

*Special Terms and
Conditions
Debit Mastercard
Personal Card*

Effective from 13 March 2019

Special Terms and Conditions - Debit Mastercard Personal Card

These Special Terms and Conditions are in addition to the General Terms and Conditions - Personal Accounts and to any Special Terms and Conditions for Your Account. Unless otherwise stated where these Special Terms and Conditions are not consistent with the General Terms and Conditions or any Special Terms and Conditions for Your Account then these Special Terms and Conditions will apply to the extent of that inconsistency in relation to Your use of Your Debit Mastercard Card.

1. Scope

These Special Terms and Conditions (as may be amended from time to time) govern the possession and use of the Card, PIN and Debit Number.

2. Definitions

The Definitions set out in the Bank's General Terms and Conditions - Personal Accounts apply. In addition the following definitions apply to these Special Terms and Conditions.


"Account" means any personal current Account or any personal savings Account for which the Card, PIN and/or Debit Number is issued;

"Card" means a Debit Mastercard Card issued on Your Account. The Card may or may not bear a Contactless Indicator;

"Cardholder" means any person to whom We issue a Card at Your request (including for the avoidance of doubt, You);

"Cash Transaction" means any cash payment out of Your Account as mentioned in Clause 5.3 or any donation to charity as mentioned in Clauses 5.2.1 and 5.2.2;

"Contactless Chip Transaction" means any payment made out of Your Account which is authorised as mentioned in Clause 5.8.2;

“Contactless Indicator” means the following symbol 

“Credit Transfer” means an electronic transfer of money directly from one account to another;

“Debit Number” means the number shown on the Card for the purpose of Debit Transactions or for the purpose of making an Original Credit into Your Account;

“Debit Transaction” means any payment made out of Your Account or authorised as mentioned in Clauses 5.4, 5.5, 5.6, 5.7, 5.8.1 or 5.8.2;

“EEA” means the European Economic Area, comprising the Member States of the European Union, plus Iceland, Liechtenstein and Norway;

“Function” means a function of the Card or Debit Number;

“Geoblocking” means the functionality described in Clause 14;

“Original Credit” means a payment into Your Account as described in Clause 6.3;

“Person” means an individual, firm, company, society or unincorporated association;

“Personal Identification Number” (“PIN”) means the personal identification number that We give You to enable You to access Your Account or Service such as use of a Card;

“Recurring Transaction” (sometimes known as a **“continuous payment”**) means a series of Debit Transactions which are debited from Your Account at agreed intervals pursuant to an authorisation which the Cardholder has provided to a Supplier as mentioned in Clause 5.7. The payments can be for varying amounts and the agreed intervals can be for different frequencies;

“Spending Limit” means, subject to the available balance in Your Account, any daily restriction on the amount that the Cardholder can spend when making a Transaction. Spending Limits are subject to change;

“Supplier” means any Person who accepts the Card or Debit Number as a means of making or authorising payment;

“Transaction” means any Cash Transaction or Debit Transaction (which includes Contactless Chip Transactions);

“You” and **“Your”** means any person operating an Account with Us for which the Card is issued.

3. Obligations of the Account Holder

- 3.1 A Card will only be issued to a Cardholder in accordance with any Mandate given to the Bank. If You ask Us to issue a Card to a Cardholder then You will be liable for all Transactions which that Cardholder authorises and You will be liable for all indebtedness created by that Cardholder as if the Card had been issued to and used by You. You can ask Us at any time to cancel any Card and You are responsible for ensuring that any such Card is returned to Us.
- 3.2 Where any obligation is imposed on a Cardholder by virtue of this Agreement then You are responsible for ensuring that the Cardholder is aware of that obligation and complies with it.

4. Overdrawing and Spending Limits

- 4.1 Overdrawing is subject to the Terms and Conditions for the Account.
- 4.2 If the Cardholder is under 16 years of age then the Spending Limit which applies when using the Card to make a Debit Transaction will be set at zero. The Cardholder will not be separately advised of this in writing. The Cardholder can apply to change this Spending Limit but any such application must be approved by the Cardholder's parent or guardian on the Bank's approved form. Once the Cardholder attains 16 years of age they will need to apply to change this Spending Limit from zero as this will not be done automatically.
- 4.3 If the Cardholder is over 16 years old no Spending Limit will apply when using the Card to make a Debit Transaction. This means that there will be no daily restriction (subject to the Terms and Conditions for the Account) on the amount that the Cardholder can spend on goods and services at selected electronic terminals (POS terminals) and through certain internet sites operated by Suppliers. The Cardholder will not be separately advised of this in writing. The Cardholder can apply to change this Spending Limit on the Card but any such application must be approved in accordance with the mandate held by the Bank for the Account.

- 4.4 We may, following a request from the Account Holder, advise the Cardholder in writing that a Spending Limit when using the Card to make a Debit Transaction, will be set on the Card. This means that there will be a daily restriction on the amount that the Cardholder can spend when making a Debit Transaction.
- 4.5 The Spending Limits which apply when using the Card to make a Cash Transaction are set out in the Payment Table.
- 4.6 The Spending Limits which apply when using the Card to make a Contactless Chip Transaction are set out in the Payment Table. If You have asked Us to set a Spending Limit for Debit Transactions on Your Card then each Contactless Chip Transaction will also be counted as a Debit Transaction for the purposes of determining compliance with that Spending Limit. You will be able to use Your Card to carry out Contactless Chip Transactions where the Card has this functionality. A Card which bears the Contactless Indicator will have this functionality. If You do not want Your Card to be able to carry out Contactless Chip Transactions then You must contact Us and request a Card that does not have this functionality.
- 4.7 In all cases, You can request that the relevant Spending Limit is varied on the Card by contacting Your Branch.

5. Functions of the Card and how You can give and withdraw Your consent to a Transaction to make a payment out of Your Account

In order for payments out of Your Account to be made using the Card a Cardholder's consent will be required. The consent required will vary depending upon the type of Transaction.

The Cardholder cannot stop or reverse a Transaction after a payment has been authorised in one of the ways set out in this Clause 5. We can only refund a payment which has already been authorised if the Payee refunds Us.

Further information on Disputed Payments is set out in Clause 5.11.

The terms and conditions set out in this Clause 5 will only apply to (1) a payment transaction which takes place wholly within the EEA and in an EEA currency and (2) those parts of any payment transaction which take place within the EEA where either of the following applies:

- (a) both the Payer and the Payee are in the EEA but the currency of the transaction is not an EEA currency; or
- (b) either, but not both, the Payer and the Payee is in the EEA (irrespective of the currency that the transaction is in).

5.1 The Cardholder cannot use the Card as a cheque guarantee Card.

5.2.1 The Cardholder can use the Card with the PIN to withdraw cash, to make a donation to a charity (where the cash machine provider offers this service) and to access other services from cash machines which are authorised to accept the Card. For these purposes, there is a daily cash withdrawal limit on Your Card. The standard daily cash withdrawal limits for Cards are set out in the Payment Table. However, We may agree to a request from You to change the daily cash withdrawal limit. Please ask Your Branch for details. The minimum withdrawal amount will depend upon the cash machine provider.

5.2.2 When the Cardholder uses the Card with their PIN to make a donation to a charity at a cash machine then the following terms will apply:

- Not all cash machine providers will offer this service. We do not provide this service (the service to make a donation to a charity) at any of Our cash machines;
- Where you choose this service, the donation can be made to one of the charities selected by the cash machine provider and further details will be available from the cash machine provider. We are not responsible for the charities selected nor for any agreements that may exist between the charity and the cash machine provider;
- The Transaction will be processed as a Cash Transaction and will be included in any calculation of the daily cash withdrawal limit for Your Card;

- The Transaction will not be eligible for gift aid. If the Cardholder wishes to make a donation to charity with the benefit of gift aid then an alternative method of making the donation should be used. Please ask Your branch for details;
 - The donation to charity can be made either as a single Transaction at the cash machine or it may be combined with the provision of another service. Where it is combined with the provision of another service then the Cardholder will be asked to authorise the Transaction or series of Transactions by inputting the PIN only once. This will constitute a valid consent to process the Transaction or series of Transactions which will appear on Your statement as separate entries.
- 5.3 The Cardholder can use the Card to make a cash withdrawal in pounds in the UK by presenting the Card at any Danske Bank branch in Northern Ireland or at a Post Office® counter. The Danske Bank Branch will require the Cardholder to sign a withdrawal authority. A Post Office® counter may require the Cardholder to sign a withdrawal authority or to use the Card with the PIN to authorise the withdrawal. The minimum withdrawal amount at a Post Office® counter is £1.00 (one pound sterling).
- 5.4 The Cardholder can use the Card or Debit Number to make or authorise payments to Suppliers by presenting the Card or supplying the Debit Number to the Supplier. If making a purchase over the telephone or internet the Supplier may also request the Cardholder to provide the 3-digit security code from the reverse of the card.
- 5.5 If the Cardholder uses the Debit Number to place an order on the internet with a Supplier that participates in Mastercard SecureCode™ or Mastercard Identity Check™ (designed to prevent fraud) the Cardholder will be asked to use Our Danske 3D Secure service. The Card is automatically enrolled for use with the Danske 3D Secure service. The Cardholder agrees that the Danske 3D Secure Terms and Conditions will apply in relation to the Cardholder's use of the Card to place an order on the internet with a Supplier that

participates in Mastercard SecureCode™ or Mastercard Identity Check™. The Cardholder authorises such a Debit Transaction on the internet in the way set out in the Terms and Conditions for Danske 3D secure. The Cardholder agrees that this will require the registration of the Cardholder's mobile phone number with the Bank. If the Cardholder does not accept the Danske 3D Secure Terms and Conditions then as part of Our fraud prevention measures, We may not authorise further Debit Transactions on the internet with participating Suppliers. Details of the Danske 3D Secure Terms and Conditions are available in Our Branches, by telephoning 0370 8502481 or Intl +4428 90049201 and selecting option 2, or on Our Website danskebank.co.uk.

- 5.6 The Cardholder can use the Card and PIN to make or authorise payments to Suppliers where the Supplier has the necessary technology to facilitate this mode of transaction. On some occasions the Supplier may agree to accept the Card and the signature of the Cardholder (for example where the technology is unavailable or is not working). If You or any Additional Cardholder has been provided with a Card without a PIN then, in respect of this Clause 5.6 You or any Additional Cardholder authorise payments to Suppliers by presenting the Card and signing an authorisation request - provided that the Supplier agrees to accept this form of consent. Other Services where the form of consent, set out in this Clause 5, requires the use of a PIN will not be available to You.
- 5.7 The Cardholder can use the Card (with the PIN - if required when the Cardholder is authorising the Recurring Transaction at a point of sale terminal) to authorise a Recurring Transaction. In these circumstances the Cardholder is giving consent to the Supplier to make each Recurring Transaction without the need for the Supplier to seek repeat authorisations. Typically this method of payment can be used for subscriptions for gym memberships, magazines, mobile phone services and other regular subscriptions. The Supplier should make the terms under which payments will be requested by way of Recurring Transaction clear

to the Cardholder. A Recurring Transaction is not a Direct Debit and the Cardholder will not have the protections of the Direct Debit Guarantee Scheme in respect of any Recurring Transactions which are made from the Account. If the Cardholder wishes to cancel a Recurring Transaction then the Cardholder should inform Us no later than 3.30pm on the Business Day before the Supplier requests an authorisation for the next payment to be taken from the Account. If any further payments are taken from the Account after that date under the Recurring Transaction authority then We will immediately refund these to You on request. We also recommend that the Cardholder contacts the Supplier and gives notice of withdrawal of consent to any further payments being made from the Account under the Recurring Transaction authority. This will not cancel the agreement with the Supplier but it will cancel the payment authority.

Where both the Payer and the Payee are in the European Economic Area, if you can show Us that You did not authorise a Recurring Transaction or that You gave notice to the Supplier that it was cancelled then We will immediately refund any payments that were taken from Your Account, without Your authority, after that date.

5.8.1 The Cardholder can use the Card or Card details (with or without the PIN - as required) to authorise a Debit Transaction where the exact amount that will be debited is not known at the time of the authorisation (for example to hire a car or hotel room). In these circumstances:

- (a) provided that both the Payer and Payee are in the European Economic Area the Cardholder may apply for a refund within eight weeks of the date the payment was taken from the Account, if the amount exceeds what the Cardholder would reasonably have expected to be taken from the Account taking into account the Payer's previous spending pattern and the terms and conditions that apply to the Card and the circumstances of the case. In order to process a refund request We may require the Cardholder to provide Us with additional information. We will either make the

refund or provide the Cardholder with Our reasons for refusing to make the refund within 10 Business Days of receiving the request or, where applicable, within 10 Business Days of receiving such additional information as We have requested from the Cardholder.

The Cardholder will not be entitled to a refund under this Clause 5.8 where the amount exceeds the Cardholder expectation solely due to a change in the exchange rate charged for Debit Transactions on the Account or where the Cardholder provided consent directly to Us for that payment to be made and (if applicable) details of the amount of the payment have been provided or made available to You (for example, by way of a Statement) for at least 4 weeks before the date it was due.

- (b) in respect of any parts of the transaction which takes place in the European Economic Area We will not block funds on Your Account unless You have authorised the exact amount of the funds to be blocked and We will release the blocked funds without undue delay after becoming aware of the amount of the payment transaction and, in any event, immediately after receipt of the payment order.

5.8.2. The Cardholder can use the Card, if it bears the Contactless Indicator, to make a payment in certain retail outlets by holding the Card close to a Point of Sale Terminal which has contactless functionality enabled (**Contactless Chip Transactions**). For such Transactions the payment will be authorised by the Cardholder when the Cardholder places the Card within approximately 4 cm of the contactless terminal and without either inserting the Card into the contactless terminal or entering a PIN. As a security feature, occasionally the Cardholder will be asked to insert the Card into the terminal and enter a PIN in order to complete a Transaction. A Spending Limit applies to Contactless Chip Transactions as set out in the Payment Table. If the Cardholder does not want to be able to make Contactless Chip Transactions then the Cardholder must contact Us and We will issue a Card which does not have this functionality.

- 5.9 The Cardholder may change their PIN or unlock their PIN by accessing the PIN Management Services option on those cash machines which have been authorised to offer this facility.
- 5.10 If the Cardholder disputes a payment that has been made from the Account using the Card then the Cardholder must provide Us with full details including the reasons for the dispute. We will investigate the claim. In certain circumstances it may be possible for Us to attempt to chargeback the Transaction under the card scheme rules. Chargeback does not give You any rights or protections and an attempt to chargeback a Transaction is not guaranteed to be successful. It is important that the Cardholder lets Us know about the disputed Transaction as soon as possible. We can only attempt a chargeback request within 120 days from the date that the Transaction appeared on the Account. If the payment has been processed as a Credit Transfer and not a Card payment out of Your Account then this Clause 5.10 will not apply. A payment can be processed as a Credit Transfer where for example You use the services of a TPP to access Your Account online to make a payment. Further information about TPPs can be found in Clauses 5.5.9 and 8 of the General Terms and Conditions – Personal Accounts.

6. Payments into Your Account using Your Card

- 6.1 The terms and conditions set out in this Clause 6 will only apply to (1) a payment transaction which takes place wholly within the EEA and in an EEA currency and (2) those parts of any payment transaction which take place within the EEA where either of the following applies:
- (a) both the Payer and the Payee are in the EEA but the currency of the transaction is not an EEA currency; or
 - (b) either, but not both, the Payer and Payee is in the EEA (irrespective of the currency that the transaction is in).
- 6.2 You can make a cash payment into Your Account at a Post Office® branch (where this service is available) by using Your Card. We will use the

information from the chip/magnetic stripe on the Card to identify the Sort Code and Account Number of the Account to be credited.

- 6.3 A Supplier may ask You to use Your Card and PIN where the Supplier wishes to refund a Debit Transaction to Your Account which had been authorised by the Card.
- 6.4 A Supplier may credit funds to Your Account using Your Debit Number. This would apply where You have a contract with the Supplier under which the Supplier may be obliged to pay You money in certain circumstances and the Supplier has used Your Debit Number for the purposes of making that payment. The payment into Your Account is known as an "Original Credit". The maximum and minimum amounts that can be credited to Your Account using this method vary. Further details can be found on the Payment Table or from the Supplier.

7. Restrictions On Use

- 7.1 The Card and/or Debit Number can only be used:
 - (a) during the validity period shown on the Card;
 - (b) in accordance with these Special Terms and Conditions; and
 - (c) in accordance with the verification procedures and operating instructions which the Bank approves from time to time.
- 7.2 The Bank will from time to time renew the Card when it expires, except as mentioned in Clause 13.4.
- 7.3 The Bank will from time to time, if the Cardholder asks and except as mentioned in Clause 13.4:
 - (a) replace a damaged Card; and
 - (b) replace a Card and change the PIN and Debit Number where any of these is liable to misuse, if in the reasonable opinion of the Bank the replacement of these will not be misused.
- 7.4 The PIN change facilities may be temporarily unavailable during the period a Card is being renewed or replaced.
- 7.5 The Card and/or Debit Number must not be used if the Agreement is ended or if the Card is stopped or suspended. The Card and/or Debit Number must not be used for any Function which is stopped or

suspended or which is not offered as a Function of the Card within the Terms and Conditions for the Account.

- 7.6 The Bank is the owner of the Card. If the Bank ends the Agreement or stops or suspends the Card, the Bank can keep the Card or, if the Bank asks, the Cardholder must immediately cut the Card vertically through the magnetic stripe on the Card and through the electronic chip on the Card and return the Card to the Bank.
- 7.7 If the Cardholder intends to travel abroad the Cardholder should contact Us to advise that the Card may be used outside of the UK. See the section on 'How You can Contact Us' in the General Terms and Conditions - Personal Accounts.

8. Debits

- 8.1 We can debit the amount of a Cash Transaction or Debit Transaction to the Account. Details are set out in the Payment Table under the heading 'Payments from Your Account'. The Entry Date can be after the date of the Transaction if the cash machine operator or the Supplier delays in asking Us for payment.
- 8.2 We can choose the order in which We debit all or any Transactions. We can choose to debit all or any Transactions in priority to other drawings.
- 8.3 We will convert into sterling the amount of a non-sterling transaction or a refund of a non-sterling transaction at a rate determined by Us for the relevant currency (known as the "Danske Bank Card Exchange Rate (UK)"). A non-sterling transaction is a Transaction where You have not opted to pay in sterling either at the point of sale by making a debit card payment in a foreign currency or by making a cash withdrawal in foreign currency outside the UK (or within the UK where this facility is available) and We then convert the Transaction amount into sterling before We debit Your Account. The Danske Bank Card Exchange Rate (UK) is the Payment Scheme Reference Exchange Rate which is applied on the date that the Transaction was received by the Payment Scheme. This rate is subjected by Us to average weighting so that the exchange rate used for all Transactions processed

by Us on that date is equalised. Transactions can be processed by Us on non-Business Days. The statement 'Entry Date' for a Transaction that is processed on a non-Business Day will be the next Business Day. We will apply the Danske Bank Card Exchange Rate (UK) when the Transaction is processed by Us.

The Payment Scheme Reference Exchange Rate is the exchange rate set by Mastercard and which is prevailing at the time Your Transaction was received by the Payment Scheme.

You can find out the Danske Bank Card Exchange Rate (UK) for the relevant currency from Our Website at

danskebank.co.uk/travelmoney. The rates displayed are historical and are therefore indicative only for the purposes of calculating the rate that You will be charged for a non-sterling transaction that has not yet been processed by Us. Daily rate fluctuations will occur.

- 8.4. The Danske Bank Card Exchange Rate (UK) for the relevant currency will be adjusted by adding a non-sterling transaction fee of 2.75% of the value of the Transaction. The adjusted rate will be the rate that appears on Your statement. Your statement will also display the amount of the non-sterling transaction fee.
- 8.5 Where You use Your Card to make a non-sterling transaction then in addition to the non-sterling transaction fee referred to in Clause 8.4 You will be charged either a non-sterling purchase fee for each debit card payment in a foreign currency or a non-sterling cash fee for each cash withdrawal in foreign currency outside the UK (or within the UK where this facility is available) - whichever is applicable. The current fees are set out in Our 'Fees and service charges explained' leaflet.
- 8.6 When You authorise a non-sterling transaction We reserve the amount of the Transaction against the available balance on Your Account. This means that Your available balance is immediately reduced by the amount of the Transaction. When the currency conversion takes place the amount debited to Your Account may differ from that which was reserved,

in accordance with Clause 8.3 above. The non-sterling transaction fee and any non-sterling purchase fee or non-sterling cash fee (whichever applies) will be debited to Your Account and the Entry Date on Your statement will be the same date as the non-sterling transaction is debited to Your Account.

- 8.7 If a non-sterling transaction is refunded to Your Account You will not have to pay any non-sterling transaction fee, non-sterling purchase fee or non-sterling cash fee in relation to the refund. We will not refund any non-sterling transaction fee, non-sterling purchase fee or non-sterling cash fee that You were charged in respect of the original Transaction.

9. Your liability

- 9.1 Subject to Clause 10, You will be liable for all Transactions which have been authorised in one of the ways set out in Clause 5.
- 9.2 You will be so liable, even if, after the date of authorisation:
- (a) joint Account instructions have ended or altered;
 - (b) the debit is delayed;
 - (c) the agreement between You and Us under these Special Terms and Conditions is ended;
 - (d) the Card is stopped or suspended or expired;
 - (e) You have asked Us to cancel any Additional Card but the Additional Card has not been returned to Us; or
 - (f) any Function is stopped or suspended.
- 9.3 We can take these payments:
- (a) from money in the Account, if there is any available;
 - (b) from any Arranged Overdraft facility or arranged excess for the Account; or
 - (c) by permitting an Unarranged Overdraft or an unarranged excess.
- 9.4 You must, as soon as the Bank demands, repay any overdrawn which arises as mentioned in Clause 9.3.

10. Your Liability if the Card, PIN or Debit Number is lost or stolen

10.1 If:

- (a) the PIN becomes known (or You or any Cardholder suspects it has become known) to anyone other than the Cardholder;
- (b) You or any Cardholder become aware that the Card or PIN is lost, stolen or has been fraudulently accessed;
- (c) You or any Cardholder become aware of any unauthorised Transaction or error on the Account using the Card or PIN or Debit Number; or
- (d) You or any Cardholder think someone else has or may try to access Your Account using the Card or PIN or Debit Number.

You and/or any Cardholder must notify Us without undue delay. You and/or any Cardholder can do this by way of any of the methods set out in Part 1 of the General Terms and Conditions - Personal Accounts under the heading 'How You can contact Us'. Further details are available in any Branch and on Our Website. You can also notify Us through a Card notification agency which the Bank approves. If a Card is retained or recovered after We have received notice under this Clause 10.1, the Card or PIN or Debit Number must not be used, and the Card must be cut vertically through the magnetic stripe on the Card and through the electronic chip on the Card and returned to any branch of the Bank.

10.2 You and any Cardholder must give Us, if asked, all information You or any Cardholder may have relating to the matter notified under Clause 10.1 and/or any other information which We can reasonably ask for to help Us to recover the Card and investigate the matter. We can require You to report the matter to the police. We can disclose any information which We reasonably decide may be relevant to the police and to any other authorities that We reasonably decide may be relevant.

10.3 Where a Card or PIN in respect of Your Account has been lost or stolen, You will not have to pay anything for any losses in respect of unauthorised

payments arising after You reported the loss or theft to Us.

10.4 Further details about Your liability and Our liability are set out in Clauses 6 and 7 of the General Terms and Conditions - Personal Accounts.

11. Care of the Card, PIN and Debit Card details

11.1 The Cardholder must only use the Card and PIN in accordance with these Special Terms and Conditions.

11.2 The Cardholder must never allow anyone else to use the Card issued to him/her or the PIN or Debit Number. If You want to authorise someone else to have a Card on the Account then You can ask Us to issue a Card to that person. You will remain liable for any Transactions that are made using any Card that is issued on the Account.

11.3 The Cardholder must at all times take reasonable steps to keep the Card safe and the PIN secret. The Cardholder must:

- Never post the Card to anyone - not even to Us - without firstly cutting the Card vertically through the magnetic stripe and the electronic chip on the Card;
- Never respond to an email, SMS or telephone request, even where this appears to be from Us, which asks You or the Cardholder to enter or provide the Card details and/or PIN. We will never send You an email, SMS or telephone You to seek this information. If You receive an email, SMS or a telephone call of this nature then it is likely to be fraudulent;
- Never give the Card to anyone else. When making a Transaction the Cardholder should retain control of the Card at all times;
- Never tell the PIN to anyone else, not even the police, or Bank staff;
- Never write the PIN on the Card or on anything usually kept with it. If the Cardholder writes the PIN down then they must take reasonable steps to disguise it;
- Always ensure that when using a key pad to enter the PIN (e.g at a cash machine or in a shop), the Cardholder takes steps to cover and conceal the PIN, even where there is no one else present;

- Never enter the Card details (e.g. the Debit Number, Expiry Date etc.) on a website, App or similar application, that stores those details unless the Card details are password protected and/or individual payments require further confirmation or authorisation before being taken from the Card;
- Take reasonable steps when using the Card details online to ensure that the website the Cardholder is using is safe e.g. only use websites where the URL line begins with https:// and where the padlock symbol is displayed;
- At all times exercise care with the storage and disposal of any information about the Card, for example, statements and receipts. The Cardholder should take simple steps such as shredding printed material before disposing of it; sign the Card issued as soon as the Cardholder receives it;
- Destroy the PIN notification as soon as the Cardholder receives it;
- When changing the PIN, ensure that all reasonable care is exercised. In particular, the Cardholder should ensure that the PIN does not contain a combination of numbers which may be easy to guess (for example, birthdays, consecutive numbers, etc). The Cardholders can change the PIN to a number that is more memorable in the way set out in Clause 5.9.

12. Suppliers etc.

12.1 Any prospective Supplier can ask Us to authorise a prospective Debit Transaction. We can refuse to authorise a prospective Debit Transaction. Where We do so We will give notice of the refusal via the Supplier. If the Cardholder was not made aware of the reasons for the refusal at the time of the Debit Transaction, We will make this available if You contact Us. See the section in Part 1 of the General Terms and Conditions - Personal Accounts - 'How You can contact Us'.

12.2 After the Bank has authorised a prospective Debit Transaction, the Bank will:

- (a) reduce the amount available for withdrawing from the Account by the amount of the payment authorised (whether or not debited); and
- (b) restore the amount available for withdrawing from the Account if the Bank has received satisfactory verification for this purpose from the prospective Supplier.

12.3 If You are entitled to a refund We will credit to the Account the amount of the Debit Transaction.

12.4 You must not withhold payment to the Bank or otherwise make any claim or set-off against the Bank for any claim which You or any Cardholder may have against any Supplier, unless the law gives You a right to do this.

12.5 The Bank will not be liable to You (whether or not it is the Cardholder who makes or tries to make the Transaction) for:

- (a) any failure or delay by any other Person to accept the Card or Debit Number; or
- (b) any failure or delay by any other Person to carry out a Function detailed at Clause 5 of these Special Terms and Conditions because the Cardholder is unable for any reason to use their PIN to authorise a payment or Transaction; or
- (c) the way in which any other Person communicates such failure or delay or communicates any refusal to authorise a prospective Debit Transaction.

13 Stopping or Blocking Your Card

13.1 We can stop or suspend all or any of the Cards, or stop or suspend any Function, or refuse in relation to any Cardholder to renew or replace any Card for any of the following reasons where:

- (a) We reasonably believe that the security of the Card or PIN is at risk;
- (b) We have reasonable grounds to suspect unauthorised or fraudulent use of the Card or PIN;
- (c) Your Account is overdrawn and We believe that there is a significantly increased risk that You may be unable to fulfil Your obligations to repay the overdrawn amount;
- (d) We have a legal obligation to do so; or
- (e) You have broken these Terms and Conditions.

We may also refuse to carry out individual

Transactions on Your Account in accordance with Clause 9 of the General Terms and Conditions - Personal Accounts.

- 13.2 Where We have exercised Our rights under Clause 13.1 We will where reasonably possible (and where it would not be a breach of security or be against the law) give You appropriate notice of Our intention to do so and explain Our reasons. If We have not contacted You in advance and a Transaction is refused We will make this information available to You if You contact Us. See the section in Part 1 of the General Terms and Conditions - Personal Accounts 'How You can contact Us'. We will replace Your Card and/or PIN as soon as reasonably practicable after the reasons for stopping its use cease to exist.
- 13.3 You can end the Agreement by giving notice in accordance with the General Terms and Conditions - Personal Accounts to Your Branch, cutting all Cards vertically through the magnetic stripe on the Card and through the electronic chip on the Card and enclosing all Cards with the notice.
- 13.4 You can stop any Card by giving notice in writing to Your Branch, cutting the Card vertically through the magnetic stripe on the Card and through the electronic chip on the Card and enclosing the Card with the notice.
- 13.5 The ending of this Agreement and/or the stopping or suspending of the Card and/or any Function will not affect Your liability to the Bank and the Bank shall remain entitled to honour and to charge to the Account and You shall remain liable for any Transactions and withdrawals (and associated costs, charges and expenses) made or authorised using the Card. It is Your responsibility to ensure that all Cards and other relevant items are returned to Us.

14. Geoblocking

- 14.1 Geoblocking is a security feature which provides a Cardholder with a means to restrict the use of a Card. Restrictions can be made in relation to (a) geographic areas where the Card cannot be used and (b) internet Transactions. Geoblocking does not

apply where a Transaction is processed using Chip and PIN technology or for offline Transactions. The Cardholder can manage the Geoblocking settings using eBanking, Mobile and Tablet Banking or by contacting Us. Details of how to contact Us are available on Our Website. Where a Cardholder seeks to set a restriction on the use of the Card using Geoblocking We will require them to provide Us with a mobile telephone number that We can use to contact them. If the Cardholder does not provide a valid mobile telephone number then We will be unable to contact them or advise them of any attempted use of the Card which contravenes the Geoblocking settings that have been applied.

14.2 No Geoblocking restrictions have been applied to a Card, unless We have advised You otherwise or You have (or a Cardholder has) decided to apply restrictions using Geoblocking.

14.3 We may, from time to time, decide to automatically apply certain restrictions on Your Card using the Geoblocking function. If We decide to do this We may do so immediately where We reasonably believe that there is a significantly increased risk of fraudulent activity on Cards in that geographic area or in internet Transactions or where use of the Card in that geographic area or for internet Transactions would be unlawful. We will update the information on Our Website and We will write to You within 30 days to advise You of the change. We may do this by including this information on Your statement and/or where You are registered for eBanking by sending You a secure mail.

14.4 We may decide to apply restrictions on the Use of a Card using the Geoblocking function for a reason which is not set out in Clause 14.3. We may do this where one of the following reasons apply:

- (a) to reflect the introduction or development of new systems, methods of operation, services or changes in technology provided that the change is a proportionate response to the underlying reason for the change;
- (b) to respond proportionately to any change or expected change in market conditions, general banking practice or the cost of providing services to customers;

(c) to respond proportionately to legal or regulatory changes. This would include:

- Changes in general law (including changes in the laws and/or tax regulations applicable in other legal jurisdictions where the Card may be used),
- Changes in regulatory requirements,
- Changes in industry guidance and codes of practice;

(d) to change the way that We manage security settings so that the Cardholder is required to specify where the Cardholder wants to use the Card or the categories that the Cardholder wants to use the Card for provided that when making any such change in respect of the geographic areas We will take into account the geographic areas where the Card has been used in the previous 12 month period. In relation to the categories that the Cardholder can use the Card for We will take into account the categories that the Cardholder has used the Card for in the previous 12 month period;

(e) Any other valid reason provided that the change is a proportionate and reasonable response to the underlying reason for the change.

Where we make any change for a reason set out in the Clause 14.4 We will give You 2 months' notice before the change takes effect. It will be Your responsibility to advise any Cardholder of the change.

14.5 If the Cardholder has provided Us with their mobile telephone number then We will send the Cardholder a text message to alert them if an attempt is made to use their Card but that Transaction has been declined because of a Geoblocking setting. If a Cardholder has not provided Us with their mobile telephone number then We will be unable to alert them to any attempted Transaction. If the Cardholder wants to change the Geoblocking setting then they can do so using one of the methods set out in Clause 14.1. Any such change will take immediate effect.

- 14.6 If a Cardholder intends to travel abroad they should contact Us before they leave the United Kingdom and We will be able to inform them if any Geoblocking restrictions have been automatically applied to their Card which would prevent its use in the geographic area which they intend to visit.
- 14.7 Further details about Geoblocking are available on Our Website or by enquiring at Your Branch.

This publication is also available in Braille, in large print, on tape and on disk. Speak to a member of staff for details.

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