

Corporate Visa Debit Card

User Guide with Terms and Conditions

(May 2018 edition)



To be retained by the Cardholder

1. These Conditions govern the use by you, the cardholder, of the Corporate Visa Debit Card (Card) issued by us, Reliance Bank Limited, to you under the terms of an agreement between us and the organisation by whom you are employed or in which you are a partner or proprietor ('the Customer'). All references to the use of the Card also refer to the use of your Card details and any related personal identification number (PIN) if issued.
2. If the Card is used to pay for goods and services through the internet, card details must be sent in **encrypted form** using the "**secure session**" features which are included in the current versions of such as Netscape and Microsoft browsers. The use of the Card to place orders or make payments through the Internet is otherwise not permitted and Card details must never be sent in un- coded form on the Internet.
3. You must only use the card during the validity period shown for amounts that will not cause the limit for the card, which will be notified to you, or the customer's credit limit, to be exceeded. Any renewal card received must be signed immediately and kept safe until the start of the period of validity at which time any existing card shall be immediately destroyed by cutting through the gold chip. The card must not be used if cancelled or suspended. The card is the property of Close Bank Guernsey and must be returned upon request.
4. If the card is lost or stolen, or you suspect fraudulent use, you or the customer must notify us as soon as the loss, theft or fraudulent use has been discovered, by telephoning during office hours our Customer Service Team **+44(0) 20 7398 5400** or the help line number **+44(0) 20 7929 1344**, available 7 days a week, 24 hours.
5. You must co-operate with us and the police in any investigation into the loss, theft or possible misuse of the card. We will disclose information to third parties about you, the Customer and relevant accounts if we think it will help avoid or recover loss. Should you retrieve the card after it has been reported lost or stolen, it must not be used but destroyed by cutting through the gold chip and sent to us.
6. All reasonable precautions must be taken to prevent fraudulent use including the following;
 - **Never write your PIN on the card or any item normally kept with it.**
 - **On receipt of your card, sign on the signature strip immediately.**
 - **Never disclose your PIN to someone else, even if they purport to be a bank.**
 - **Inform us if you suspect someone else knows your PIN. (Refer to condition 4)**
 - **Destroy your PIN advice promptly after receipt.**
7. When you telephone us, your call may be monitored or recorded.
8. We will not be liable if any retailer, supplier or bank refuses to accept your card.
9. We may vary these Conditions at our discretion by giving notice in writing to you and/or the Customer.

Your Information

In this section, "we" "us" and "our" refer to Reliance Bank Limited

"Your information" refers to paragraphs 10 to 14 below.

The following applies to you as the Cardholder.

10. To verify your identity we may make searches about you at credit reference agencies who will supply us with information, which may include information from the Electoral Register. The agencies will record details of the search. We may use scoring methods to verify your identity and we may also search the Electoral Register ourselves and carry out other identity checks. We may keep copies of any identification evidence you provide.
11. We will send information about the use of your card to your employer.
12. Relevant information may also be exchanged with others for the purposes of fraud prevention, audit and debt collection and if required by authorised governmental and non-governmental regulators or ombudsmen. We aim to keep your information up- to -date. We may use third parties (in jurisdictions inside and outside the European Economic Area where there may be less stringent data protection laws.) to process information on our behalf. Wherever it is processed, your information will be protected by a strict code of secrecy and security, which all members of Reliance Bank Limited and their staff and any third parties are subject to and will only be used in accordance with our instructions.
13. Under data protection legislation, you can request in writing a copy of certain personal records we hold about you.
14. 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. In the interests of security we may use CCTV recording equipment in and around our premises. All recordings are our sole property.

In these Terms and Conditions relating to the Reliance Bank Corporate Visa Debit Card:

- i. "Account Holder" means the natural person or persons in the name of which the Account is held.
- ii. "Account" means the account held with the Bank in respect of which a Card shall be issued in accordance with these Terms and Conditions.
- iii. "Account Currency" means the currency in which the Card is issued and in which the Account is maintained.
- iv. "Application" means the application made by the Account Holder to the Bank for a Card to be issued for use by the **User/Cardholder** in connection with this Agreement.
- v. "ATMs" means Card operated cash machines.
- vi. "Bank" For the purpose of these Terms and Conditions the term "Bank" means the bank where the Account is held - Reliance Bank Limited.
- vii. "Card" means a Reliance Bank Corporate Visa Debit Card issued to the **User/Cardholder** at the request of the Account Holder. Where more than one Card is issued references made to a Card shall be to each such Card individually and to all such Cards collectively.
- viii. "**Cardholder**" means the person named having been authorised by the Account holder to operate the Account in accordance with the terms and Conditions in accordance with the Application, it being provided, subject to the exercise of the Bank's discretion that such person is over the age of 18 and of full capacity.

- ix. "Card Transaction" means any cash withdrawal or payment made using the Card in any authorised manner for debit or credit to the Accounts
- x. "Issuer" means Close Bank Guernsey.
- xi. "PIN" means the personal identification number issued to the **User/ Cardholder** from time to time for use with the Card.
- xii. "These terms and Conditions" means The Terms and Conditions for The Reliance Bank Corporate Visa Debit Card.
- xiii. "**User**" means the person authorised by the business account holder to use the Card.
- xiv. "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 or assignee thereof.

Special Terms & Conditions

These terms & Conditions are supplementary to the Bank's General Terms & Conditions.

Cards & Pins

At the request of an Account Holder, a card will be issued for business use. A card will be issued only if it has been requested following receipt of an application form (the Application), or to replace one that has already been issued

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.

The Cardholder may use the card to pay for goods or services at retailers or suppliers worldwide who accept the card by signing a sale voucher or inputting their PIN, by signing a mail order purchase form showing the number printed on the card, by placing an order by telephone and quoting the number printed on the card, or by placing an order via the internet and quoting the number printed on the card. The Bank will debit to the Account the amount of any such payment authorised in this way.

The card may be used at any bank, which accepts the card, to withdraw money or make payments, the amount of which will be debited to the Account together with any charges which may be payable as set out below, by signing a voucher. (Some banks may require a Cardholder to provide personal identification, which includes a photograph.)

The cardholder may use the card in conjunction with the 'PIN' to withdraw money, the amount of which will be debited to the Account together with any charges which may be payable as set out below, from ATMs which accept the Card.

The cardholder may use the card in conjunction with the PIN to pay for goods and services by using a card operated machine at retailers or suppliers worldwide that offer this facility. The Bank will charge to the Account the amount of any 'card transaction' authorised in this way together with any charges which may be payable as set out below.

The card belongs to the Issuer. The Issuer or any authorised officer, servant, employee, associate or agent of the Issuer may retain the card, require the Cardholder to procure the return of the card or suspend the use of the card at any time at its discretion without notice to the Cardholder and the Bank or the Issuer shall not be liable for any loss suffered by the Account Holder or, where appropriate, the Cardholder as a result thereof.

The card will not become valid or operational until the Cardholder signs in the space provided on the reverse of the card and acknowledges receipt of the card by contacting Reliance Bank Limited by telephone on the number provided and answering pre-defined security questions specified by the Cardholder in the application or by any written notice. The card is only valid for the period shown on it. The Card must not be used outside that period or

if the Issuer or the Bank has requested by notice in writing to you that it be returned to the Bank. When the period of validity of a card expires it must be destroyed by cutting through the gold chip.

The Account Holder shall take all reasonable precautions, and shall ensure that the Cardholder takes all reasonable precautions, to prevent unauthorised use of the card.

These shall include:

- Ensuring that the Cardholder signs the card as soon as they receive it.
- Not allowing anyone else other than the Cardholder to use the card.
- Ensuring that the Cardholder telephones or writes to the Issuer to acknowledge receipt of the card as soon as possible and in any event within 28 days.

If the Card is lost or stolen the Account Holder shall ensure that the Cardholder or any other person acting on behalf of the Account Holder shall immediately notify the Issuer by calling the dedicated Debit Card telephone help line number +44 (0) 20 7929 1344 (24 hours). The Account Holder shall confirm the loss of the Card in writing within seven days of having notified the Issuer by telephone, as aforesaid. The Account Holder shall ensure that the Cardholder co-operates with any officers of the Bank and/or the Issuer and/or the Police in any efforts to recover the Card and to prevent its unauthorised use if it is lost or stolen.

The Issuer or the Bank may also disclose relevant information about the Account Holder, the Cardholder and/or the Account if the Issuer or the Bank thinks it will help avoid or recover any loss to the Account Holder, the Issuer or the Bank resulting from the loss, theft, misuse or unauthorised use of the Card.

If the Card is found after the Bank or the Issuer has been given notice of its loss or theft the Account Holder shall ensure that the Cardholder does not use it again. The Card must be cut through the gold chip and returned to the Issuer immediately. 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.



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 a 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.

The Issuer will issue a PIN to the Cardholder; the Account Holder shall take all reasonable precautions, and shall ensure that the Cardholder takes all reasonable precautions, to avoid unauthorised use. These include, but are not limited to:

- Never writing the PIN on the Card or any other item normally kept with the Card or recording the PIN in any manner, which could reasonably connect or associate the PIN with the Card.
- Never writing the PIN in a way that can be understood by someone else.
- Never disclosing the PIN to someone else or allowing the PIN to become known to anyone other than the Cardholder.
- Notifying the Issuer or the Bank as soon as possible if someone else knows or is suspected of knowing the PIN.
- Destroying the PIN advice given by the Issuer promptly after receipt.

The total amount of any card transactions carried out in any one day shall be limited to such amounts and on such basis as shall be notified in writing to the Account Holder by the Bank from time to time with effect from the date of service of such notice.

The Issuer will issue a card only if the Account Holder and the Cardholder have completed the Application and it has been accepted by the Bank, or if the Bank and the Issuer at their discretion are replacing or renewing a Card.

The Account Holder shall ensure that the Cardholder does not use the Card to borrow from the Bank unless an overdraft has been agreed separately. The Account will be charged interest at the Bank's standard debit interest rate in respect of unauthorised overdrafts unless otherwise agreed.

If the Issuer or the Bank is asked to authorise a Card Transaction, the Bank may take into consideration any other Card Transactions which have been authorised but which have not been debited to the Account and if the Bank determines that there are or will be insufficient available funds to pay the amount that would be due in respect of such Card Transaction, the Bank may in its own discretion refuse to authorise such Card Transaction.

The Cardholder may use the Card to obtain the services described in these Reliance Bank Corporate Visa Debit Card Terms and Conditions and such other services as the Bank may provide from time to time.

All such services will be subject to the Bank's General Terms and Conditions or specific Terms & Conditions, which may be applied from time to time for a specific product or service.

Any person other than the Cardholder must not use the Card.

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

The Account Holder shall notify the Bank if:

- an entry appears on the statement of the Account which is believed to be incorrect, within 7 days of the receipt of such statement, and/or
- Either the Account Holder's address or the Cardholder's address is changed, as soon as possible and in any event within 14 days.

Neither the Cardholder nor the Account Holder can cancel a Card Transaction after it has been completed.

The Bank will normally debit any amount of the 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 in doing so.

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 the supplier's proper instructions and the funds in respect of such refund, provided that the Bank will not be responsible for any loss resulting from any delay in receiving such instructions and funds.

When the Card is used to effect a Card Transaction through Visa (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.

The Card may not be used as payment for an illegal purchase.

If the Cardholder requires a copy sales or cash voucher, the Bank will need to request this from Visa. The Cardholder should allow up to 60 days for this to be received. The Bank reserves the right to make a charge for copy vouchers.

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.

In the event of the death or bankruptcy of a Cardholder or Account Holder, 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.

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, or Cardholder.

Unless the Bank can show that the Account Holder or the Cardholder has acted fraudulently or with negligence or otherwise contrary to or in breach of the provisions 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, other than by the Cardholder, after it has been reported to the Bank or the Issuer that the Card has been lost or stolen or 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. The Bank will not be concerned to see how any Card Transaction by the Cardholder is affected on behalf of or in the Account Holder's interest.

The Account Holder will be responsible for any losses, except losses referred to in the paragraph above, incurred by any other person, including the Bank and/or the Issuer, as a result of the loss, theft, misuse or unauthorised use of the Card, save that the Account Holder's liability for such losses to the Bank, except in cases where such liability arises from use of the Card by the Cardholder (for which the Account Holder will be liable without limitations), will be limited to a maximum of £50. The Bank may at its discretion waive payment of the amount for which the Account Holder is liable to the Bank if there has been no fraud or negligence on the part of the Account Holder. However, if the Bank can show that the Account Holder or the Cardholder 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.

The Bank does not charge any fees in respect of each cash withdrawal made, using the Card at ATMs situated in the British Isles. (Please note that if a Cardholder uses our Card to withdraw cash from an ATM or over the counter from another bank, these banks may levy a charge.) However, the bank will make a charge for each transaction made outside the British Isles at a flat rate of £1.25 per transaction.

The Bank may charge a fee in respect of cancellation of the Card, on a time-spent basis.

The Bank or the Issuer may terminate the agreement comprised in these Terms and Conditions relating to the Card 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, it must not be used but destroyed by cutting through the gold chip and returned 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 if and in so far as 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.

The Bank shall not be liable to the Cardholder or 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 or the Cardholder due to strikes, industrial action, failure of power supplies or equipment or causes beyond the Bank's control.

Data Protection

The data controller is Reliance Bank Limited whose registered office is 23/24 Lovat Lane, London EC3R 8EB

Personal Data' means information which you give us when making an application for one of our products or at any time about your personal and financial circumstances or which we gather about you from the way you use and manage any account which we open for you and details of any transaction (including any purchases of goods or services and other payments to and from your account) such as the amount, date and currency of a purchase and the supplier category (such as a petrol station, supermarket or medical services)

Use of Personal Data

We will use Personal Data when deciding whether to accept your application and offer you one of our products. We also use Personal Data to monitor and analyse our business, to identify other products and services which we think may be of interest to you, which may include those offered by other persons approved by us, and to give information about these products and services, by post, telephone, fax or email unless you have said that you do not want us to do so.

We may use information you have provided to us to respond to your enquiry and improve our service levels.

We will only disclose Personal Data for the purpose of fraud prevention and legal and regulatory compliance and to:

- Credit Reference and fraud prevention agencies. These agencies may share information about you with other organizations (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.
- Anyone to whom we may transfer any of our rights and obligations.
- Anyone who provides a service to us on the basis that they will keep it confidential.
- Approved persons so that they can contact you directly, unless you tell us that you prefer not to receive direct marketing.

All Personal Data will be held in accordance with the provisions and principles of the General Data Protection Regulations 2018.

Credit reference and fraud agencies will keep a record of our search, which may be used by others to make decisions about you and members of your household and for other purposes set out in this clause. If you give us false or inaccurate information and we suspect fraud, this will be recorded.

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 a Subject Access Request and you need to contact the Data Protection Officer at our office.

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.

Jurisdiction

These Terms and Conditions are governed by and construed in accordance with the law of England and Wales, for accounts held with Reliance Bank, and the Account Holder irrevocably submits to the exclusive jurisdiction of the courts of England and Wales.

General

For the Account Holder's protection, in order to help the Bank deal with any queries or disputes that may arise, and to comply with regulatory requirements, telephone conversations with the Bank may be recorded.

By completing the application the Card Holder acknowledges the current Terms and Conditions and all existing Account Holders and Cardholders will be deemed to have accepted these Terms and Conditions and the Bank's General Terms & Conditions in the manner contemplated above.

We shall not be liable to you for any loss you may suffer if we are prevented from or delayed in providing you with any banking or other services due to strikes, industrial action, failure of power supplies or equipment or causes beyond our control.

Reliance Bank Limited is regulated by the Financial Services Authority and has its registered office at 23/24 Lovat Lane, London EC3R 8EB



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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