

Terms and Conditions Visa Debit Card

(May 2018 edition)



Useful information

Office opening hours:

Monday – Thursday	8.30am – 4.15 pm	Friday	10.00am – 4.15pm
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Banking Hall:

Monday –Thursday	9.00am – 3.30pm	Friday	10.00am – 3.30pm
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Telephone numbers

Reliance Bank Limited Office	-	+44 (0) 20 7398 5400
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Lost or stolen Reliance bank Visa debit Cards

Customer services during office hours	+44 (0) 20 7398 5400
Lost and Stolen telephone help line number	+44 (0) 20 7929 1344

Email. info@reliancebankltd.com

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Visa Debit Card Terms and Conditions

In these Terms 'we', 'us' and 'our' refers to Reliance Bank Limited, and the Terms are a contract between you and us and apply to all our accounts. No one else apart from you, unless we receive legal authority, will have any rights or be able to enforce these Terms. Working days means Monday to Friday, except public holidays.

These Terms and Conditions are governed by the laws of England and Wales as are our dealings with you up until the time your account is closed. We are required by law to tell you that Terms and Conditions are only available in English and we will communicate with you in English.

You should read these Terms and Conditions carefully and retain a copy for future reference. We can provide you with additional or up-to-date copies of these conditions if you ask us or, alternatively, these conditions are also available on our website www.reliancebankltd.com.

1. Terms and Conditions

These Terms and Conditions comprise the agreement between the Bank and the Account Holder concerning the usage of a Reliance Bank Visa Debit Card

The Bank reserves the right to change these Terms and Conditions and the banking practices and charges relating at its discretion and at any time. An authorised officer, employee, associate or agent of the Issuer or Bank may retain the card, require the cardholder to procure the return of the card or suspend the use of the card at any time without notice to the Cardholder if misuse is suspected. This card is authorised to Reliance Bank Limited customers who have a current account, and a cash card for those who are over age 13 years, with a Teenz account

2. Definitions of these Terms and Conditions

- “Account Holder” means the named person or persons of which the account is held.
- “Account” means the account held with the Bank.
- “Account Currency” means the currency in which the account is maintained.
- “Application” means the mandate completed by named person.
- “ATMs” means card operated cash machines.
- “Bank”: for the purpose of these Terms and Conditions is us the Bank, Reliance Bank Limited.
- “Issuer” means Kleinwort Benson (Channel Islands) Limited. The card remains the property of the Issuer at all times.
- “PIN” means the personal identification number.
- “Card” means the Reliance Bank Visa Debit card
- “Cardholder” means the person sanctioned to operate the card relating to their account.
- “Card Transaction” means any cash withdrawal or payment made using the card in any authorised manner for debit or credit to the account.
- ‘Personal data’ means: Personally identifying information or sensitive data (including, but not limited to, names, addresses, occupations, contacts and other personal details) which you give to us
- “these terms and conditions” means the Terms and Conditions for the Reliance Bank Visa Debit Card.
- “VISA” means Visa International Service Association, a corporation organised and existing under the laws of the State of Delaware, United States of America, having an office and principal place of business at 900 Metro Centre Boulevard, Foster City, State of California, United States of America 94404 or any subsidiary successor assignee thereof.

About Your Visa Debit Card

3. Flexibility worldwide

You are able to use your Reliance Bank Visa Debit card wherever you see the VISA symbol, providing you with a flexible and convenient service whether you are making purchases from department stores, hotels, restaurants or for on-line purchases.

4. Cash withdrawals and spending limits

Cash machines (ATM's), are conveniently located in over 150 countries and provide a cash withdrawal facility 24 hours a day, seven days a week. This allows you to withdraw available cash in local currency, subject to card limits, whether at home or abroad.

You are entitled to the following if sufficient funds are available on your account:

- Withdraw up to £250 or equivalent in local currency per rolling 24 hours from cash machines
- Pay for goods and services up to £1,000 or equivalent per rolling 24 hours from retailers

For those over the age of 13 with a TEENZ account, you are able to:

- withdraw up to £50 or equivalent in local currency per rolling 24 hours from cash machines., or
- pay for goods and services up to £50 or equivalent per rolling 24 hours from retailers (subject to application)

For higher limits please call Reliance Bank's Customer Service team on 020 7398 5400 during our normal office hours of Monday to Thursday 8.30 to 16.15 and Friday 10.00 to 16.15. There are time limits for any increase of 24 hours, or as otherwise agreed.

Contactless payment technology allows payments to be made by touching the card on a contactless card reader, the payment is instantly made up to the value of £30.



You are protected from fraud and where any unauthorised fraudulent transactions occur, these will be refunded. For added security, you will occasionally be requested to enter your PIN, to prove it is you using your card.

5. Security for your Visa Debit card and PIN

A Visa Debit card will be issued upon sanction of your application, or to replace one that has already been issued.

The Account holder should take reasonable precautions to prevent unauthorised use of the card, by:

- On receipt of your card, immediately sign the back on the signature strip using a ball point pen
- Contact the Bank on receipt of the card or within 28 days to activate your card as failure to do so will result may result in it being cancelled.
- Do not allow anyone else to use your card
- Contact the Bank if the card is lost or stolen by calling the dedicated Lost and Stolen telephone help line number +44 (0) 20 7929 1344.
- Informing the Bank immediately, if you do not recognise a transaction on your bank statement, or if a payment has been authorised incorrectly. .Failure to do so may mean we are unable to correct the mistake.
- Contact the Bank if your address has changed, as soon as possible and in any event within 14 days
- Before shopping on line, check the retailer or website you are buying from and review their delivery arrangements and returns policy before making your purchase. Be confident before you enter your Reliance Bank Visa Debit Card details.
- The merchant's home page should also have information about the currencies they accept and the taxes that apply.
- Ensure you keep the email confirmation of your order summarising the purchase for future reference.

Your Personal Identification Number (PIN) will be despatched to you before your Visa Debit card, and you are unable to change this number.

Verified by Visa

Verified by
VISA

To increase the security of online purchases and to protect against fraud, a Verified by Visa password will need to be set up to complete transactions with certain retailers.

You may be prompted to enter some security information and register for the service when you make your first purchase at a participating online retailer. Never record your Password on any software, which retains it automatically (e.g. any computer screen prompts or 'save password' feature or any similar function on your internet browser). Reliance Bank will never ask you for your password or debit card number. Never disclose your password to anyone.

6. You should protect your (PIN), by:

1. Destroy the PIN advice given by the Issuer promptly after receipt
2. Never write the PIN on the card or any other item normally kept with the card. Do not record the PIN in any manner, which could reasonably be associated with the card.
3. NEVER divulge your PIN to anyone, including us, Reliance Bank Limited, as no one should ever ask for this information
4. Notify the Issuer or the Bank as soon as possible if you suspect someone else knows your PIN.

If the Bank is asked to authorise a card transaction, they will take into consideration any other card transactions which have been authorised but not debited to the account. The Bank determines if there will be sufficient available funds to pay the amount due and upon their discretion decide if the card transaction is to be rejected for payment

Neither the Bank nor the Issuer shall be liable for any loss resulting from the refusal of any retailer, supplier, other bank or card operated machine to accept use of the card in connection with any card transaction.

A card transaction cannot be cancelled by you after it has been completed. The Bank will debit the amount of any card transaction to the account as soon as the Bank receives proper instructions in connection therewith, provided that the Bank will not be liable for any loss resulting from any delay therein.

If a retailer or supplier makes a refund by means of a card transaction the Bank will credit the account when it receives the retailer or supplier's funds for the amount refunded. The Bank will not be responsible for any delay in receiving such instructions and funds.

The account holder will be liable for any losses or costs reasonably incurred by the Bank and/or Issuer as a result of any breach of the Terms and Conditions of the card.

The Bank shall not be liable to the account holder for any loss suffered as a result of the Bank being prevented from or delayed in providing any banking or other services to the account holder due to strikes, industrial action, failure of power supplies or equipment or causes beyond the Bank's control.

In the event of the death or bankruptcy of an account holder or in the case of a corporate entity a receiver, liquidator or administrator being appointed over the corporate entity or the assets of such corporate entity. or the equivalent in any other foreign jurisdiction, all card transactions already effected will be settled from the assets held by the Bank and the Bank shall be entitled to exercise a right of lien and set off against such assets and the proceeds of sale thereof to satisfy all outstanding card transactions.

7. Lost or stolen cards

If your card is lost or stolen, it should immediately be reported to us, during office hours telephoning the Customer Services Team +44 (0) 20 7398 5400 and outside these hours using the dedicated Cardholder Lost and Stolen number +44 (0) 20 7929 1344, available 24 hours a day, 7 days a week .

Whether the cardholder is at home or abroad, the card will be cancelled immediately we are notified of its loss or theft and the responsibility for it will fall on us. We will arrange for a new card and a new PIN to be issued as soon as possible. Any replacement cards will be sent to your home address and for those residents overseas, we will need to make alternative arrangements for collection of your Visa Debit Card and PIN. It is not normal procedure to post these items overseas because of security implications.

If the card is found after the Bank or the Issuer has been given notice of its loss or theft the account holder should destroy the card by cutting in half through the gold chip and return to the Bank. Failure to do so will render the account holder liable in respect of any loss arising from the continued use of the card by any person.

The Bank will be responsible for any money lost as a result of the card being lost in despatch from the Bank or the Issuer to the account holder.

Unless the Bank can show that the account holder has acted fraudulently or in breach of these Terms and Conditions, the Bank will also be responsible for any money lost as a result of the use of the card without the account holder's authorisation, after it has been reported to the Bank or the Issuer that the card has been lost or stolen. They would also be responsible for any losses after they have been notified that the PIN is known or suspected of being known by someone other than the cardholder. The Bank will credit the Account with any amount for which the Bank is responsible pursuant to this paragraph, including any related interest and charges.

If the Bank can show that the account holder has acted fraudulently, with negligence or otherwise contrary to these Terms and Conditions, the Account Holder's liability to the Bank will be without limit. The account holder's liability may nevertheless be limited by law.

8. Termination of the Card

The Bank or the Issuer may terminate the agreement comprised in these Terms and Conditions by notifying the account holder in writing to that effect at any time. The account holder may terminate the agreement comprised in these Terms and Conditions by notifying the Bank in writing and returning the card, cut in half , to the Bank. Such termination shall be effective, subject to the provisions of the following paragraphs of this Clause, upon receipt by the other party of such notice.

The agreement comprised in these Terms and Conditions relating to the card shall be deemed to remain in full force and effect until any card transaction is completed but not debited to the account prior to termination thereof.

Termination of the agreement comprised in these Terms and Conditions relating to the card shall not prejudice any liability in respect of things done or omitted to be done prior to termination thereof. The Bank at its sole discretion may require the account holder to maintain a minimum balance until the card has been returned and the Bank is satisfied that all outstanding transactions have been settled. This will normally be a maximum of 28 days.

9. What is a continuous payment authority (recurring transaction)?

A recurring transaction is when you give your debit or credit card details to a company and authorise a series of payments to be taken from your account. These payments can be for regular or irregular amounts and frequencies and do not require any further consent at the time of authorisation.

If you wish to cancel payments made on a regular basis you need to contact the company and the Bank. You will also need to tell anyone you make regular payments to if your account is closed or your card number changes otherwise they may not be able to collect your payments.

10. Charges

There is no application fee for the Reliance Bank Visa Debit Card and we make no charge for withdrawing cash from cash machines in the British Isles.

11. Foreign Exchange

When the card is used to effect a Card Transaction (whether with a retailer or supplier, a bank or from an ATM) in a currency other than the Account Currency, VISA will convert the amount of the Card Transaction into the Account Currency at the applicable exchange rate on the day upon which it receives notification of the Card Transaction in the UK.

Where a foreign exchange conversion is required, the exchange rate will be the wholesale rate of exchange applied by VISA. In addition, we apply a fee of £1.25 for each debit card non-sterling currency transaction made overseas (which may also include internet transactions where overseas parties are involved). Your bank statement will detail the amount of local currency, the exchange rate applied and sterling equivalent.

12. Joint Accounts

We will be pleased to issue separate cards to all signatories on a joint account if they have individual signing rights, (refer to your Personal Terms & Conditions booklet).

13. Your Information in accordance with the General Data Protection Regulations 2018

The data controller is Reliance Bank Limited and your data is recorded upon application and will be treated as private and confidential now and in the future.

The only exception to this will be:

- We are legally required to disclose, or
- We have a public duty to disclose, or
- Our interests require disclosure, or
- The disclosure is made with your consent, or
- Set out in the terms below.

14. Data Sharing

Reliance Bank Limited may record, exchange, analyse and use relevant Information about you and your relationships for credit assessment, market research and administrative purposes. This may include information provided by you, or someone acting on your behalf.

Relevant information may also be exchanged with others for audit purposes and, if required, by appropriate governmental and non-governmental regulators or ombudsmen.

We may use third parties to process information and provide services on our behalf. Whether it is processed in the UK or overseas, your information will be protected, in accordance with the General Data Protection Regulations 2018, by a strict code of secrecy and security which third parties are subject to and will only be used in accordance with our instructions.

To ensure that we carry out your instructions accurately, to help us to continually improve our service and in the interests of security, we may monitor and/or record your telephone calls with us. Any recordings remain our sole property.

15. Credit reference and fraud prevention agencies.

These agencies may share information about you with other organisations (including lenders and insurance companies) who will use the information for credit and insurance assessments (including making decisions about handling claims in connection with all types of insurance), for debt tracing, and to prevent fraud and money laundering. The agencies will also use the information for statistical analysis about credit, insurance and fraud.

We may transfer Personal Data to an approved person or a person who provides a service to us in any country (including countries outside the European Economic Area) but we will not do this unless that person agrees to protect your Personal Data and only use it in accordance with our instructions and the provisions of the General Data Protection Regulations 2018.

Finally, under data protection legislation you have a right to your personal records, which are held both on computer file and in manual records. This is known as Subject Access Request and you would need to contact the Data Protection Office at our office.

The Issuer or the Bank may also disclose relevant information about the account holder, or the account if it is thought to help, avoid or recover any loss from a theft, misuse or unauthorised use of the card.

16. Notice

Any notice given in pursuance of these Terms and Conditions shall be in writing. All notices shall be deemed to be duly given upon delivery (in the case of personal delivery or letter).

In the case of any notice served by first class post to the usual or last known address of the intended recipient the notice shall be deemed delivered 48 hours following despatch.



©Reliance Bank Limited. All Rights Reserved

Issued by
Reliance Bank Limited
Faith House, 23/24 Lovat Lane
London EC3R 8EB

This is also our Registered Office

Company Number 68835
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority