

Reliance Bank Limited Personal Visa Debit Card Terms and Conditions 1st June 2020

Useful information

Office opening hours:

Monday – Thursday 8.30am – 4.15 pm Friday 10.00am – 4.15pm

Telephone numbers

Reliance Bank Limited Office - +44 (0) 20 7398 5400

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

Contents

- 1 Terms and Conditions**
- 2 Definitions of these Terms and Conditions**

About Your Visa Debit Card

- 3 Issue of your Card**
- 4 Flexibility Worldwide**
- 5 Free of charge application and withdrawals**
- 6 Joint Accounts**
- 7 Cash Withdrawals and spending limits**
- 8 Using your card for payments and refunds**
- 9 What is a continuous payment authority (recurring transaction)?**
- 10 Foreign Exchange**
- 11 Security for your Visa Debit Card and PIN**
- 12 You Should protect Your (PIN), by:**
- 13 Liability**
- 14 Lost or Stolen Cards**
- 15 Suspension of the Card**
- 16 Termination of the Card**
- 17 Charges**
- 18 Your Information in accordance with the General Data Protection Regulations 2018**
- 19 Notice**
- 20 Governing Law**

Visa Debit Card Terms and Conditions

These Product Terms must be read in conjunction with our Personal Terms and Conditions which govern how we provide our services to you, these Product Terms add product-specific terms that you must also be aware of.

You should read these Product Terms 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.



Section 1: General Information

1. Terms and Conditions

These Product Terms and our Personal Terms and Conditions comprise the agreement between us and you concerning the usage of a Reliance Bank Visa Debit Card and the definitions in our Personal Terms and Conditions apply. Please refer to these if you are unsure.

We reserve the right to change these Product Terms 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, suspend the use of the Card at any time without notice to you if misuse is suspected or require you to return of the Card.

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

In addition to the definitions in our Personal Terms and Conditions, the following definitions are used with these Product Terms:

- “You” means the account holder being the named person or persons of which the account is held.
- “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 the Reliance Bank Limited, also “us” and “we”.
- “Issuer” means SG Kleinwort Hambros Bank 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
- “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.



Section 2: About Your Visa Debit Card

3. Issue of your Card

A Visa Debit card will be issued upon approval of your application, or as a replacement, should one be required.

Your Personal Identification Number (PIN) will be despatched to the address that the Account is registered at before your Visa Debit card is dispatched. You are able to change your PIN at any cash machine displaying the VISA symbol.

4. Flexibility worldwide

You are able to use the 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. (Please see our section 9 below for more details).

5. Free of charge application and withdrawals

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, however some third party ATMs do charge for withdrawals. If you are charged for a withdrawal from a third-party ATM, you accept that charge and we are to be held in no way liable for the charges on your Account.

6. 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).

Where we have opened a joint account for you and you each have a Visa Debit Card, our Personal Terms and Conditions and these Product Terms will apply to each of you.

7. Cash withdrawals and spending limits

Cash machines (ATMs), 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 can view your balance, excluding an arranged overdraft facility, at a cash machine.

You are entitled to the following if sufficient funds are available in 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 our 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 to discuss this with us. There are usually 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.



For added security, you will occasionally be requested to enter your PIN, to prove it is you using your card.

8. Using your card for payments and refunds

If we are asked to authorise a Card Transaction, we will take into consideration any other card transactions which have been authorised but not yet debited to the account. We will determine if there will be sufficient available funds to pay the amount due for the Card Transaction and at our discretion decide if the Card Transaction is to be accepted or rejected for payment.

Neither we 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.

Where you have authorised a Card Transaction, and there are sufficient funds in your Account, you must pay the full value of the amount you have authorised to be charged to your Account via your Card (even when the details on the sales voucher are wrong or where no sales voucher is signed).

For fraud prevention purposes and to assess the payment request, we may refer an authorisation back to the retailer for additional information. This may involve you being asked to provide further identification documents.

A Card Transaction cannot be cancelled by you after it has been completed. We will debit the amount of any Card Transaction to the Account as soon as we receive proper instructions in connection with it from the merchant. The Bank will not be held liable for any loss resulting from any delay by the merchant in providing the Bank with instruction.

If a retailer or supplier makes a refund to you by means of a Card Transaction, we will credit the Account when we receive the retailer or supplier's funds for the amount refunded. We will not be responsible for any delay in receiving such instructions or funds and any such delay should be addressed to the merchant responsible.

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.

These recurring transactions are not the same as direct debits and are not covered by the Direct Debit Guarantee scheme.

If you wish to cancel payments made on a regular basis you must contact the company to give them notice that you will be cancelling the payments, and you must contact us at least one business day before the company will request the authorisation for the payment from us. 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. 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). This fee does not apply to Euro transactions. Your bank statement will detail the amount of local currency, the exchange rate applied and sterling equivalent.

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.

Section 3: Security

11. Security for your Visa Debit card and PIN

Subject to clause 6 of our Personal Terms and Conditions and these product Terms, you are protected from fraud.

We will be liable for any losses arising from the unauthorised use of your Card:

- (a) if your Card is lost or stolen in despatch from us to you; or
- (b) if there is a misuse of your Card after you have notified us that it is lost or stolen or that someone else knows your PIN; or
- (c) where we have not, at any time, provided you with the appropriate means to notify us of your card being lost or stolen; or
- (d) where someone else uses your Card or Card details without your authority to make a payment where the cardholder does not need to be present, provided that in each instance you have not acted fraudulently and you notify us of the unauthorised use without undue delay on becoming aware of the misuse and, in any event, no later than 13 months after the misuse.

Where we are responsible for an unauthorised Card Transaction, we will immediately add back to your Account any amount deducted in relation to that Card Transaction plus any related interest or charges. We will have no further liability to you. If we later become aware of evidence that shows we are not responsible for the transaction, we will recover an amount equal to the refund from your account.

You must take reasonable precautions to prevent unauthorised use of the card, by taking the following precautions, in addition to those set out in clause 6 of our Personal terms and Conditions:

- 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 help line on **+44(0) 20 7929 1344**, available 7 days a week, 24 hours or our by telephoning during office hours our Customer Service Team **+44(0) 20 7398 5400**.
- 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 assist with rectifying any errors.
- Contact us if your address has changed, as soon as possible and in any event within 14 days
- Before shopping online, check that the retailer or website you are buying from is verified and secure, whether they make additional charges for currency rates and taxes, and review their delivery arrangements and returns policy before making your purchase. Should you fail to do so, we are not to be held liable for any losses.
- Ensure you keep the email or any other form of confirmation of any online orders summarising the purchase for future reference.



Verified by Visa

To increase the security of online purchases and to protect against fraud, a Verified by Visa account will need to be registered 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 or Verified by Visa account details 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). We will never ask you for your password or debit card number. Never disclose your password to anyone.

12. You must protect your (PIN), by taking the following precautions:

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 us as soon as possible if you suspect someone else knows your PIN.

13. Liability

You will be liable for any losses or costs reasonably incurred by us and/or Issuer as a result of your breach of these Product Terms.

Neither we nor the Issuer shall be liable to you for any loss suffered as a result of our being prevented from or delayed in providing any banking or other services to you due to strikes, industrial action, failure of power supplies or equipment or causes beyond our control.



In the event of the death or bankruptcy of an account holder, or the equivalent in any other foreign jurisdiction, all card transactions already effected will be settled from the assets held by us and we 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.

14. Lost or stolen cards

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.

Whether you are at home or abroad, the card will be cancelled immediately when we are notified of its loss or theft. 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 the address that is held for the Account 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 due to possible security implications.

If the card is found after you have given notice of its loss or theft, you must destroy the card by cutting in half through the chip and return it to us. Failure to do so will render you liable in respect of any loss arising from the continued use of the Card by any person.

We will be responsible for any money lost as a result of the Card being lost in despatch from us or the Issuer to you.

Unless we have evidence that you have acted fraudulently or in breach of these Product Terms, we will also be responsible for any money lost as a result of the use of the card without your authorisation, and reported to us in accordance with clause 11 (in section 3). We shall then refund you from the point at which your card was lost or stolen. We would also be responsible for any losses to you if the PIN is known or suspected of being known by someone other than the cardholder. We will credit the Account with any amount for which we are responsible pursuant to this paragraph, including any related interest and charges.

If we have evidence that you have acted fraudulently, with negligence or otherwise contrary to our Personal Terms and Conditions or these Product Terms, your liability to the Bank will be without limit subject to any limit imposed by law.



Section 4 : Suspension, Termination and other important information

15. Suspension of the Card

We may suspend all or any part of the Visa Debit Card Services in certain circumstances, including the following:

- (a) we have reason to believe that there may have been (or there is likely to be) unauthorised or fraudulent use of your Card;
- (b) we have reason to believe that your Card details have not been kept safe;
- (c) we have sent you a replacement Card; or
- (d) we are required to do so by any law or other regulatory requirement affecting us.

We will use all reasonable endeavours to tell you before we take this action and provide our reasons for doing so unless we are unable to contact you or there is a legal reason or other events beyond our control preventing us from notifying you. If we are unable to contact you beforehand we will notify you and provide our reasons as soon as reasonably practicable afterwards.

We may suspend your Card if you do not use the Visa Debit Card Services for more than twelve months.

Your Card remains our property. If we suspend the use of your Card you must destroy your card securely and return it immediately and we, or anyone acting for us, may keep your Card if you try to use it.

16. Termination of the Card

The Closure of an Account will result in the termination of the Visa Debit Card services for that account.

We or the Issuer may terminate the agreement comprised in our Terms by notifying you in writing to that effect at any time.

You 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 shall 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 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 we are satisfied that all outstanding transactions have been settled. This will normally be a maximum of 28 days.

17. Charges

We may increase or vary our charges in respect of the use of the Card from time to time, or introduce new charges, to take account of the changes in the cost of providing Visa Debit Card Services. We will notify you of any such increases in charges or new charges by giving not less than two months' written notice before the change come into effect. If you do not notify us of your objection to these changes prior to them taking effect, you will be deemed to have accepted them and they will take effect automatically on the date stated in our notice to you. You have the right



to terminate the use of your Card immediately and without charge before the proposed date of the changes entering into force.

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

Please see our Privacy Policy for all terms relating to our collection and use of your personal information.

19. Notices

Any notice given in pursuance of these Product 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.

20. Governing Law

These Product Terms and any information or notifications are only available in English and are governed by the laws of England and Wales. The English and Welsh courts shall have non-exclusive jurisdiction over any disputes, whether contractual or non-contractual, arising between you and us.

