

12.13 You have the right, on payment of a fee, to receive details of the personal data we hold about you. Please contact Customer Care.

13. LIABILITY

13.1 If something which we are not reasonably able to control, including but not limited to defects relating to the Prepaid Card, stop or delay us from doing something we are supposed to do under these terms and conditions, we will not be responsible for any loss which you may suffer.

13.2 If you have acted fraudulently you will be liable for all losses on your account. If you act without reasonable care and this causes losses, you may be liable for them.

13.3 Provided you have complied fully with these terms and conditions, not acted fraudulently or without reasonable care, you will not be liable for any transactions or fees incurred on your account if your Prepaid Card is used before the account Opening Date.

13.4 In the event that you or an Authorised Cardholder do not use your Prepaid Card in accordance with these terms and conditions or we find that you are using the Prepaid Card fraudulently we reserve the right to charge you for any reasonable costs that we incur in taking action to stop you using this Prepaid Card and to recover any monies owed as a result of your or your Authorised Cardholder activities.

13.5 We accept no responsibility or liability for the goods or services that you purchase with your Prepaid Card.

13.6 We accept no responsibility or liability for a merchant refusing to honour a transaction on your Prepaid Card or failing to cancel an authorisation.

13.7 From time to time your ability to use your Prepaid Card may be interrupted, e.g. when we carry out maintenance. If this happens, you may be unable (a) to use your Prepaid Card to pay for purchases or obtain cash from ATMs, (b) to reload your account, and/or (c) to obtain information about the funds available in your account and/or about your recent Prepaid Card transactions. Please notify Customer Care if you have any problems using your Prepaid Card.

13.8 The Financial Services Compensation Scheme is not applicable for this Prepaid Card. No other compensation schemes exist to cover losses claimed in connection with this Prepaid Card. This means that in the unlikely event that Newcastle Building Society becomes insolvent your funds may become valueless and unusable and as a result you may lose your money.

14. WHO IS RUNNING MY PREPAID CARD ACCOUNT?

This service is provided by Tuxedo and your Prepaid Card is issued by Newcastle Building Society (NBS). NBS is authorised as an e-money issuer in the UK by the Financial Services Authority and is entered in the Financial Services Authority register under number 156058. NBS Principal Office is Portland House, New Bridge Street, Newcastle upon Tyne NE1 8AL. Your Prepaid Card will be operated on behalf of NBS by Tuxedo MoneyPlus Limited whose contact address is PO BOX 49777, LONDON, WC2E 7WZ. Company number 05831827.

15. WHAT HAPPENS WHEN YOUR PREPAID CARD EXPIRES?

15.1 We will contact you, before the expiry

date on your Card, to confirm whether you require a replacement Card.

15.2 We reserve the right to decline to issue a replacement Prepaid Card.

15.3 We will charge you a Prepaid Card Issue fee for any Prepaid Card replaced on your account (see Fees Summary). We will not charge you for the replacement of an expired Prepaid Card.

15.4 You will be charged a cancellation fee in the event that you request a refund of the remaining funds on your account once your Prepaid Card has expired (see Fees Summary).

16. HOW WILL YOU KNOW ABOUT ANY CHANGES TO THESE TERMS AND CONDITIONS

We may change these Terms and Conditions. All changes will be marked "***", will be posted on our website. If we make any other material changes we will notify you by publishing such changes on our website from time to time, or we may contact you by email or SMS at least 30 days in advance, except in exceptional circumstances. If you are significantly disadvantaged by any such change you may cancel your Prepaid Card in accordance with our cancellation policy (see section 11). In such circumstances, you will not be charged a cancellation fee.

17. WHAT LAW APPLIES?

17.1 English law applies to these terms and conditions and English courts will deal with any legal proceedings between us.

17.2 Your account is subject to regulatory supervision by the Financial Services Authority.

18. WHAT IF YOU HAVE A COMPLAINT?

18.1 If you are unhappy with the way your account is being run you should contact Customer Care so that we can investigate the circumstances as soon as possible. A copy of our complaints procedure is available on request.

18.2 If we are unable to resolve any complaint through our internal complaints procedure, you may contact the Financial Ombudsman Service at: South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0845 080 1800 Email: enquiries@financialombudsman.org.uk

19. FEES AND CHARGES

By using your account you agree to pay all applicable fees.

THE FEES AND CARD LIMITS ARE SET OUT BELOW:

FEES		
Card purchase fee	£12.00	
Card tariff options	£4.99 Pay Monthly OR No fee Pay As You Go (PAYG)	
UK	Pay Monthly Fees/£4.99	PAYG Fees
Purchase transactions	Free and unlimited	2.95% (min 50p, max £1.50)
ATM withdrawals*	50p	1.5% (min 50p, max £1.50)
ABROAD	Pay Monthly Fees/£4.99	PAYG Fees
Purchase transactions	Free and unlimited	2.95% (min 50p, max £1.50)
ATM withdrawals*	£2.25	£2.25
TOP-UP FEES		
High Street Bank Branches	Free (max £1500 load)	
Bank Transfer	Free (max £1500 load)	
PayPoint	3% (max load £249)	
INFORMATION AND ALERTS		
Online balance & transactions	Free	
Automated phone service	Local call rate in UK, standard network rates if abroad	
Load alerts by email	Free	
Online card to card transfer	20p	
CUSTOMER CARE		
Customer Care	Local call rate in UK, standard network rates if abroad	
Lost and Stolen Line	Local call rate in UK, standard network rates if abroad	
SMS SERVICE		
Check balance by text	No extra charge - standard network rates apply	
Load alerts	8p	
Card to card transfers	20p	
Lock your card	20p	
Unlock your card	20p	
OTHER CHARGES		
Replacement card	£4.99	
Online, call centre or postal registration	Free	
Paper statement	£10	
PIN issue-re-issue	Free	
Additional Paying-In-Book	Free	
Investigation fee	£20	
CLOSURE		
Cancellation or redemption	£10.00 cash out fee	
Expiry	Card valid 36 months	

*Some ATMs may charge an additional fee and should advise you before you confirm the transaction.

These terms and conditions were published on 28th February 2008 and may be updated from time to time. Please check the website frequently for any changes.

All telephone calls to Tuxedo MoneyPlus Limited on behalf of The Times will be recorded. National call rates apply from BT landlines. Other operator's charges may apply.

The Times MasterCard® Prepaid Card Terms and Conditions

DEFINITIONS

"Authorised Cardholder" means the person you have authorised to use a Prepaid Card connected to your account.;

"Cardholder" means You or the Authorised Cardholder;

"account" means the prepaid service established by us in your name;

"account Opening Date" means the date on which your Prepaid Card is activated;

"Prepaid Card" means The Times Prepaid MasterCard® card that you have purchased from us;

"Paying In Book" means the Paying in book you use to load your account at a High Street Bank branch;

"PIN" means the unique personal identification number which, is provided to you when you call our secure automated PIN retrieval service;

"Reload" means to Top-up or to add money to your account;

"Tuxedo" means Tuxedo MoneyPlus Limited;

"We", "us" or "our" means Newcastle Building Society or Tuxedo MoneyPlus Limited acting on its behalf;

"You" or "your" means the individual holding the account;

CONTACT US BY:

Website: www.thetimes.co.uk/prepaidcard
Post: The Times Prepaid MasterCard, PO BOX 49777, LONDON, WC2E 7WZ

Telephone Customer Care: 0845 872 0814

1. FEES AND CHARGES

All Fees and Charges relating to the Prepaid Card are detailed in the Fees Summary. These Fees and Charges form an integral part of these terms and conditions.

2. APPLYING FOR A PREPAID CARD

2.1 To apply for a Prepaid Card you must be at least 18 years old and have the right to reside in the UK; your cards must be registered to your residential address. Authorised Cardholders must be 13 years or older and transactions must be supervised by the Cardholder.

2.2 Instructions on how to register are available online or in our Information Pack.

2.3 When returning your Activation Form, you must also enclose copies of your identity documents (if applicable) to confirm your identity. Details about the information that you can provide to confirm your identity are set out in the Information and User Guide and on our website.

2.4 We reserve the right to request additional information or documentation

<p>at any time in order to confirm your identity and status. If for any reason we cannot confirm your identity then loading and spending restrictions will be placed on your account.</p>	<p>4.5 Your Card is a Prepaid Card, which means that when you use it to purchase goods or services, the balance on your account will be reduced by the amount of your transaction plus any applicable charges including any additional ATM charge, if any (the full deductible amount). The full deductible amount must be less than or equal to the balance you hold on your account. You must not use your Card if the full deductible amount is more than the balance in your account or once your Card has expired. If, for any reason, a transaction is processed which is greater than the balance in your account you must repay us the amount in full within 14 days of us notifying you. If you do not repay this amount we reserve the right to take all steps necessary, including legal action to recover the outstanding funds.</p>	<p>5.5 Unless we advise otherwise you may reload your account with cash up to two times a day and with a maximum account balance not exceeding £5000 at any time. We reserve the right to decline any reloads and vary the limits relating to amounts that can be loaded. Cash reloaded on your account at a High Street Bank branch should be available within 3 business days; 10 minutes using a PayPoint outlet; bank transfer loading may take longer than two business days to become available for use.</p>	<p>7.4 If you suspect that someone else knows your PIN, other than your Authorised Cardholder you must call Customer Care immediately.</p>	<p>7.5 If you have forgotten your PIN you must call Customer Care.</p>	<p>7.6 You and any Authorised Cardholders must keep your Prepaid Card and its details secure, this means:</p> <ul style="list-style-type: none"> ▶ not leaving your card unattended with anyone ▶ not willfully damaging or bending your Prepaid Card; ▶ always keeping your Prepaid Card in a safe place, ▶ not using your Prepaid Card on websites that do not have recognised secure site certificate. 	<p>before we investigate further. We will attempt to assist you (subject to 9.2 below) with any qualifying dispute under the MasterCard® scheme regulations. We will not be able to assist you if the transactions that have taken place are more than 100 days old.</p>
<p>2.5 By completing and returning your Activation Form you are agreeing to these terms and conditions.</p>	<p>4.6 Some ATM machines charge a premium for withdrawal of funds; please familiarise yourself with the charges for such ATM machines before using them. We will not refund fees or charges for using such ATM machines.</p>	<p>5.6 When reloading your account by credit or debit card you will be required to be registered with MasterCard Secure Code or Verified by Visa before your payment can be accepted.</p>	<p>7.7 If you wish to obtain a new PIN you must contact Customer Care who will cancel your existing PIN, perform a validation process and send you a replacement. If your address has changed from that on our records we may have to undergo a proof of address change before issuing a reminder PIN.</p>	<p>9.2 It is your responsibility to resolve a transaction dispute with the merchant before contacting Customer Care and to satisfy Customer Care that you have made every effort to do so and to provide such evidence to us as we shall require.</p>	<p>9.3 We will not refund any sums to you if you have not taken the precautions set out in these terms and conditions, in particular keeping your PIN and Prepaid Card safe.</p>	<p>11.5 Refunds will be issued as soon as the necessary security checks have been satisfactorily completed.</p>
<p>2.6 We reserve the right at any time to request additional information in order to fulfill anti-money laundering obligations. We reserve the right to refuse to activate a Prepaid Card, and to suspend a Prepaid Card or particular Prepaid Card facilities at any time.</p>	<p>4.7 Your Prepaid Card can only be used at retailers where authorisation for transactions is online. Do not allow your transactions to be manually processed using for example a Zip-Zap or Click-Clack machine.</p>	<p>5.7 This Card is intended for personal use only and we reserve the right to suspend services if we suspect non-personal business payments are received.</p>	<p>7.8 If you provide a Prepaid Card relating to your account to an authorised third party, never send the PIN in any written form. You should ensure that you do not keep the Prepaid Card and PIN together at any time, to avoid fraudulent or unauthorised usage of your Prepaid Card. Always destroy the PIN once memorised.</p>	<p>9.4 You will not receive a refund (if it is applicable) until our investigation is complete. If the disputed transaction is refunded to your account, it may later be deducted from your account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and originated by you directly or indirectly we will charge you an investigation fee of £20.00.</p>	<p>9.2 It is your responsibility to resolve a transaction dispute with the merchant before contacting Customer Care and to satisfy Customer Care that you have made every effort to do so and to provide such evidence to us as we shall require.</p>	<p>11.6 Refunds will normally be issued by cheque.</p>
<p>2.7 We may update/amend these terms and conditions on reasonable notice by posting details of such changes on our website: www.thetimes.co.uk/prepaidcard. You should regularly check our website to inform yourself of any such changes. By continuing to use the account after such changes have taken effect, you are signifying your acceptance to be bound by the amended terms and conditions. If you do not wish to be bound by the amended terms, you should stop using your account immediately.</p>	<p>4.8 Some merchants may not accept your Prepaid Card. Always check before making your purchases. We accept no liability in the event that a merchant refuses to accept your Prepaid Card.</p>	<p>6. REQUESTING ADDITIONAL CARDHOLDERS</p>	<p>8. REPORTING LOST AND STOLEN PREPAID CARDS</p>	<p>9.2 It is your responsibility to resolve a transaction dispute with the merchant before contacting Customer Care and to satisfy Customer Care that you have made every effort to do so and to provide such evidence to us as we shall require.</p>	<p>9.3 We will not refund any sums to you if you have not taken the precautions set out in these terms and conditions, in particular keeping your PIN and Prepaid Card safe.</p>	<p>12.1 We are the data controller of personal data given to us in connection with your account.</p>
<p>2.8 This Prepaid Card remains the property of Newcastle Building Society.</p>	<p>4.9 We reserve the right to authorise amounts higher than the value of your transactions to enable us to correctly reconcile all transactions on your account. The amount ultimately charged to your account will reflect the correct settled amounts including fees and charges set out in the terms and conditions as amended from time to time.</p>	<p>6.1 All Authorised Cardholders must be at least 13 years old. If your Authorised Cardholder is under 18 years old, Card usage is subject to parental/Cardholder consent and supervision.</p>	<p>8.1 You must call us immediately on 0845 241 4278 or 020 7101 6599, 24 hours a day, 7 days a week if: (a) your Prepaid Card is lost; (b) your Prepaid Card is stolen; or (c) you find out that your Prepaid Card is being used in a manner not authorised by you. We will then take action to stop someone else getting access to the money in your account.</p>	<p>9.4 You will not receive a refund (if it is applicable) until our investigation is complete. If the disputed transaction is refunded to your account, it may later be deducted from your account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and originated by you directly or indirectly we will charge you an investigation fee of £20.00.</p>	<p>9.3 We will not refund any sums to you if you have not taken the precautions set out in these terms and conditions, in particular keeping your PIN and Prepaid Card safe.</p>	<p>12.2 We will process personal data in order to open, administer and run your account and to deal with any enquiries you have about it.</p>
<p>3. ACTIVATING YOUR PREPAID CARD ACCOUNT</p> <p>We reserve the right to terminate this agreement immediately if you do not load your Prepaid Card within 30 days of the account Opening Date or we suspect you or any Authorised Cardholder have given false information or are involved in criminal activities.</p>	<p>4.10 There is no online protection for Internet purchases and no protection for mail or telephone order transactions. Where the Card is used in such situations and there is an unresolvable dispute you are liable for the transaction.</p>	<p>6.2 You can request additional Prepaid Card(s) for your account by contacting Customer Care. You will be charged a fee for all additional Cards issued on your account. We reserve the right to limit the number of Authorised Cardholders or Cards you may have.</p>	<p>8.2 You may be required to help us, our agents or the Police if your Prepaid Card is lost or stolen or we suspect your Prepaid Card is being misused.</p>	<p>9.4 You will not receive a refund (if it is applicable) until our investigation is complete. If the disputed transaction is refunded to your account, it may later be deducted from your account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and originated by you directly or indirectly we will charge you an investigation fee of £20.00.</p>	<p>9.3 We will not refund any sums to you if you have not taken the precautions set out in these terms and conditions, in particular keeping your PIN and Prepaid Card safe.</p>	<p>12.3 If we suspect that we have been given false or inaccurate information, we may record our suspicion together with any other relevant information.</p>
<p>4. MAKING WITHDRAWALS</p>	<p>5. LOADING AND RELOADING YOUR PREPAID CARD ACCOUNT</p>	<p>6.3 As the primary account holder you will be responsible for the use of the additional Prepaid Cards and for any applicable fees or charges that your Authorised Cardholders may incur.</p>	<p>8.3 If our records show that there is money remaining on your account, we will cancel your Prepaid Card and issue a new one to the address on your account within 14 days (fees apply see Fees Summary).</p>	<p>9.4 You will not receive a refund (if it is applicable) until our investigation is complete. If the disputed transaction is refunded to your account, it may later be deducted from your account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and originated by you directly or indirectly we will charge you an investigation fee of £20.00.</p>	<p>9.3 We will not refund any sums to you if you have not taken the precautions set out in these terms and conditions, in particular keeping your PIN and Prepaid Card safe.</p>	<p>12.4 If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by contacting Customer Care.</p>
<p>4.1 You can use your Prepaid Card with your PIN to withdraw cash from ATMs. A withdrawal fee will apply (see Fees Summary). You may also be subject to any applicable fees, surcharges, rules and regulations of the relevant ATM, or other financial institution or association. It is your responsibility to check any additional fees or surcharges prior to processing your transaction. The maximum combined amount you may withdraw per day via ATM is £500.00, or the maximum set by the ATM or country you are in, whichever is the lower amount.</p>	<p>5.1 Your account is an electronic money (e-money) product. Funds loaded to your account or Card are not deposits, and you will not earn interest on these funds.</p>	<p>6.4 We will not disclose your account information to any third parties including your Authorised Cardholder without prior written permission from you.</p>	<p>8.4 If we know of, suspect or wish to prevent misuse of your Prepaid Card we may, without notice:</p> <ul style="list-style-type: none"> ▶ refuse to approve a transaction; ▶ cancel or suspend your right or an Authorised Cardholder's right to use the Prepaid Card; ▶ refuse to replace any Prepaid Card. <p>The terms and conditions will continue under these circumstances and we will not be responsible or incur liability for any loss or damage you or an Authorised Cardholder may suffer as a result.</p>	<p>9.4 You will not receive a refund (if it is applicable) until our investigation is complete. If the disputed transaction is refunded to your account, it may later be deducted from your account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and originated by you directly or indirectly we will charge you an investigation fee of £20.00.</p>	<p>9.3 We will not refund any sums to you if you have not taken the precautions set out in these terms and conditions, in particular keeping your PIN and Prepaid Card safe.</p>	<p>12.5 Tuxedo is the data controller of personal data that it collects for marketing purposes as set out in 12.10 and 12.11 below. Tuxedo may use third parties to process personal data on its behalf including third parties outside the EEA and by submitting your Activation Form you consent to your personal data being transferred outside of the EEA and disclosed to such third party processors.</p>
<p>4.2 You can use your Prepaid Card to purchase goods and services from retailers subject to there being sufficient funds available in your account and the merchant being able to obtain verification authorisation online. Please note for certain retail outlets e.g. restaurants and petrol stations, we may increase the authorisation amount before your transaction is approved; from time to time we may also impose controls on the use of your Prepaid Card in specific market sectors.</p>	<p>5.2 You may reload your account with cash using your Paying-In Book at your local High Street Bank Branch, the maximum load is £1500; or with cash at any PayPoint branch using your Prepaid Card, the maximum load is £249. Cheques are not accepted for account loads. You can also reload your account by bank transfer.</p>	<p>6.5 The use of your Prepaid Card by an Authorised Cardholder will be regarded as confirmation to us that you have communicated these terms and conditions to them and that they accepted them prior to use.</p>	<p>9.1 If you believe that any of the transactions on your Prepaid Card were unauthorised or incorrectly posted to your account, you must notify us immediately by telephoning Customer Care and then confirm in writing to Customer Care setting out full details of the transaction(s) disputed and the reasons for disputing the transaction(s)</p>	<p>9.4 You will not receive a refund (if it is applicable) until our investigation is complete. If the disputed transaction is refunded to your account, it may later be deducted from your account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and originated by you directly or indirectly we will charge you an investigation fee of £20.00.</p>	<p>9.3 We will not refund any sums to you if you have not taken the precautions set out in these terms and conditions, in particular keeping your PIN and Prepaid Card safe.</p>	<p>12.6 Personal data may also be transferred confidentially to other organisations within Newcastle Building Society and the Tuxedo group of companies so that we can run your account.</p>
<p>4.3 If you use your Prepaid Card to make a purchase or cash withdrawal in a currency other than pounds sterling, the transaction will be converted to pounds sterling at our exchange rate applicable at that time. Details of exchange rates are available on our website. A foreign transaction fee may apply (see Fees Summary).</p>	<p>5.3 The minimum initial load is £10 and the minimum reload amount thereafter is £10. See our website for more information on reloading your Card.</p>	<p>7. KEEPING YOUR PREPAID CARD AND PIN SAFE</p>	<p>9.2 If you believe that any of the transactions on your Prepaid Card were unauthorised or incorrectly posted to your account, you must notify us immediately by telephoning Customer Care and then confirm in writing to Customer Care setting out full details of the transaction(s) disputed and the reasons for disputing the transaction(s)</p>	<p>9.4 You will not receive a refund (if it is applicable) until our investigation is complete. If the disputed transaction is refunded to your account, it may later be deducted from your account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and originated by you directly or indirectly we will charge you an investigation fee of £20.00.</p>	<p>9.3 We will not refund any sums to you if you have not taken the precautions set out in these terms and conditions, in particular keeping your PIN and Prepaid Card safe.</p>	<p>12.7 We will monitor and/or record telephone calls we have with you or your Authorised Cardholders to help us maintain and improve the quality of our service or as required by applicable law.</p>
<p>4.4 It is your responsibility to regularly check the balance of your account and you must not spend more money than you have on the account. Any attempt to do so may be treated as a criminal act.</p>	<p>5.4 It is your responsibility to ensure you reload the correct account reference and our bank account details, your personal account number is on all credit slips, electronic credits and other loading forms. We do not accept liability for reloads where you have failed to reference your personal account number or the correct bank account or other required details.</p>	<p>7.1 Using your Prepaid Card and PIN will be the primary way for you to take money out of your account.</p>	<p>9.3 If our records show that there is money remaining on your account, we will cancel your Prepaid Card and issue a new one to the address on your account within 14 days (fees apply see Fees Summary).</p>	<p>9.4 You will not receive a refund (if it is applicable) until our investigation is complete. If the disputed transaction is refunded to your account, it may later be deducted from your account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and originated by you directly or indirectly we will charge you an investigation fee of £20.00.</p>	<p>9.3 We will not refund any sums to you if you have not taken the precautions set out in these terms and conditions, in particular keeping your PIN and Prepaid Card safe.</p>	<p>12.8 We may check all personal information given by you with fraud prevention agencies and other organisations, and we may get information about you from recognised agencies to verify your identity. A record of such enquiries may be left on your file.</p>
<p>4.5 It is your responsibility to ensure you reload the correct account reference and our bank account details, your personal account number is on all credit slips, electronic credits and other loading forms. We do not accept liability for reloads where you have failed to reference your personal account number or the correct bank account or other required details.</p>	<p>5.5 The minimum initial load is £10 and the minimum reload amount thereafter is £10. See our website for more information on reloading your Card.</p>	<p>7.2 You should treat your Prepaid Card like cash. If it is lost or stolen, you may lose some or all of your money on your Prepaid Card, in the same way as if you lost cash in your wallet or purse. As a result, you must keep your Prepaid Card safe and not let anyone else use it.</p>	<p>9.4 You will not receive a refund (if it is applicable) until our investigation is complete. If the disputed transaction is refunded to your account, it may later be deducted from your account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and originated by you directly or indirectly we will charge you an investigation fee of £20.00.</p>	<p>9.4 You will not receive a refund (if it is applicable) until our investigation is complete. If the disputed transaction is refunded to your account, it may later be deducted from your account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and originated by you directly or indirectly we will charge you an investigation fee of £20.00.</p>	<p>9.3 We will not refund any sums to you if you have not taken the precautions set out in these terms and conditions, in particular keeping your PIN and Prepaid Card safe.</p>	<p>12.9 With your consent, or upon your request, we may use the information you provide such as your mobile phone number and email address to provide balance updates and transaction alerts.</p>
<p>4.6 It is your responsibility to ensure you reload the correct account reference and our bank account details, your personal account number is on all credit slips, electronic credits and other loading forms. We do not accept liability for reloads where you have failed to reference your personal account number or the correct bank account or other required details.</p>	<p>5.6 The minimum initial load is £10 and the minimum reload amount thereafter is £10. See our website for more information on reloading your Card.</p>	<p>7.3 You must keep your PIN safe, this means:</p> <ul style="list-style-type: none"> ▶ when you receive your PIN, you must memorise it; ▶ you must keep your PIN and make sure that Authorised Cardholders also keep their PIN secret at all times; ▶ you must NOT disclose your PIN to anyone other than the person you have authorised to use your Card; ▶ you or any Authorised Cardholder user must not write your PIN anywhere; ▶ you or any authorised Cardholder user must not use your PIN if someone else can see you typing it in. 	<p>9.4 You will not receive a refund (if it is applicable) until our investigation is complete. If the disputed transaction is refunded to your account, it may later be deducted from your account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and originated by you directly or indirectly we will charge you an investigation fee of £20.00.</p>	<p>9.4 You will not receive a refund (if it is applicable) until our investigation is complete. If the disputed transaction is refunded to your account, it may later be deducted from your account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and originated by you directly or indirectly we will charge you an investigation fee of £20.00.</p>	<p>9.3 We will not refund any sums to you if you have not taken the precautions set out in these terms and conditions, in particular keeping your PIN and Prepaid Card safe.</p>	<p>12.10 We will seek your express consent before Tuxedo or third parties contact you by email or mobile phone about any offers they believe will interest you.</p>
<p>4.7 It is your responsibility to ensure you reload the correct account reference and our bank account details, your personal account number is on all credit slips, electronic credits and other loading forms. We do not accept liability for reloads where you have failed to reference your personal account number or the correct bank account or other required details.</p>	<p>5.7 The minimum initial load is £10 and the minimum reload amount thereafter is £10. See our website for more information on reloading your Card.</p>	<p>7.4 You should treat your Prepaid Card like cash. If it is lost or stolen, you may lose some or all of your money on your Prepaid Card, in the same way as if you lost cash in your wallet or purse. As a result, you must keep your Prepaid Card safe and not let anyone else use it.</p>	<p>9.4 You will not receive a refund (if it is applicable) until our investigation is complete. If the disputed transaction is refunded to your account, it may later be deducted from your account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and originated by you directly or indirectly we will charge you an investigation fee of £20.00.</p>	<p>9.4 You will not receive a refund (if it is applicable) until our investigation is complete. If the disputed transaction is refunded to your account, it may later be deducted from your account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and originated by you directly or indirectly we will charge you an investigation fee of £20.00.</p>	<p>9.3 We will not refund any sums to you if you have not taken the precautions set out in these terms and conditions, in particular keeping your PIN and Prepaid Card safe.</p>	<p>12.11 Tuxedo may want to contact you by telephone or mail, about other products and services provided by Tuxedo. If you no longer wish to receive information about products or services from Tuxedo then please contact Customer Care. If you have elected to opt in when you registered for the service to receive email and SMS marketing, Tuxedo may share your information with third parties so they can contact you directly by telephone or mail about their products and services.</p>
<p>4.8 It is your responsibility to ensure you reload the correct account reference and our bank account details, your personal account number is on all credit slips, electronic credits and other loading forms. We do not accept liability for reloads where you have failed to reference your personal account number or the correct bank account or other required details.</p>	<p>5.8 The minimum initial load is £10 and the minimum reload amount thereafter is £10. See our website for more information on reloading your Card.</p>	<p>7.5 You should treat your Prepaid Card like cash. If it is lost or stolen, you may lose some or all of your money on your Prepaid Card, in the same way as if you lost cash in your wallet or purse. As a result, you must keep your Prepaid Card safe and not let anyone else use it.</p>	<p>9.4 You will not receive a refund (if it is applicable) until our investigation is complete. If the disputed transaction is refunded to your account, it may later be deducted from your account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and originated by you directly or indirectly we will charge you an investigation fee of £20.00.</p>	<p>9.4 You will not receive a refund (if it is applicable) until our investigation is complete. If the disputed transaction is refunded to your account, it may later be deducted from your account if we receive information that proves that the transaction was genuine and correct. If our investigations discover that the disputed transaction was genuine and originated by you directly or indirectly we will charge you an investigation fee of £20.00.</p>	<p>9.3 We will not refund any sums to you if you have not taken the precautions set out in these terms and conditions, in particular keeping your PIN and Prepaid Card safe.</p>	<p>12.12 If you would like details of the third parties with which we share information about you please contact Customer Care.</p>