

RELIANCE BANK VISA DEBIT CARD

TERMS AND CONDITIONS OF USE

This document contains the Reliance Bank Visa Debit Cardholder Terms (**Terms**) and the Fees and Limits Schedule (**Schedule**). We refer to both of these together as the **Cardholder Agreement**.

IMPORTANT INFORMATION: Please read this Cardholder Agreement carefully before activating the Card. It becomes effective and binding on you when you activate or use the Card. This Cardholder Agreement will apply until the Card expires or until either of us ends this Cardholder Agreement, whichever happens first. The Fees and Limits Schedule at the end of this document forms part of this Cardholder Agreement.

You will be asked to confirm Your acceptance of this Agreement when You apply for Cards via the account application form. If You refuse to accept this Agreement, then Program Manager will not be able to complete Your order for Cards. The Agreement will be governed by the Terms and Schedule as sent to you by email

Please read the Terms and Schedule carefully and retain a copy for future reference.

1. Definitions and Interpretation:

Account	The Personal Current Account provided by the Account Provider and opened in accordance with the Account Provider Agreement.
Account Provider	Reliance Bank Limited. Company with registered address at 23-24 Lovat Lane, London, EC3R 8EB and company number 00068835.
Account Provider Agreement	The Personal Current Account Terms and Conditions, the agreement between you and the Account Provider which governs the account associated with the Card.
Cardholder Agreement	These terms and conditions relating to the use of the Card(s), which may change from time to time.
Applicable Law	Any law which applies to the provision and use of the Card (including, but not limited to, any local law of the jurisdictions into which the Program is provided and operated), statute, statutory instrument, act, regulation, rule, order, supervisory guidance, policy, instruction or requirement stipulated by an applicable Regulatory Authority, or interpretation published by any Regulatory Authority, any order issued by a court which has authority over you, us or Program Manager, or any rule or requirement set by Visa related to the Card and/or services to be provided under this Cardholder

Agreement or any other rule that we consider to be valid and as amended from time to time.

Available Balance	The value of unspent funds loaded onto the Account and available to spend with your Card.
Business Day	Mondays, Tuesdays, Thursdays and Fridays, 8:30am to 4:15pm, Wednesdays 10am to 4:15pm excluding bank and public holidays.
Card	Any Card which we issue to you under this Cardholder Agreement.
Customer Experience Team (CET)	The contact center for dealing with queries about the Card. You can contact the Customer Experience Team (CET) by: <ul style="list-style-type: none"> (a) Calling 02073985400 (your network provider may charge a fee for calling this number); or (b) e-mailing customer.experience@reliancebankltd.com
Expiry Date	For Physical Cards: The expiry date showing on the Card.
Fee	Any fee payable by you as referenced in the Fees and Limits Schedule
Fees and Limits Schedule	The schedule contained in this Cardholder Agreement.
KYC	Means “Know Your Customer” and constitutes our verification of your Personal Details.
Visa	The payment network applicable to the Card.
Personal Current Account	The current account provided by the Account Provider.
Personal Details/ Personal Data	The registered personal identity details relating to the use of the Card and App including (but not limited to) your: name, date of birth, home address, email address and telephone (landline and/or mobile) number. Full details of the Personal Data which we process are set out in our Privacy Policy.
Physical Card	A physical card that you can use to carry out Transactions.
PIN	Personal Identification Number; that is, the security number provided for use with the Card.

Program	Means the issuance, marketing, sale, processing, administration, supervision, maintenance, servicing, authorisation or usage of the Cards and any other payment services provided under this Cardholder Agreement.
Program Manager	Reliance Bank Limited, incorporated and registered in England and Wales with company number 00068835 and registered office at 23-24 Lovat Lane, London, EC3R 8EB.
Regulatory Authority	Visa and/or any regulator or agency (for example, the Gibraltar Financial Services Commission, which are the bodies which grant our licence and supervise our actions) which has authority over us or Program Manager in relation to the Card or any services which we provide under this Cardholder Agreement.
Retailer	A retailer or any other person that accepts payment by Card.
Transaction	Using the Card to make (i) a payment, or a purchase of goods or services from a Retailer where you pay (in full or in part) including where you pay over the internet, by phone or by mail order or (ii) a cash withdrawal from an ATM or bank.
Website	www.reliancebankltd.com
we, us or our	Transact Payments Limited ("TransactPay"), a company incorporated in Gibraltar with registered address at Europort Avenue, Unit G02, Eurocity, Gibraltar, GX11 1AA, company registration number 108217 and which is authorised by the Gibraltar Financial Services Commission as an electronic money institution.
you or your	You, the person who has entered into this Cardholder Agreement with us by virtue of your use of the Card and any other person you have authorised to use any Cards in accordance with this Cardholder Agreement.

2. Your Cardholder Agreement and Card

- 2.1. The Card is issued by us in accordance with our Visa licence and you must use the Card in accordance with this Cardholder Agreement.
- 2.2. You can download or print the latest version of this Cardholder Agreement at any time from the Website and/or request a paper copy from CET.
- 2.3. The Card is a debit card connected to the Account provided to you by Reliance Bank.
- 2.4. You are not permitted to resell the Card.
- 2.5. The Card is for your personal use only and you are not permitted to use it for business or commercial purposes.

3. Applying for and activating the Card

- 3.1. To apply for, and use, a Card you must be at least 18 and a resident in the United Kingdom.
- 3.2. You may apply for a Card via the appropriate VISA debit card application form which is available on the Website. We may require you to provide information/documentary evidence to prove your identity and address and/or we may carry out electronic identification verification checks (known as 'KYC') on you.
- 3.3. When you receive the Card, you must activate it by contacting CET to acknowledge receipt.

4. Personal Details

- 4.1. When you buy goods or services online, some websites may require you to enter your Personal Details. If this happens, you should enter your up-to-date Personal Details.
- 4.2. You must notify Program Manager of any change in your Personal Details as soon as possible by contacting CET. You will have to pay for any loss that happens directly as a result of any delay in telling Program Manager about a change or if you have been grossly negligent or committed fraud. Your new Personal Details will need to be verified and relevant KYC information/documents may be requested from you.
- 4.3. We, or Program Manager, reserve the right at any time to satisfy ourselves that your Personal Details are correct (for example, by requesting relevant original documents) including so that we can prevent fraud and/or money laundering. Also, you authorise us or Program Manager to undertake electronic identity verification checks on you either directly ourselves or using relevant third-party companies, when you apply for a Card or at any time in the future.

5. Using the Card

- 5.1. You can use the Card subject to the Fees which you can find in the Fees and Limits Schedule at the bottom of this Cardholder Agreement. The Fees will be deducted from the Available Balance as they are charged to you.
- 5.2. Any Fees which are charged on a regular basis shall be payable by you proportionally up to the time when this Cardholder Agreement ends. If you pay any Fees in advance, they shall be reimbursed to you proportionally.
- 5.3. Your Card is to be used to spend the funds on your Account. Please refer to clause 4 of the Account Provider Agreement for information on how to receive funds into your Account.
- 5.4. Unless we or Program Manager inform you otherwise, you can use the Card at any Retailer which accepts Visa.
- 5.5. You must always ensure that you have sufficient Available Balance for each Transaction you authorise (including enough funds to cover value added tax and any other taxes, duties and applicable fees). If the Available Balance is insufficient to pay for a Transaction, some Retailers may not allow you to combine paying by Card with other payment methods.

- 5.6. If for any reason a Transaction is carried out but the amount is greater than the Available Balance, you must pay us or Program Manager the difference immediately. If you don't pay us or Program Manager after receiving a notification from Us or Program Manager, we reserve the right to take all necessary steps to recover the difference, including legal action.
- 5.7. There are certain circumstances where a Retailer may require you to have an Available Balance which is greater than the value of the Transaction you wish to make. Retailers may request this as they may need to access more funds than you initially planned to spend for example, when you make hotel or rental car reservations. If this happens, you will not have access to the blocked amount of funds until the Transaction is completed or, at the latest, up to a period of 30 days. We or Program Manager will only block access to the exact amount of funds which you authorise with the Retailer. You will only be charged for the actual and final value of the Transaction.
- 5.8. You cannot use the Card at Retailers who cannot check that you have sufficient Available Balance for the Transaction (for example, Transactions made on trains, ships, some in-flight purchases and tollbooths which are not online). We or Program Manager are not responsible if a Retailer refuses to accept payment using the Card.
- 5.9. You can use the Card in accordance with the limits placed on it. The limits are set out in the Fees and Limits Schedule.
- 5.10. You must not use the Card for:
- (a) Wire transfer money orders [Electronic money transfers];
 - (b) Quasi-cash [for example, buying cryptocurrency, travellers checks or making loan repayments at non-financial institutions];
 - (c) Payment service provider-money transfers;
 - (d) Money transfer;
 - (e) POI fundings transactions-stored value card; or
 - (f) Any illegal purposes.

6. Authorising Transactions

- 6.1. You must give your consent to each Transaction by a) using your PIN or other security code personal to you; b) providing the Card details; and/or c) providing any other details personal to you and/or the Card. Once you have given your consent to the Transaction, we will consider it to be authorised by you. Contactless payments may be made using your card, subject to transactions limits.
- 6.2. When you make a Transaction, we consider it to be received when it is received by our processing partner.
- 6.3. Once a Transaction has been authorised by you and received by us, it cannot be reversed.
- 6.4. Certain Retailers may not accept payments made through the Card and we or Program Manager accept no liability for this: it is your responsibility to check the restrictions of each Retailer.

- 6.5. Your ability to use or access the Card may occasionally be interrupted, for example if Program Manager or any third-party service providers need to carry out maintenance on their systems or websites. Please contact CET if you experience any problems using the Card and these will be resolved as soon as possible.

7. Managing and Protecting the Card

- 7.1. You will need a Personal Identification Number (PIN) in order to make payments at a Retailer with the Card. Your PIN will be issued separately from the card and sent to the address detailed on the application.
- 7.2. If you forget your PIN, you can receive a PIN reminder by contacting CET.
- 7.3. You must not give the Card to any other person or allow any other person to use it.
- 7.4. You are responsible for the Card, PIN and any related security details (we will refer to all of these as 'Security Details' in the rest of this clause 7) and must take all possible measures to keep them safe and entirely confidential. Examples of these measures include (but are not limited to):
- (a) never letting any other person use your Security Details;
 - (b) never writing your Security Details on the Card or on anything you usually keep with the Card;
 - (c) keeping your Security Details secret at all times for example, by not using your PIN if anyone else is watching
- 7.5. If you don't keep your Security Details safe, you may not be able to claim any losses if we, or Program Manager can show that you have intentionally failed to keep the information safe or you have acted fraudulently, with unreasonable delay or with gross negligence. In all other circumstances, the maximum amount you will be required to pay will be £35.
- 7.6. If you believe that someone else knows any of your Security Details, you must notify CET immediately.
- 7.7. If we or Program Manager suspect or believe that there may be a security threat or a threat of fraud to the Card, Program Manager will notify you securely via email/secured digital banking message/phone call.
- 7.8. Once your Physical Card has expired or if it is found after you have reported it as lost or stolen, you must destroy it by cutting it in two through the magnetic strip.

8. Cancellation

- 8.1. You may cancel the Card and end this Cardholder Agreement at any time by contacting CET.
- 8.2. Once the Card has been cancelled, you must destroy your Physical Card(s).

9. Expiry

- 9.1. You will not be able to use the Card following its Expiry Date. This Cardholder Agreement shall end on the Expiry Date unless we issue you with a replacement Card.

10. Termination or Suspension of the Card

- 10.1. When this Cardholder Agreement is terminated, the Card is closed. We, or Program Manager for us, may terminate this Cardholder Agreement at any time by giving you two months' advance notice (which will be sent to the email address that you have provided to us);
- 10.2. We, or Program Manager for us, can suspend the Card, restrict its functionality or terminate this Cardholder Agreement at any time immediately if:
- (a) you haven't given us information we need or we believe that any of the information that you have provided to us was incorrect or false; or
 - (b) a Transaction has been declined because you don't have sufficient funds in the Account or you do not repay money that you owe to us; or
 - (c) you do not provide the Personal Data that we need to be able to comply with our legal obligations and to fulfil this Cardholder Agreement; or
 - (d) we reasonably suspect that the security of the Card has been compromised or that you, or any third party, have used, or intend to use the Card in a grossly negligent way or for fraudulent or other illegal purposes;
 - (e) the Account Provider Agreement has been suspended, restricted or terminated; or
 - (f) we believe that your use of the Card may result in harm to us or our systems; or
 - (g) we believe that your continued use of the Card may damage our reputation; or
 - (h) you become bankrupt; or
 - (i) we are required to suspend/restrict the Card or terminate this Cardholder Agreement under Applicable Law or if we believe that your continued use of the Card may be in breach of Applicable Law; or
 - (j) we cannot process some or all of your Transactions due to the actions of third parties; or
 - (k) you have breached this Cardholder Agreement in a serious or persistent way.
- 10.3. If we, or Program Manager for us, suspends or terminates the Card then, if we are legally allowed to, we or Program Manager shall notify you in advance or as soon as possible afterwards. Anyone involved in the Transaction if a suspension has taken place. If the Card is suspended or blocked, it will be unblocked as soon as the reasons for blocking no longer exist.

11. Loss or Theft of the Card.

- 11.1. You are responsible for protecting the Card as if it were cash in your wallet – if it is lost or stolen, you may lose some or all of the money on the Card unless you contact CET as set out in this section.

- 11.2. If you know or suspect that a Card is lost, stolen or being used without your permission or that the PIN or any of the Security Details is known to anyone else or if you think that a Transaction has not been carried out correctly. You must contact CET without delay.
- 11.3. If the Card was lost, stolen or used by someone without your permission and you have reported it to CET, we will only charge you the first £35 of losses. If investigations show that you authorised a Transaction that you're disputing or that you acted fraudulently or that you negligently or intentionally breached the terms of this Cardholder Agreement (for example, by not keeping the Card or PIN safe), we or Program Manager won't refund you the amount spent.
- 11.4. Once you report a loss, theft or unauthorised use of the Card to CET, we will block the Card so that it cannot be used.
- 11.5. Replacement Physical Cards will be sent to the most recent address you have provided.
- 11.6. You agree to cooperate with our agents, any Regulatory Authority, the police, Program Manager and us if the Card is lost, stolen or it is suspected that someone has used it fraudulently.
- 11.7. If you think that a Transaction has been made that you didn't authorise or you think that it was incorrect, you must tell CET as soon as possible, and no later than 13 months after the Transaction date, and we or Program Manager will refund the amount immediately. We won't refund it if we believe that the incident may have been caused by a breach of this Cardholder Agreement, through gross negligence or if we have reasonable grounds to suspect fraud.
- 11.8. If you don't think we've carried out a Transaction correctly, we will immediately try to trace the Transaction and will notify you of the outcome. We will not charge you for doing this. If we are liable for the Transaction, we will refund the amount as soon as we can, together with the amount of any charges which may have been charged to you. If a Transaction that you carried out within the United Kingdom arrived later than it should have according to the terms of this Cardholder Agreement, you may ask CET to contact the receiving bank to ask them to treat it as if it was made on time.
- 11.9. If you ask CET to investigate a Transaction which is initiated by a Payee (for example, a recurring payment that you have authorised) and the exact Transaction amount was not specified when you authorised the payment and the amount was more than you could have reasonably expected, taking into account your previous spending pattern, the terms of this Cardholder Agreement and the relevant circumstances of the case, we or Program Manager will refund that amount.
- 11.10. We or Program Manager won't refund it if the amount relates to currency exchange fluctuations, if you have given your consent to execute the Transaction directly to Program Manager or if information on the Transaction was provided or made available in an agreed manner to you at least 4 weeks before the due date of the Transaction.
- 11.11. There will only be an investigation into providing a refund if you request it from Program Manager within 8 weeks of the date on which it was debited.

12. Payment Disputes

- 12.1. If you dispute a Transaction that you have authorised, and which has been processed on the Card, you should settle this with the person you bought the goods or services from; we or Program Manager are not responsible for the quality, safety, legality or any other aspect of goods or services purchased with the Card.
- 12.2. If the dispute cannot be resolved, you should contact CET, and they will try to help you resolve it.
- 12.3. If you think that a Transaction was carried out without your consent or in error, you may ask Program Manager to investigate it. If an investigation occurs, the disputed amount will be unavailable to spend until our investigation is complete. If we receive information that proves the Transaction was genuine, the relevant amount will be deducted from your Available Balance and we or Program Manager may charge you an investigation fee. If you do not have sufficient Available Balance, you must repay the amount immediately when we or Program Manager ask for it.

13. Foreign Exchange

- 13.1. The currency of the Card is GBP. If you use the Card in a currency other than the currency of the Card (we will refer to this amount in this section as the “Foreign Currency Transaction”), we will use an exchange rate set by Visa to convert the amount to the currency of the Card and that will be deducted from your Available Balance. For example, if the currency of the Card is Pounds Sterling and you buy a product in Euros, we will convert the Euros to Pounds and then deduct the Pounds amount from your Available Balance.
- 13.2. You may also be charged a foreign exchange Fee. If you are charged this, it is set out in the Fees and Limits Schedule below.
- 13.3. You can compare charges for currency conversion with other Cards’ charges by checking the real-time percentage difference between the amount that will be charged on the Card for a Foreign Currency Transaction (which consists of the mark-up applied by Visa as well as any other charges) and the latest available euro foreign exchange rates issued by the European Central Bank. You can view this information on the Website before you make a Foreign Currency Transaction.

14. Our Liability

- 14.1. We shall not be liable for:
 - (a) any loss which occurs from anything which is directly or indirectly beyond our control. Examples of this include: if there aren’t enough funds in an ATM, if the ATM network fails, if you can’t withdraw funds due to the ATM operator setting limits on funds that can be withdrawn or if their data processing system doesn’t work properly;

- (b) any loss of profits, loss of business, or any indirect, consequential, special or punitive losses;
- (c) any loss which happens as a result of any use of the Card that does not comply with this Cardholder Agreement;
- (d) any goods or services that are bought with the Card; and
- (e) anyone refusing to accept the Card;
- (f) any damages that you suffer due to loss, fraud or theft that you have reported to us later than 13 months after the event/debit date.

14.2. If the Card is faulty and this is our fault, our sole responsibility will be to replace the Card.

14.3. If funds are incorrectly deducted from your Available Balance and this is our fault, our sole responsibility will be to pay you the correct amount.

14.4. Nothing in this Cardholder Agreement shall exclude or limit our liability for death or personal injury resulting from our negligence or fraud.

14.5. The above exclusions and limitations set out in this section will also apply to any of our partners, including Visa and other suppliers, Program Manager, contractors, representatives and any of their partners (if any) which may arise in connection with this Cardholder Agreement.

15. Complaints

- 15.1. If you would like to make a complaint about the Card, please send an email to Program Manager's CET department at customer.experience@reliancebankltd.com.
- 15.2. CET will try to respond to you as quickly as possible and at the latest within 15 Business Days.
- 15.3. If you're not happy with the response from the CET, you can escalate your complaint to TransactPay's Complaints Department by writing to complaints@transactpay.com. Please ensure you include the required Personal Details so that we can properly identify and contact you.
- 15.4. If TransactPay's Complaints Department is unable to respond to your complaint immediately, you will receive confirmation that your complaint has been received and a formal investigation will be conducted. You will receive a formal response of their findings within 35 Business Days of your complaint. TransactPay will make every effort to reach a resolution to your complaint and will fully explain the reasoning behind their decision.
- 15.5. In the unlikely event that we are unable to resolve your issue to your satisfaction, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). A copy of our complaints handling procedure is available on the Website or on request from CET. You can contact the FOS on 08000234567 or 03001239123, email them at complaint.info@financial-ombudsman.org.uk or write to them at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Their website is www.financialombudsman.org.uk

- 15.6. Alternatively, you have the right to refer your complaint to the Gibraltar Financial Services Commission at: Payment Services Team, Financial Services Commission, PO Box 940, Suite 3 Ground, 1st Floor, Atlantic Suites, Europort Avenue, Gibraltar or email psdcomplaints@fsc.gi.

16. General Communication

- 16.1. When we or Program Manager communicate with you, we'll do it by secured digital banking message and/or email or telephone. We'll use the latest contact details which you have provided CET with.
- 16.2. You may contact CET via the details which are set out in clause 1 of this Cardholder Agreement.

17. Personal Data

- 17.1. We will collect certain information about you so that we can provide and operate the Card program. We need you to provide your Personal Data (for example, your name and address) so that we can carry out our obligations under this Cardholder Agreement (for example, so that we can send you a card with your name on it and send it to the right address). Sometimes, we may need to use your Personal Data so that we can take certain steps, where you ask us to, before we enter into this Cardholder Agreement. If you don't provide the Personal Data which we ask you for, we will take steps to end this Cardholder Agreement in accordance with clause 10.2(c) above.
- 17.2. We will manage and protect your Personal Data in accordance with all applicable data protection laws. For full and comprehensive information about when and why we collect personal information about you, how we use it and the conditions under which we may disclose it, please refer to our [Privacy Policy](#) which is provided to you at the time we collect your Personal Data.

18. Changes to the Terms and Conditions

- 18.1. We may update or amend this Cardholder Agreement at any time if we give you at least 2 months' notice first. If we do this, we shall ask Program Manager to notify you by secured digital banking message, e-mail or telephone] (using the latest contact details you have you have provided us with).
- 18.2. If you do not agree with the changes to the Cardholder Agreement, you may end this Cardholder Agreement at any time within the 2-month notice period in accordance with clause 10. If you don't notify us before the 2-month deadline, we will consider that you have accepted the changes to this Cardholder Agreement.

- 18.3. If any part of this Cardholder Agreement does not comply with any regulatory requirements, then we will not rely on that part but treat it as if it did actually reflect the relevant regulatory requirement. If we need to make operational changes before we can fully comply with the new regulatory requirement, we will make those changes as soon as we reasonably can.

19. Language

The English language version of this Cardholder Agreement, any communications that we or Program Manager send to you and any content on secured digital banking message or Website content will apply. If we translate this Cardholder Agreement or any other content relating to the Program into another language, the translated version is for reference only.

20. Governing Law

This Cardholder Agreement is governed by Gibraltar law.

21. Jurisdiction

You agree to the non-exclusive jurisdiction of the Gibraltar courts. 'Non-exclusive jurisdiction' means that you may also have the right to refer a dispute to the courts of another country.

22. Miscellaneous

- 22.1. Any delay or failure to exercise any right or remedy under this Cardholder Agreement by us shall not be construed as a waiver of that right or remedy or preclude its exercise at any subsequent time. This means that if we don't enforce our rights against you at a particular time, we are still able to do so at a later time.
- 22.2. The Card is a payment service product and not a deposit or credit or banking product. It is therefore not governed by the Deposit Security Scheme of Gibraltar. Please refer to clause 32 of the Account Provider Agreement in relation to the safeguarding of your funds.
- 22.3. If any provision of this Cardholder Agreement is deemed unenforceable or illegal, the remaining provisions will continue in full force and effect.
- 22.4. You may not assign or transfer any of your rights and/or benefits under this Cardholder Agreement and you shall be the sole party to the contract between us. You will remain liable until all Cards issued to you are cancelled or have expired and all sums due under this Cardholder Agreement have been paid by you in full. We may assign our rights and benefits under this Cardholder Agreement to a third party and may subcontract any of our obligations under this Cardholder Agreement, if we reasonably believe that this would not have a significant negative effect on your rights.

22.5.

Fees and Limits Schedule

Issuing Fees	Fees (GBP)
Physical Card Fee	N/A
Card Activation Fee	No Fee
Transaction Fees	
[ATM - Cash withdrawal in GBP (exclusive of ATM operator fees)	No Fee
[Cash withdrawals (exclusive of ATM operator fees) outside of Europe in a foreign currency.	£1.25 (On top of the mark-up charge by Visa)
Cash withdrawals in a foreign currency in Europe	No Fee
Debit card payment in GBP within the UK	No Fee
Debit card payments in a foreign currency outside of Europe.	£1.25 (On top of the mark-up charge by Visa)
Debit card payments in a foreign currency within Europe	No fee
Miscellaneous Fees	
Card Replacement Fee (where card is lost, stolen, misappropriated, subjected to unauthorised use)	No Fee
Investigation Fee	No Fee
Recurring Fees	
Monthly account fee	No Fee

YOUR LIMITS SCHEDULE

Limit Type	Frequency	GBP/Max. Number
Max. Number POS (#)	1 day	20
Max. Number POS (#)	4 days	80
Max. Value POS (£)	1 day	1,000
Max. Value POS (£)	4 days	4,000
Max. Number ATM (#)	1 day	10
Max. Number ATM (#)	4 days	40
Max. Value ATM (£)	1 day	250
Max. Value ATM (£)	4 days	1,000

We may change your limits by notifying to you with a minimum of 2 months' notice.