## 2 - YOUR CARD

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**2.1** - This card, issued by Euram Bank to you, is a MasterCard card and is not a credit card or charge card. You must not attempt to use your card to obtain credit. The card shall remain the property of Euram Bank at all times.

**2.2** - Your card is issued to you for use by you only and cannot be used by any person other than you. If we find that your card is being used by any person other than you, we may deactivate the card.

**2.3** - The card may only be issued to and used by persons over the age of 18. If you receive the card and you are under the age of 18, you must have consent from your parent(s) or guardians and this must be provided in the required format upon application for the card. If you do not have this consent you must contact Card Services Support immediately. You must not use the card and you must cut it in to pieces through the magnetic stripe and chip and dispose of it carefully.

## 3 - RECEIPT OF CARD AND CARD ACTIVATION

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**3.1** - On receipt of your card, you must sign it immediately on the reverse. You must then activate your card. You can do this online at the website provided to you by your Card Distributor if one is available.

**3.2** - You may also contact Card Services Support on the number provided to you by your Card Distributor who, following confirmation of your identity, will activate your card on your behalf.

**3.3** - You may also activate your card at your Financial Institution. You must ensure you bring an acceptable form of identification with you, as advised by your Card Distributor.

**3.4** - You must activate your card within 1 month of receipt.

**3.5** - By signing the Card application you represent and warrant to us that you are at least 18 years old (unless you comply with section 2.3) and that you have provided us with a verifiable address and that the personal information that you provide to us in connection with the Card is true, correct and complete and that you have received a copy of this agreement and agree to be bound by and comply with its terms, including the Fees and Charges Schedule given to you by the Card Distributor, and that you accept the card and consent to the use of your Personal Information as set out in clause 15 below.

## 4 - USE OF YOUR CARD

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**4.1** - Each time you use your card you authorise us to reduce the value available on your Card by the amount of the transaction and any applicable



fees as set out in the Fees and Charges Schedule if applicable. Charges may be payable for the use of your card and are available from your Card Distributor. You may use your card to carry out the following (where applicable):

- Making payments for goods and services either online or at any merchant displaying the MasterCard logo; or
- Withdrawing cash at any bank or ATM worldwide which displays the MasterCard logo; or
- Carrying out a purchase with cash back transaction where this service is available.

**4.2** - A PIN will be provided to use with your card. You will need to use the PIN where required. Once your card has been activated you may change your PIN at certain ATMs which have this facility. If you change your PIN, you must not choose a PIN that can be easily deduced such as your telephone number or date of birth. You must notify Card Services Support immediately if you believe that your PIN has been obtained or changed without your consent.

**4.3** - You must ensure that the available balance on your card is sufficient to cover the amount of any transaction (including fees) incurred by using your card.

**4.4** - You can check your available balance online through your Card Distributor's website (where applicable). If there is an entry which appears to be incorrect, you must contact Card Services Support immediately.

**4.5** - When you make a payment using your card, that transaction will be noted against your available balance immediately and your card will normally be debited within 2 business days, however this may take longer in some circumstances. When you make payments using your card outside the UK, it may take much longer. We shall not be obliged to carry out transactions on your card in any particular order. Your card will not be credited with the refund of a transaction made using your card unless we receive a refund verification acceptable to us. You will be responsible for all transactions which are debited from your card.

**4.6** - If an incorrect entry is made on your card by us, then we will correct it. If we make the correction on any day after the date of the error, then it will

be reflected on your available balance as soon as possible.

**4.7** - Some merchants may not accept payment using our services. It is your responsibility to check the policy with each merchant. We accept no liability if a merchant refuses to accept payment using our services.

**4.8** - Your Card Distributor may apply certain restrictions to your card which they will advise you of.

**4.9** - Your Card Distributor may make a charge for any declined transactions.

**4.10** - Your Card Distributor may block your card if there is a suspicion of fraud (for example: repeated declined transactions).

## 5 - CONTACTLESS

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**5.1** - Contactless is a way of making paying for things swifter and simpler. If you have a contactless card and are paying for something in a shop, restaurant, or business that has a contactless reader, all you need to do is hold your contactless card over the reader to pay. If the price is under £30, you don't need to even enter your PIN.

**5.2** - The first time you use your contactless card for a transaction, you'll need to enter your PIN. Once you've done that, all future transactions can be contactless. You need to hold your card very close to the reader (around 2 – 4 centimetres) for it to work. If the price of the transaction is over £30, you will need to key in your PIN as normal.

**5.3** - For added security, every now and again you might be asked to enter your PIN for transactions under £30. This is likely to happen if you make several contactless transactions in a row.

## 6 - SECURITY

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**6.1** - When your card is issued to you, you must take reasonable steps to prevent the card and PIN being lost or stolen. You must keep your card receipts safely and dispose of them carefully. You must not allow anyone else to use your card or PIN and you must inform us immediately by telephoning Card Services Support if your card has been lost or stolen or you have suspicions that someone else is using or has tried to use your card or PIN.

**6.2** - Your PIN must not be recorded in writing or kept with the card. Your PIN must not be disclosed or made available to any other person. Any transaction made using your PIN will be deemed to have been authorised by you and you will be liable for all such transactions.

**6.3** - The card is property of Euram Bank. Any other materials issued to you are our property or licensed to us. If we request for your card or any other materials to be returned, you must return them to your Card Distributor immediately.

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## 7 - CANCELLATION OF YOUR CARD

**7.1** - You have a legal right to cancel your card without giving us a reason or incurring any costs for a period of 14 days from the date that you receive the card. For the purposes of this clause, the date you receive the card is deemed to be 2 days following the despatch of the card. This will not entitle you to a refund of any charges made in respect of card production, transaction fees or cash withdrawal fees set out in the Fees and Charges Schedule provided to you by your Card Distributor.

**7.2** - If you cancel your card we shall immediately block the card. You will be liable for all transactions and charges incurred until we receive your notice of cancellation. You will also be liable for all transactions and charges incurred after we have received your notice of cancellation and where we can demonstrate that you carried out the transaction or incurred the relevant charge prior to cancellation. For example, if you carry out a transaction and cancel your card the following day, you will still be liable for the transaction even if the transaction does not show on your card until after you have submitted your notice of cancellation.

**7.3** - We may deactivate and close your card at any time. We may cancel the card immediately if we suspect any fraud or misuse in relation to the card, PIN or any breach of this agreement by you or where we are required to do so by law. We may, in our sole discretion, restrict or refuse to authorise the use of your card or suspend your card where we consider that any use would be a breach of this agreement, or we believe that

you or a third party has committed or if we believe that a crime will be committed or if we believe that fraud or other misuse of the card has occurred or may occur.

**7.4** - If we or you cancel your card you must cut the card in to pieces through the magnetic stripe and chip and then dispose of the card and any other materials that belong to us carefully.

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## 8 - EXPIRY OF YOUR CARD

**8.1** - We will not authorise or process any transactions conducted using your card following the expiry of your card.

**8.2** - When requested to do so by the Card Distributor, we shall provide you with a new card prior to the expiry date on the card subject to the associated fees.

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## 9 - CHANGES OF TERMS AND CONDITIONS

**9.1** - We may change these Terms and Conditions (including the charges) at any time subject to the notice provisions below and will inform you of any changes by one or more of the following ways:

- Writing to you
- Advising your Card Distributor who will write to you or publish on their website (where applicable) or by other means.

**9.2** - We may change these Terms and Conditions at any time for any of the following reasons:

- To make sure that the whole of our or the card sponsor's business remains competitive;
- To allow us to improve services or facilities;
- To take account of a change or anticipated change in market conditions or banking practice;
- To reflect a decision by a court, ombudsman, regulator or similar body; or
- To reflect any changes in our ownership.

**9.3** - We may also change the Terms and Conditions of your card at any time for any other necessary reason.

**9.4** - We shall apply the following notice provisions:

- If the change is to your disadvantage, your Card Distributor will advise you at least 30 days before we make the change, and at any time up

to 60 days from the date of the notice, you may, for this reason, without notice, cancel your card and terminate the agreement without any charge, provided you inform us that this is the reason for your cancellation.

- We may make any other change immediately and your Card Distributor will advise you within 30 days.

**9.5** - If you are not satisfied with any change to these Terms and Conditions, you may cancel your card and terminate the agreement at any time in accordance with clause 6.1.

## 10 - LOST AND STOLEN CARDS

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**10.1** - It is your responsibility to keep your card safe and to not disclose your PIN to any individual as you will be held liable for any subsequent misuse of your card. Subject to your compliance with clause 10.2, you will be liable for any transactions using your card whilst it is lost or stolen, which shall be deducted from the available balance in full.

**10.2** - If your card is lost or stolen, or you suspect that your card may have been used fraudulently or without your consent, you must contact Card Services Support immediately. If you use your card as a consumer, your liability will be limited to an overall limit of £50 of the loss. (If however, you were negligent in the use of your card, you will be liable for all losses). The card will then be cancelled. You will be asked to provide your details in order that Card Services Support can verify they are speaking to the cardholder. Upon cancellation and where applicable, a new card and PIN will be ordered subject to the associated fees. You may be asked to help us, our agents or the police if your card is stolen and we suspect that there has been fraud or misuse or you have notified us of a disputed transaction (see clause 11).

**10.3** - Where a card which you notified to us as lost or stolen is subsequently found or where a card is damaged or does not work correctly, you must notify Card Services Support immediately, then cut the card in to pieces through the magnetic stripe and chip and dispose of it carefully.

**10.4** - In respect of replacement cards issued under clause 10.2 above, we reserve the right not to reissue a card.

## 11 - FEES AND CHARGES

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**11.1** - The Services will incur fees and charges, the details of which will be provided to you by your Card Distributor, for which you shall be responsible. These vary depending on the products you use and from time to time in accordance with that schedule.

**11.2** - If you use the services in a currency other than the currency in which the services are denominated, the amount deducted from your available balance will be the amount of the transaction, converted to your account currency using a rate set by the MasterCard system on the date the transaction is processed. Please refer to the MasterCard website (as applicable) for more information. You may also be charged a Foreign Exchange Charge as set out by your Card Distributor.

## 12 - DISPUTED TRANSACTIONS

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**12.1** - If you think that any transactions were not authorised by you or have been posted to your card in error (disputed transaction), you must attempt to resolve a disputed transaction with the merchant before asking that we pursue the dispute on your behalf.

**12.2** - You must contact us if you cannot resolve the disputed transaction with the merchant and in any event no later than 60 days from the date of the disputed transaction. We will investigate any disputed transaction in accordance with the MasterCard scheme rules. You will not receive a refund to your card until the investigation is completed. Where you believe your card was used without your authority, this will need to be notified to the police. You will need to provide a crime reference number and contact details of the police station where the theft was reported. We will then process the dispute upon agreement with your Card Distributor. The Card Distributor shall refund the amount of any disputed transactions which the investigations show are not authorised by you.

**12.3** - If the Card Distributor refunds a disputed transaction to your card and subsequently receives information to confirm that the transaction was authorised by you and correctly posted to your account, the Card Distributor shall deduct the

amount of the disputed transaction from your available balance. In the event that this transaction is for an amount greater than the available balance, you shall repay the Card Distributor the amount by which the value of the transaction exceeds the available balance immediately on receipt of a written notice from us or the Card Distributor requesting repayment.

**12.4** - Where any request, transaction, disputed transaction, arbitration or reversed transaction involves third party costs you remain liable for these and they will be deducted from your card balance or otherwise charged to you.

### **13 - TERMINATION OR SUSPENSION OF YOUR ACCOUNT**

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**13.1** - We may terminate your use of the Services with prior notice to you of at least 30 days.

**13.2** - We may terminate or suspend, for such period as may be required, your use of the services at any time, without prior notice:

- in the event of any fault or failure in the data information processing system;
- if we believe that you have used or are likely to use the services, or allow them to be used, in breach of this agreement or to commit an offence;
- if any available balance may be at risk of fraud or misuse;
- if we suspect that you have provided false or misleading information;
- by order or recommendation of the police or any relevant governmental or regulatory authority.
- if you breach any of the Terms and Conditions
- upon your death or if you become incapacitated
- at our discretion if you become bankrupt or insolvent

**13.3** - Termination of your account, either by you or us, will not affect any of either party's rights and obligations arising under this agreement prior to termination.

### **14 - CONTACTING US**

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**14.1** - You may contact Card Services Support by telephone or in writing to the address provided to you by your Card Distributor, or by any other means that Card Services Support makes available.

Any correspondence for you will be mailed to the address that Card Services Support holds for you in respect of the card. You may also service your card online where applicable.

**14.2** - You must inform the Card Distributor if you change your name, address, or any other changes relevant to your card. If you do not inform the Card Distributor of a change we shall contact you at the last address or telephone number that you have provided to the Card Distributor.

**14.3** - You are responsible for ensuring that any information or instructions you give to the Card Distributor or to Card Services Support are accurate and complete. Neither the Card Distributor, Card Services Support, us or Euram Bank shall be liable for any loss or damage you suffer if the information or instructions you provide are in any way inaccurate or incomplete.

**14.4** - Please note that telephone calls between you and Card Services Support may be recorded for security, training purposes, monitoring and quality control and to ensure that your instructions are carried out correctly.

**14.5** - By signing the Card application form you agree that we may at our option and/or in connection with the services provided, contact you by phone or text or letter and also electronically and use and record electronic information, documents originals and records that you will not object to any electronic records or electronic information being used including without limitation in any proceedings purely because they are in electronic form or because they may not be best evidence available of the matters to which they relate.

### **15 - COMPLAINTS**

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**15.1** - If you have a complaint about your card, contact Card Services Support in the first instance so that they may investigate it. Card Services Support can provide details explaining the procedures on handling complaints upon request. Following these procedures will not affect your legal rights.

### **16 - USES OF YOUR INFORMATION**

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**16.1** - In this clause personal information means:

- Information you give us or Card Services Support,

or which we or Card Services Support already hold about you, including any phone number you call us from, which we may record;

- Information we or Card Services Support receive from enquiries we make so we can deal with any queries in relation to your card; and
- Information we receive from anyone who is allowed to give us information about you.

**16.2** - We will keep your personal information for only as long as we need to or are allowed to by law. You have certain rights to receive a copy of the personal information we or Card Services Support hold about you. You will be charged no more than £5 for obtaining a copy of this information. Please refer to your Card Distributor for a list of current charges.

**16.3** - By activation of this card you are consenting to the use of your personal information as set out in this clause 15. We will process and record your personal information, including details of your transactions for the following purposes:

- To manage your card;
- To carry out, monitor and analyse our business; and
- To ensure compliance with any laws or regulations in any country.

**16.4** - We may reveal your personal information, including details of your transactions to:

- Card Services Support or any person or subcontractor working for us;
- Any person to whom we transfer any of our rights or duties to under any agreement we may have with you; and
- Anyone you authorise us to give your personal information to.

In situations in which the funds on your card are owned by your employer or Card Distributor, we may provide to your employer or Card Distributor personal information including transactional data related to the use of the card by you.

**16.5** - So that we and Card Services Support can process, use, record and release personal information, we or Card Services Support may pass your information outside the UK to other countries. We and Card Services Support are responsible for making sure that your personal information continues to be protected during this type of transfer.

**16.6** - We may release some personal information about you to fraud prevention agencies. We will

tell fraud agencies if you give us false or inaccurate information or we suspect fraud.

**16.7** - The fraud prevention agencies will share search details and account information with us and other organisations so that we and they might:

- assess applications for services and manage accounts;
- check your identity to prevent money laundering;
- prevent, detect or prosecute fraud and other crimes; and
- recover and trace debts.

**16.8** - The fraud prevention agencies will share records with other organisations and will also use personal information for statistical analysis about fraud.

## **17 - LIABILITY OF US, THE CARD DISTRIBUTOR AND EURAM BANK TO YOU**

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(a) We, the Card Distributor or Euram Bank shall not be liable to you for any direct or indirect loss or damage (other than that which cannot be excluded by law) you may suffer as a result of your use, inability to use your card or any loss or damage you suffer as a result of a third party using your card or PIN.

(b) We, the Card Distributor or Euram Bank shall not be liable to you in any circumstances for any direct or indirect loss or damage (other than that which cannot by law be excluded) that does not arise directly from the matters for which we are responsible or which is beyond our, the Card Distributor's or Euram Bank's reasonable control or which we, the Card Distributor or Euram Bank could not reasonably foresee.

(c) We, the Card Distributor or Euram Bank cannot guarantee that a merchant will accept your card or that we, the Card Distributor or Euram Bank will authorise any particular transaction. We, the Card Distributor or Euram Bank shall not be liable for any direct or indirect loss or damage you may suffer in the event that a merchant refuses to accept your card (in whole or part) or if we, the Card Distributor or Euram Bank cancel or suspend your card.

(d) Unless otherwise agreed by us, the Card Distributor or Euram Bank in advance, any liability the Card Distributor may have to you will be limited

to the actual amount of any loss or damage you incur or suffer.

(e) We, the Card Distributor or Euram Bank may, at any time, due to technical, security, maintenance, administration or other reasons, temporarily suspend use of your card for such period as we may require without incurring any liability to you. We will not be liable for any loss, whether direct or indirect, or for consequential loss, or for any inconvenience arising from any failure to provide the service to you as a result of industrial action, power failure, malfunction of our systems, or where the cause is a technical malfunction, or for other causes beyond our reasonable control.

## **18 - YOUR LIABILITY TO US, THE CARD DISTRIBUTOR AND EURAM BANK**

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(a) You will be liable to us, the Card Distributor and Euram Bank for (and agree to indemnify us, the Card Distributor and Euram Bank against) all actions, claims, costs, damages, demands, expenses, liabilities, losses and proceedings we, the Card Distributor or Euram Bank directly or indirectly incur or which are brought against us, the Card Distributor or Euram Bank if you have acted fraudulently or have been negligent or misused your card or PIN or breached these Terms and Conditions including the costs of any legal action taken to enforce this agreement.

(b) We, the Card Distributor or Euram Bank shall not be bound to recognise the interest or claim of any person other than the Cardholder in respect of the available balance on the card, nor shall we, the Card Distributor or Euram Bank be liable in any way for failing to recognise such interest or claim (except as required by law).

(c) No claim by you against a third party may be the subject of a defence or counterclaim against us, the Card Distributor or Euram Bank.

## **19 - GENERALLY**

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**19.1** - You may not assign any or all of your rights or obligations under these Terms and Conditions but we may do so at any time.

**19.2** - Each of these clauses are separate from all other clauses, so that if one clause, or part thereof, is found to be void or otherwise unenforceable, it will

not affect the validity of any of the others or part of such clauses.

**19.3** - If we do not enforce any of the rights we have under this agreement, or if we delay in enforcing them, that does not prevent us from taking any action to enforce our rights in the future.

**19.4** - Upon termination of this agreement, the Terms and Conditions that are capable of continuing to apply will do so.

**19.5** - Apart from Euram Bank and your Card Distributor, a person who is not a party to this agreement may not enforce any of its terms.

**19.6** - These Terms and Conditions will be governed by, and will be construed in accordance with, the laws of the UK and the Courts of the UK will have exclusive jurisdiction.

**19.7** - You and we agree that these Terms and Conditions and any communications between you and us shall be in English.

## I - DEFINITIONS

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In these Terms and Conditions, the following expressions shall have the following meanings:

- **Agreement** means the agreement with us in relation to the card and which is made up of these Terms and Conditions, any amendments to them as notified to you and any other document which you are required to sign for the provision of the card.
- **ATM** means an automated teller machine or cash dispenser bearing the MasterCard logo.
- **Available Balance** means the value of funds available to spend on your card.
- **Business Day** means any day (other than a Saturday or Sunday) on which banks are open for business in the United Kingdom.
- **Card** means the plastic card issued to you in accordance with these Terms and Conditions.
- **Card Carrier** means the piece of paper that is attached to your card when your card is despatched to you.
- **Card Distributor** means the entity that has requested that a card is issued to you. In this case it is the financial institution of which you or a member of your family is a full member of.
- **Cardholder** means you, the authorised user issued with a card who enters into the agreement.
- **Card Issuer** means Euram Bank.
- **Card Number** means the 16 digit number on the front of your card.
- **Card Services Support** means the website or helpline operated by us or on our behalf which deals with queries and requests from cardholders in relation to the activation and use of a card under these Terms and Conditions. The contact details for Card Services Support are detailed on the reverse of your card.
- **Contactless Transactions** means a Transaction that is carried out by holding Your Card, if it is enabled to effect Contactless Transactions, near a terminal which is enabled to accept Contactless Transactions.
- **OPTIMUS** means OPTIMUS Cards Limited (company registered number (09044866) who are the program managers responsible for the support provided to the Card Distributor and cardholder, whose registered office is at De Montfort House, High Street, Coleshill, B46 3BP

### TEEN DEBIT CARD TERMS AND CONDITIONS

The parent must provide written consent for a teen to obtain a card with the Financial Institution. When parental consent is obtained, the teen may be authorised to deposit funds into a deposit account related to the Teen Debit Card.

These Terms and Conditions apply to the use of your card. Your card is provided to you on behalf of the Card Distributor, by OPTIMUS Cards Ltd under license from Euram Bank as the card issuing bank.

By signing your card application you accept these Terms and Conditions. You must read these Terms and Conditions carefully. You must keep this document in a safe place for future reference.

These Terms and Conditions set out the terms of our relationship with you and explain your and our obligations to each other.

- **Euram Bank** means European American Investment Bank AG the Card Sponsor and card issuer, whose registered office is Palais Esterhazy, Wallnerstrasse 4, 1010 Vienna, Austria and will be referred to as Euram Bank AG.
- **MasterCard** means MasterCard International who operates the MasterCard programme.
- **Fees and Charges Schedule** means the fees and charges that are imposed by the Card Distributor upon the Cardholder which will be provided to the Cardholder upon receipt of the Card application and which are subject to change from time to time. Each schedule is deemed to form part of this agreement.
- **Merchant** means a retailer, or any other person, firm or company that displays the MasterCard logo and can accept MasterCard using an electronic terminal.
- **Parent** means parent or legal guardian of the teen.
- **PIN** means the personal identification number sent to you (or which you have chosen) for use with the card.
- **Teen** means a person between the ages of 11-17 years of age.
- **Terms and Conditions** means these Terms and Conditions and those set out in any product leaflet, card carrier or Card Services Support website.
- **Transaction** means any cash withdrawal or retail sale (as appropriate) completed by you using your Card.
- **We, Us** or **Our** means OPTIMUS Cards Ltd, acting as agent of OPTIMUS Cards Ltd, and any other person or entity to whom we may transfer or assign our rights and obligations in the future, including, for the purposes of these Terms and Conditions the Card Distributor.
- **You** or **Your** means the Cardholder.

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## 2 - YOUR CARD

**2.1** - This card, issued by Euram Bank to you, is a MasterCard card and is not a credit card or charge card. You must not attempt to use your card to obtain credit. The card shall remain the property of Euram Bank at all times.

**2.2** - Your card is issued to you for use by you only and cannot be used by any person other than you. If

we find that your card is being used by any person other than you, we may deactivate the card.

**2.3** - If you receive the card and you are under the age of 18, you must have consent from your parent(s) or guardians and this must be provided in the required format upon application for the card. If you do not have this consent you must contact Card Services Support immediately. You must not use the card and you must cut it in to pieces through the magnetic stripe and chip and dispose of it carefully.

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## 3 - RECEIPT OF CARD AND CARD ACTIVATION

**3.1** - On receipt of your card, you must sign it immediately on the reverse. You must then activate your card. You can do this online at the website provided to you by your Card Distributor if one is available.

**3.2** - You may also contact Card Services Support on the number provided to you by your Card Distributor who, following confirmation of your identity, will activate your card on your behalf.

**3.3** - You may also activate your card at your Financial Institution. You must ensure you bring an acceptable form of identification with you, as advised by your Card Distributor.

**3.4** - You must activate your card within 1 month of receipt.

**3.5** - By signing the Card application you represent and warrant to us that you are at least 18 years old (unless you comply with section 2.3) and that you have provided us with a verifiable address and that the personal information that you provide to us in connection with the Card is true, correct and complete and that you have received a copy of this agreement and agree to be bound by and comply with its terms, including the Fees and Charges Schedule given to you by the Card Distributor, and that you accept the card and consent to the use of your Personal Information as set out in clause 15 below.

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## 4 - USE OF YOUR CARD

**4.1** - Each time you use your card you authorise us to reduce the value available on your Card by the amount of the transaction and any applicable



fees as set out in the Fees and Charges Schedule if applicable. Charges may be payable for the use of your card and are available from your Card Distributor. You may use your card to carry out the following (where applicable):

- Making payments for goods and services either online or at any merchant displaying the MasterCard logo; or
- Withdrawing cash at any bank or ATM worldwide which displays the MasterCard logo; or
- Carrying out a purchase with cash back transaction where this service is available.

**4.2** - A PIN will be provided to use with your card. You will need to use the PIN where required. Once your card has been activated you may change your PIN at certain ATMs which have this facility. If you change your PIN, you must not choose a PIN that can be easily deduced such as your telephone number or date of birth. You must notify Card Services Support immediately if you believe that your PIN has been obtained or changed without your consent.

**4.3** - You must ensure that the available balance on your card is sufficient to cover the amount of any transaction (including fees) incurred by using your card.

**4.4** - You can check your available balance online through your Card Distributor's website (where applicable). If there is an entry which appears to be incorrect, you must contact Card Services Support immediately.

**4.5** - When you make a payment using your card, that transaction will be noted against your available balance immediately and your card will normally be debited within 2 business days, however this may take longer in some circumstances. When you make payments using your card outside the UK, it may take much longer. We shall not be obliged to carry out transactions on your card in any particular order. Your card will not be credited with the refund of a transaction made using your card unless we receive a refund verification acceptable to us. You will be responsible for all transactions which are debited from your card.

**4.6** - If an incorrect entry is made on your card by us, then we will correct it. If we make the correction on any day after the date of the error, then it will

be reflected on your available balance as soon as possible.

**4.7** - Some merchants may not accept payment using our services. It is your responsibility to check the policy with each merchant. We accept no liability if a merchant refuses to accept payment using our services.

**4.8** - Your card distributor has applied age restrictions to your card.

**4.9** - Your Card Distributor may make a charge for any declined transactions.

**4.10** - Your Card Distributor may block your card if there is a suspicion of fraud (for example: repeated declined transactions).

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## 5 - CONTACTLESS

**5.1** - Contactless is a way of making paying for things swifter and simpler. If you have a contactless card and are paying for something in a shop, restaurant, or business that has a contactless reader, all you need to do is hold your contactless card over the reader to pay. If the price is under £30, you don't need to even enter your PIN.

**5.2** - The first time you use your contactless card for a transaction, you'll need to enter your PIN. Once you've done that, all future transactions can be contactless. You need to hold your card very close to the reader (around 2 – 4 centimetres) for it to work. If the price of the transaction is over £30, you will need to key in your PIN as normal.

**5.3** - For added security, every now and again you might be asked to enter your PIN for transactions under £30. This is likely to happen if you make several contactless transactions in a row.

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## 6 - SECURITY

**6.1** - When your card is issued to you, you must take reasonable steps to prevent the card and PIN being lost or stolen. You must keep your card receipts safely and dispose of them carefully. You must not allow anyone else to use your card or PIN and you must inform us immediately by telephoning Card Services Support if your card has been lost or stolen or you have suspicions that someone else is using or has tried to use your card or PIN.

**6.2** - Your PIN must not be recorded in writing

or kept with the card. Your PIN must not be disclosed or made available to any other person. Any transaction made using your PIN will be deemed to have been authorised by you and you will be liable for all such transactions.

**6.3** - The card is property of Euram Bank. Any other materials issued to you are our property or licensed to us. If we request for your card or any other materials to be returned, you must return them to your Card Distributor immediately.

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## 7 - CANCELLATION OF YOUR CARD

**7.1** - You have a legal right to cancel your card without giving us a reason or incurring any costs for a period of 14 days from the date that you receive the card. For the purposes of this clause, the date you receive the card is deemed to be 2 days following the despatch of the card. This will not entitle you to a refund of any charges made in respect of card production, transaction fees or cash withdrawal fees set out in the Fees and Charges Schedule provided to you by your Card Distributor.

**7.2** - If you cancel your card we shall immediately block the card. You will be liable for all transactions and charges incurred until we receive your notice of cancellation. You will also be liable for all transactions and charges incurred after we have received your notice of cancellation and where we can demonstrate that you carried out the transaction or incurred the relevant charge prior to cancellation. For example, if you carry out a transaction and cancel your card the following day, you will still be liable for the transaction even if the transaction does not show on your card until after you have submitted your notice of cancellation.

**7.3** - We may deactivate and close your card at any time. We may cancel the card immediately if we suspect any fraud or misuse in relation to the card, PIN or any breach of this agreement by you or where we are required to do so by law. We may, in our sole discretion, restrict or refuse to authorise the use of your card or suspend your card where we consider that any use would be a breach of this agreement, or we believe that you or a third party has committed or if we believe that a crime will be committed or if we believe that fraud or other misuse of the card has occurred or may occur.

**7.4** - If we or you cancel your card you must cut the card in to pieces through the magnetic stripe and chip and then dispose of the card and any other materials that belong to us carefully.

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## 8 - EXPIRY OF YOUR CARD

**8.1** - We will not authorise or process any transactions conducted using your card following the expiry of your card.

**8.2** - When requested to do so by the Card Distributor, we shall provide you with a new card prior to the expiry date on the card subject to the associated fees.

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## 9 - CHANGES TO TERMS AND CONDITIONS

**9.1** - We may change these Terms and Conditions (including the charges) at any time subject to the notice provisions below and will inform you of any changes by one or more of the following ways:

- Writing to you
- Advising your Card Distributor who will write to you or publish on their website (where applicable) or by other means.

**9.2** - We may change these Terms and Conditions at any time for any of the following reasons:

- To make sure that the whole of our or the card sponsor's business remains competitive;
- To allow us to improve services or facilities;
- To take account of a change or anticipated change in market conditions or banking practice;
- To reflect a decision by a court, ombudsman, regulator or similar body; or
- To reflect any changes in our ownership.

**9.3** - We may also change the Terms and Conditions of your card at any time for any other necessary reason.

**9.4** - We shall apply the following notice provisions:

- If the change is to your disadvantage, your Card Distributor will advise you at least 30 days before we make the change, and at any time up to 60 days from the date of the notice, you may, for this reason, without notice, cancel your card and terminate the agreement without any charge, provided you inform us that this is the reason for your cancellation.

- We may make any other change immediately and your Card Distributor will advise you within 30 days.

**9.5** - If you are not satisfied with any change to these Terms and Conditions, you may cancel your card and terminate the agreement at any time in accordance with clause 6.1.

## 10 - LOST AND STOLEN CARDS

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**10.1** - It is your responsibility to keep your card safe and to not disclose your PIN to any individual as you will be held liable for any subsequent misuse of your card. Subject to your compliance with clause 10.2, you will be liable for any transactions using your card whilst it is lost or stolen, which shall be deducted from the available balance in full.

**10.2** - If your card is lost or stolen, or you suspect that your card may have been used fraudulently or without your consent, you must contact Card Services Support immediately. If you use your card as a consumer, your liability will be limited to an overall limit of £50 of the loss. (If however, you were negligent in the use of your card, you will be liable for all losses). The card will then be cancelled. You will be asked to provide your details in order that Card Services Support can verify they are speaking to the cardholder. Upon cancellation and where applicable, a new card and PIN will be ordered subject to the associated fees. You may be asked to help us, our agents or the police if your card is stolen and we suspect that there has been fraud or misuse or you have notified us of a disputed transaction (see clause 11).

**10.3** - Where a card which you notified to us as lost or stolen is subsequently found or where a card is damaged or does not work correctly, you must notify Card Services Support immediately, then cut the card in to pieces through the magnetic stripe and chip and dispose of it carefully.

**10.4** - In respect of replacement cards issued under clause 10.2 above, we reserve the right not to reissue a card.

## 11 - FEES AND CHARGES

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**11.1** - The Services will incur fees and charges, the details of which will be provided to you by your Card

Distributor, for which you shall be responsible. These vary depending on the products you use and from time to time in accordance with that schedule.

**11.2** - If you use the services in a currency other than the currency in which the services are denominated, the amount deducted from your available balance will be the amount of the transaction, converted to your account currency using a rate set by the MasterCard system on the date the transaction is processed. Please refer to the MasterCard website (as applicable) for more information. You may also be charged a Foreign Exchange Charge as set out by your Card Distributor.

## 12 - DISPUTED TRANSACTIONS

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**12.1** - If you think that any transactions were not authorised by you or have been posted to your card in error (disputed transaction), you must attempt to resolve a disputed transaction with the merchant before asking that we pursue the dispute on your behalf.

**12.2** - You must contact us if you cannot resolve the disputed transaction with the merchant and in any event no later than 60 days from the date of the disputed transaction. We will investigate any disputed transaction in accordance with the MasterCard scheme rules. You will not receive a refund to your card until the investigation is completed. Where you believe your card was used without your authority, this will need to be notified to the police. You will need to provide a crime reference number and contact details of the police station where the theft was reported. We will then process the dispute upon agreement with your Card Distributor. The Card Distributor shall refund the amount of any disputed transactions which the investigations show are not authorised by you.

**12.3** - If the Card Distributor refunds a disputed transaction to your card and subsequently receives information to confirm that the transaction was authorised by you and correctly posted to your account, the Card Distributor shall deduct the amount of the disputed transaction from your available balance. In the event that this transaction is for an amount greater than the available balance, you shall repay the Card Distributor the amount

by which the value of the transaction exceeds the available balance immediately on receipt of a written notice from us or the Card Distributor requesting repayment.

**12.4** - Where any request, transaction, disputed transaction, arbitration or reversed transaction involves third party costs you remain liable for these and they will be deducted from your card balance or otherwise charged to you.

## **13 - TERMINATION OR SUSPENSION OF YOUR ACCOUNT**

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**13.1** - We may terminate your use of the Services with prior notice to you of at least 30 days.

**13.2** - We may terminate or suspend, for such period as may be required, your use of the services at any time, without prior notice:

- in the event of any fault or failure in the data information processing system;
- if we believe that you have used or are likely to use the services, or allow them to be used, in breach of this agreement or to commit an offence;
- if any available balance may be at risk of fraud or misuse;
- if we suspect that you have provided false or misleading information;
- by order or recommendation of the police or any relevant governmental or regulatory authority.
- if you breach any of the Terms and Conditions
- upon your death or if you become incapacitated
- at our discretion if you become bankrupt or insolvent

**13.3** - Termination of your account, either by you or us, will not affect any of either party's rights and obligations arising under this agreement prior to termination.

## **14 - CONTACTING US**

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**14.1** - You may contact Card Services Support by telephone or in writing to the address provided to you by your Card Distributor, or by any other means that Card Services Support makes available. Any correspondence for you will be mailed to the address that Card Services Support holds for you in respect of the card. You may also service your card online where applicable.

**14.2** - You must inform the Card Distributor if you change your name, address, or any other changes relevant to your card. If you do not inform the Card Distributor of a change we shall contact you at the last address or telephone number that you have provided to the Card Distributor.

**14.3** - You are responsible for ensuring that any information or instructions you give to the Card Distributor or to Card Services Support are accurate and complete. Neither the Card Distributor, Card Services Support, us or Euram Bank shall be liable for any loss or damage you suffer if the information or instructions you provide are in any way inaccurate or incomplete.

**14.4** - Please note that telephone calls between you and Card Services Support may be recorded for security, training purposes, monitoring and quality control and to ensure that your instructions are carried out correctly.

**14.5** - By signing the Card application form you agree that we may at our option and/or in connection with the services provided, contact you by phone or text or letter and also electronically and use and record electronic information, documents originals and records that you will not object to any electronic records or electronic information being used including without limitation in any proceedings purely because they are in electronic form or because they may not be best evidence available of the matters to which they relate.

## **15 - COMPLAINTS**

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**15.1** - If you have a complaint about your card, contact Card Services Support in the first instance so that they may investigate it. Card Services Support can provide details explaining the procedures on handling complaints upon request. Following these procedures will not affect your legal rights.

## **16 - USES OF YOUR INFORMATION**

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**16.1** - In this clause personal information means:

- Information you give us or Card Services Support, or which we or Card Services Support already hold about you, including any phone number you call us from, which we may record;

- Information we or Card Services Support receive from enquiries we make so we can deal with any queries in relation to your card; and
- Information we receive from anyone who is allowed to give us information about you.

**16.2** - We will keep your personal information for only as long as we need to or are allowed to by law. You have certain rights to receive a copy of the personal information we or Card Services Support hold about you. You will be charged no more than £5 for obtaining a copy of this information. Please refer to your Card Distributor for a list of current charges.

**16.3** - By activation of this card you are consenting to the use of your personal information as set out in this clause 15. We will process and record your personal information, including details of your transactions for the following purposes:

- To manage your card;
- To carry out, monitor and analyse our business; and
- To ensure compliance with any laws or regulations in any country.

**16.4** - We may reveal your personal information, including details of your transactions to:

- Card Services Support or any person or subcontractor working for us;
- Any person to whom we transfer any of our rights or duties to under any agreement we may have with you; and
- Anyone you authorise us to give your personal information to.

In situations in which the funds on your card are owned by your employer or Card Distributor, we may provide to your employer or Card Distributor personal information including transactional data related to the use of the card by you.

**16.5** - So that we and Card Services Support can process, use, record and release personal information, we or Card Services Support may pass your information outside the UK to other countries. We and Card Services Support are responsible for making sure that your personal information continues to be protected during this type of transfer.

**16.6** - We may release some personal information about you to fraud prevention agencies. We will tell fraud agencies if you give us false or inaccurate information or we suspect fraud.

**16.7** - The fraud prevention agencies will share search details and account information with us and other organisations so that we and they might:

- assess applications for services and manage accounts;
- check your identity to prevent money laundering;
- prevent, detect or prosecute fraud and other crimes; and
- recover and trace debts

**16.8** - The fraud prevention agencies will share records with other organisations and will also use personal information for statistical analysis about fraud.

## 17 - LIABILITY OF US, THE CARD DISTRIBUTOR AND EURAM BANK TO YOU

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(a) We, the Card Distributor or Euram Bank shall not be liable to you for any direct or indirect loss or damage (other than that which cannot be excluded by law) you may suffer as a result of your use, inability to use your card or any loss or damage you suffer as a result of a third party using your card or PIN.

(b) We, the Card Distributor or Euram Bank shall not be liable to you in any circumstances for any direct or indirect loss or damage (other than that which cannot by law be excluded) that does not arise directly from the matters for which we are responsible or which is beyond our, the Card Distributor's or Euram Bank's reasonable control or which we, the Card Distributor or Euram Bank could not reasonably foresee.

(c) We, the Card Distributor or Euram Bank cannot guarantee that a merchant will accept your card or that we, the Card Distributor or Euram Bank will authorise any particular transaction. We, the Card Distributor or Euram Bank shall not be liable for any direct or indirect loss or damage you may suffer in the event that a merchant refuses to accept your card (in whole or part) or if we, the Card Distributor or Euram Bank cancel or suspend your card.

(d) Unless otherwise agreed by us, the Card Distributor or Euram Bank in advance, any liability the Card Distributor may have to you will be limited to the actual amount of any loss or damage you incur or suffer.

(e) We, the Card Distributor or Euram Bank may, at any time, due to technical, security, maintenance, administration or other reasons, temporarily suspend use of your card for such period as we may require without incurring any liability to you. We will not be liable for any loss, whether direct or indirect, or for consequential loss, or for any inconvenience arising from any failure to provide the service to you as a result of industrial action, power failure, malfunction of our systems, or where the cause is a technical malfunction, or for other causes beyond our reasonable control.

## **18 - YOUR LIABILITY TO US, THE CARD DISTRIBUTOR AND EURAM BANK**

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(a) You will be liable to us, the Card Distributor and Euram Bank for (and agree to indemnify us, the Card Distributor and Euram Bank against) all actions, claims, costs, damages, demands, expenses, liabilities, losses and proceedings we, the Card Distributor or Euram Bank directly or indirectly incur or which are brought against us, the Card Distributor or Euram Bank if you have acted fraudulently or have been negligent or misused your card or PIN or breached these Terms and Conditions including the costs of any legal action taken to enforce this agreement.

(b) We, the Card Distributor or Euram Bank shall not be bound to recognise the interest or claim of any person other than the Cardholder in respect of the available balance on the card, nor shall we, the Card Distributor or Euram Bank be liable in any way for failing to recognise such interest or claim (except as required by law).

(c) No claim by you against a third party may be the subject of a defence or counterclaim against us, the Card Distributor or Euram Bank.

## **19 - GENERALLY**

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**19.1** - You may not assign any or all of your rights or obligations under these Terms and Conditions but we may do so at any time.

**19.2** - Each of these clauses are separate from all other clauses, so that if one clause, or part thereof, is found to be void or otherwise unenforceable, it will not affect the validity of any of the others or part of such clauses.

**19.3** - If we do not enforce any of the rights we have under this agreement, or if we delay in enforcing them, that does not prevent us from taking any action to enforce our rights in the future.

**19.4** - Upon termination of this agreement, the Terms and Conditions that are capable of continuing to apply will do so.

**19.5** - Apart from Euram Bank and your Card Distributor, a person who is not a party to this agreement may not enforce any of its terms.

**19.6** - These Terms and Conditions will be governed by, and will be construed in accordance with, the laws of the UK and the Courts of the UK will have exclusive jurisdiction.

**19.7** - You and we agree that these Terms and Conditions and any communications between you and us shall be in English.

## HOW TO CONTACT US

## BRANCHES & OPENING HOURS

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4 Heaton Road  
Peckham  
London SE15 3TH  
*Opening hours: Monday-Friday: 9.30am-4.30pm*

347 Royal College Street  
Camden Town  
London NW1 9QS  
*Opening hours: Monday-Friday: 9.30am-4.30pm*

10 Acre Lane  
Brixton  
London SW2 5SG  
*Opening hours: Monday-Friday: 9.30am-4.30pm*

177 Walworth Road  
Elephant & Castle  
London SE17 1RV  
*Opening hours: Monday-Friday: 9.30am-4.30pm,  
Saturday: 9.30am-1.30pm*

## GENERAL ENQUIRIES

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Telephone: 020 7787 0770  
Fax: 020 7277 8755  
Email: [info@creditunion.co.uk](mailto:info@creditunion.co.uk)  
Web: [www.creditunion.co.uk](http://www.creditunion.co.uk)

### Address for correspondence:

London Mutual Credit Union,  
4 Heaton Road, Peckham, London, SE15 3TH

### Card Activation

Telephone: 0330 088 1728

### Lost or Stolen Card

Telephone: 0330 088 2747

### To get your latest balances

Register for our secure on-line service CU On-line at [creditunion.co.uk](http://creditunion.co.uk) or text bal to 80011.

### Mobile app

You can access your credit union accounts on the go with our mobile app. The App is for Apple iPhone and Android devices and you can download it from Apple Store or Google Play. Before you do, make sure you are registered for on-line services – you can do this quickly and easily at [creditunion.co.uk](http://creditunion.co.uk)



# London Mutual

Credit Union

London Mutual Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 213248).  
London Mutual Credit Union CUCA Terms and Conditions v1 July2016