

Buttle UK Prepaid Chip & PIN Mastercard® Card Terms and Conditions of Use

1. The card

- 1.1 These terms and conditions apply to any holder of this Prepaid card (**'the card'**). By using your card you are demonstrating your agreement to these terms and conditions;
- 1.2 The card is promoted by Buttle UK and issued by Wirecard Card Solutions Limited (WDCS) Registered Office: 3rd Floor, Grainger Chambers, 3-5 Hood Street, Newcastle upon Tyne, NE1 6JQ. Registered in England No. 07875693. Authorised and regulated in the UK by the Financial Conduct Authority to issue electronic money (Reference Number: 900051).
- 1.3 The card will be provided in a stated currency. All references to that currency in these terms and conditions are relevant to you.
- 1.4 The card is an e-money product, and as such it is not covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that Wirecard Card Solutions Ltd becomes insolvent, your funds may become valueless and unusable, and as a result you may lose your money;
- 1.5 These terms and conditions are available online at <https://applications.buttleuk.org>. You can request a copy of these terms and conditions at any time.

2. Definitions

In these terms and conditions, the following words and phrases have the meanings shown next to them:

ATM – means Automated Teller Machine or cashpoint facility or cash dispenser;

Business Day – means any day between and including Monday to Friday, between 9am and 5pm (UK time) except for bank or public holidays in England and Wales;

Card – means your Prepaid Card (including any replacement card);

Card scheme – means Mastercard;

Fees – a variety of charges that can be raised for purchase and ongoing use of the card;

PIN – means Personal Identification Number i.e. the security number provided for use with the card;

Purse Value – means the maximum value of funds that can be held with the card any one time;

Supplier – a retailer, merchant or other supplier of goods and / or services which accepts payment by means of a card, card number, PIN or card and signature;

Supplier's Bank – the merchant acquirer used by the supplier for the purposes of receiving payments arising from transactions;

Summary Box – The section that includes notification of charges, limits and restrictions associated with the card;

Prepaid Card – means a card with the features set out in these Terms and Conditions

Verification of Identity – means confirming your personal identity and address by conducting electronic verification of your details; or by you providing documentation of identity;

We / Us / Our – means Wirecard Card Solutions Limited, or co-brand partners acting on our behalf;

Website - means our website at <https://applications.buttleuk.org>

You / Your – means the person or persons who have received the card and are authorized to use the card as provided for in this Agreement.

3. Receiving your Prepaid Card

- 3.1 To receive and use the Prepaid Card you must be a UK resident.
- 3.2 The card will be provided to you by Buttle UK.

4. Loading the card

- 4.1 Funds will be loaded to your Prepaid Card by Buttle UK.

- 4.2 Funds cannot be loaded by you or accepted from any other source than those stated in 4.1
- 4.3 We reserve the right to refuse to accept any particular loading transaction.
- 4.4 Funds will be available for use upon card activation.
- 4.5 Buttle UK may also load funds onto your Prepaid card in real time if they have requested the facility to do this and we have approved this facility for them.
- 4.6 Once loaded to the Prepaid Card the funds remain the property of Buttle UK.

5. Use of the card

- 5.1 The card is provided to you as a means of receipt of corporate funds provided to you as a result of a grant payment given to you by Buttle UK.
- 5.2 The card is a prepaid product which can be used to pay for goods and services at any store , including – **Argos, Sainsbury, Halfords, Carpetright, Debenhams, M&S and New Look** either in-store or online. To use the card, present it at the time of payment. Use it in full or part payment of your purchase in which case you will be required to pay the outstanding amount of the purchase by an alternative means, for example, cash or debit or credit card providing the retailer accepts a combination of payment methods.

For referrers and frontline caseworkers:

- 5.3 To activate your card, please enter the 16-digit card number on the card activation screen at <https://applications.buttleuk.org>.
- 5.4 To obtain your PIN, login in your account via the website and click on 'Get PIN'
- 5.5 To view the card balance and transactions login at <https://applications.buttleuk.org>
- 5.6 You must not make purchases that exceed the balance of funds available on the card. Your balance will be reduced by the amount of each purchase you make. If any purchase takes you over your available funds or the card limits in force the transaction will be declined;
- 5.7 You can use the card to make purchases in-store, via the internet or over the phone at the stores listed above. There is no cash back facility. This is not a debit card supported by a bank account and is not in any way connected to a bank account. It is also not a guarantee card, charge card or credit card. You will not earn any interest on any funds loaded on to the card.
 - You must not use the card for:
 - 5.7.1 pre-authorised regular payments;
 - 5.7.2 transactions at self-service petrol pumps;
 - 5.7.3 transactions for cash including for example ATM (cash withdrawal), cash back, cash from a bank, money orders, traveller's cheques, foreign exchange, bureau de change or any illegal purposes.
- 5.8 Your card cannot be used in situations where it is not possible for the supplier to obtain online authorisation that you have sufficient balance for the transaction. For example: transactions on trains, ships, and some in-flight purchases.
- 5.9 We may stop, suspend or restrict your card or PIN on reasonable grounds relating to:
 - 5.9.1 the security of your card, card number or PIN; and
 - 5.9.2 the suspected unauthorised or fraudulent use of your card or PIN. We will, if possible, inform you before stopping, suspending or restricting your card or PIN that we intend to do so and the reasons for doing this. If we are unable to do so then we will inform you immediately afterwards. The requirement to inform you does not apply where it would compromise reasonable security measures or it would be unlawful to do so.
- 5.10 We are not responsible for the quality, safety, legality, or any other aspect of any goods or services purchased with the card. We are not liable for the failure of any merchant to honor the card;
- 5.11 Money paid into your account by accident - We can already return money paid to your payment instrument by mistake, however, if you don't think a payment made to you from a payment service provider in the EEA was a mistake, we may also be allowed to share your personal information with the paying payment service provider so that you can be contacted directly. This is because we are required to cooperate with other payment service providers and share all relevant information in order to assist with tracing money which is sent to the wrong person.

6. Transactions

- 6.1 You agree that any use of your card, card number or PIN constitutes your authorisation and consent to a transaction;

- 6.2 The time of receipt of a transaction order is when it is received by us. If a transaction order is received after 5pm on a business day, then it will be deemed to have been received on the next business day. If receipt does not fall on a business day, then it will be deemed to have been received on the next business day.
- 6.3 You cannot stop a transaction after it has been transmitted to us by giving your consent to the transaction.
- 6.4 We may refuse a transaction or suspend or terminate the right to top up your card. We may do this if the relevant phone or computer link is busy. We may also do this if:
 - 6.4.1 a transaction might take you over your available funds on the card; or
 - 6.4.2 a transaction might take you over any of your card limits; or
 - 6.4.3 We reasonably believe that we need to do so to keep to the rules of the payment system under which your card is issued; or
 - 6.4.4 We reasonably believe that there are needs to do so to comply with any law or as a matter of good practice.

7. Foreign currency transactions

- 7.1 The card can be used for transactions which are not in the currency of the card although a fee will be applied for doing so;
- 7.2 If you make a transaction in a currency other than the currency of the card, we will change the amount into the currency of the card at the wholesale market rate or any rate that a government may set. We will charge a service charge (commission), see Summary Box.
- 7.3 Exchange rates may change, and the exchange rate which applies on the date that you make your transaction may not be the same as the exchange rate we use on the date that we convert the transaction charge and deduct the service charge from your balance. The exchange rate applied will include this service charge. You can check the exchange rate used at: <https://www.mastercard.us/en-us/consumers/get-support/convert-currency.html>
- 7.4 Your online statement will show the exchange rate and service charge.

8. Checking your balance

- 8.1 Referrers and frontline workers can check the available balance on your card or review your last 6 months transactions by visiting <https://applications.buttleuk.org>.

9. When your card expires

- 9.1 The card's expiry date is printed on the card. You cannot use the card after its expiry date.
- 9.2 Your card is valid for 6 months if issued before 8 July 2020, or 4 months if issued after 8 July 2020; it will not be automatically renewed upon expiry.
- 9.3 If you do not activate the card within 3 months of receipt, the card will become void and funds will be transferred back to Buttle UK. A new card would need to be issued.

10. Liability

- 10.1.1 You must sign your card as soon as you receive it and keep it safe. You must always make sure that you:
 - 10.1.2 do not allow anyone else to use your card;
 - 10.1.3 do not reveal your PIN and never write down your password(s), PIN or any security information you have given us unless you do this in a way that would make it impossible for anyone else to recognise any of that information;
 - 10.1.4 only release the card, card number or PIN to make (or try to make) a transaction;
 - 10.1.5 If your card is lost or stolen or someone else finds out the PIN or if you think your card, card number or PIN may be misused, you must:
 - 10.1.6 Report it immediately by logging into your account at <https://applications.buttleuk.org> and following the lost and stolen process or by calling +44 (0) 203 409 2523 (24-hour service, calls will be charged at the standard geographic UK rate and are included in your fixed line

- inclusive call volume. For non-BT and mobile phone users, please check with your service provider.) so that we can stop your card and PIN;
- 10.1.7 if we ask, write to us within seven days to confirm the loss, theft or possible misuse and
 - 10.1.8 stop using the card, card number or PIN immediately. If you find the card after you have reported it lost, stolen or misused, you must cut it up and tell us as soon as you can;
 - 10.1.9 If your card or any replacement card, is lost or stolen, once you have reported it you can request a replacement by contacting us via the website 'contact us' form. We will charge a fee for the replacement card. This is set out in the Summary Box;
 - 10.1.10 You may not be liable for any use of the card, card number or PIN by another person who does not have your permission to use it or if it is lost, stolen or destroyed, unless:
 - 10.1.11 you agreed to that person having your card, card number or PIN, or through gross negligence or carelessness, failed to comply with condition 11.1, in which case you may be liable for any use that occurs before you tell us in accordance with these terms and conditions, or
 - 10.1.12 you acted fraudulently then, to the extent permitted by law, you may be liable for misuse of the card, card number or PIN.
 - 10.1.13 you may only be liable to a maximum of £35/€40 resulting from transactions arising from the use of a lost or stolen card or from the misappropriation of the payment instrument where the cardholder has failed to keep security features of the card safe. The £35/€40 liability limit is applicable to each instance of loss, theft or misappropriation and not each transaction.
 - 10.1.14 If your card is used without your permission, or is lost, stolen or if you think the card may be misused, we may disclose to law enforcement agencies, any information which we reasonably believe may be relevant;
- 10.2 We will not be liable for:
- 10.2.1 any abnormal or unforeseeable circumstances outside our reasonable control (for example, a failure of computer systems which happens for reasons outside our reasonable control or any industrial action which happens for reasons outside our reasonable control) if this prevents us from providing its usual service;
 - 10.2.2 any person refusing to accept or honour (or delays in accepting or honouring) your card, card number or PIN; or
 - 10.2.3 any cash dispenser failing to issue cash. We will not be liable for the way in which you are told about any refusal or delay;
 - 10.2.4 In case of errors or disputes about transactions, contact us via the website 'contact us' or call +44 (0) 203 409 4432. Calls will be charged at the standard geographic UK rate and are included in your fixed line inclusive call volume. For non-BT and mobile phone users, please check with your service provider.

11. Altering these Terms and Conditions

- 11.1.1 We may change any of these terms and conditions, including fees and charges, or introduce new terms. If we make any changes, we will give 2 months prior written notice to you by email;
- 11.1.2 If we change these terms and conditions, the new terms and conditions will be available at <https://applications.buttleuk.org> from the date the change takes place;
- 11.1.3 You will be deemed to have accepted any change to these terms and conditions unless you notify us of any objection before the proposed date of the change;
- 11.1.4 Between receipt of the notice and the proposed date of change, if you notify us that you do not accept the change, this agreement will terminate immediately and subject to condition 10.4.2 you can redeem your total balance at that time without charge.

12. Cancellation rights

- 12.1.1 If you change your mind about having the card, you can cancel it within 14 days of the date you receive confirmation of your application being approved by contacting us via the website 'contact us' form. You will not be charged for canceling the card during this period. Any funds will be returned to Buttle UK.

13. Ending this agreement

- 13.1.1 We may terminate this agreement at any time. Unless there are exceptional circumstances we will give you 2 months' prior written notice;

- 13.1.2 You can terminate this agreement by contacting us via the website 'contact us' form subject to conditions 12.4 and 13;
- 13.1.3 If you do not redeem your full balance within 6 years of your card's expiry date, this agreement terminates.

14. General

- 14.1.1 By entering into this agreement, you agree that we may use your information in accordance with the 'How we use your information' section of these terms and conditions, as set out in condition 18;
- 14.2 We may monitor and/or record telephone calls between you and us or service providers;
- 14.2.1 You must provide us with an email and postal address and phone number and let us know of any changes;
- 14.2.2 Contacting you in an emergency - We may need to contact you urgently if we suspect or find fraudulent activity has occurred on your account (provided we are not prohibited from doing so by law) or if we suffer a security threat. To do so, we may (for example) send you a text message instead of calling or emailing you, if we think this is the quickest way to contact you. When we contact you, we will also give you information on how you can minimise any risk to your payment instrument depending on the nature of the security threat. We'll use the same contact details which you have already provided us with when contacting you. You must inform us immediately if your personal details or contact information change.
- 14.2.3 We may transfer our rights or obligations under this agreement or arrange for any other person to carry out its rights or obligations under this agreement. You may not transfer any of your rights or obligations under this agreement;
- 14.3 We can delay enforcing its rights under this agreement without losing them;
- 14.3.1 If we cannot enforce any paragraph, condition or part of a paragraph or condition under this agreement, it will not affect any of the other paragraphs, conditions or the other part of the paragraph or condition in this agreement;
- 14.3.2 This agreement is governed by the law of England and Wales. The language of this agreement is English and all notices and information given under this agreement will be in English.

15. Payment services information

- 15.1.1 This condition 16 only applies if the supplier's bank is located within the European Economic Area (EEA) and the payment services being carried out are transacted in Euro, or another currency of an EEA member state;
- 15.1.2 We will ensure that a transaction you make is credited to the supplier's bank, or that returned funds following redemption or cancellation are credited to your bank within these timescales:

Type of Transaction	Timescale
Transaction carried out in a currency other than Euro (€) or Pounds Sterling (£) Or Transaction involving more than one currency	By the end of the fourth business day following the day on which the transaction or order is received
Any other Transaction	By the end of the business day following the day on which the transaction order is received

- 15.2 If you use your card or provide your card details to a supplier to make a transaction before you know the amount which is going to be charged to your card, then you may be entitled to request a refund if the amount is unexpectedly large, provided that you tell customer services within eight weeks from the date the transaction is deducted from your balance but you will NOT be entitled to a refund if you have been told by us, or the supplier, of the amount of that transaction at least four weeks before the transaction is due to be deducted from your balance, and you consented to the transaction;

- 15.3 On receipt of such a request under condition 16.3, we may require you to provide us with the information to ascertain whether the conditions in condition 16.3 have been met. Within 10 business days of receiving a request from you under condition 16.3 or of receiving any additional information required under this paragraph, we will provide a refund or justify why we are refusing the request;
- 15.4 We are liable for the correct execution of the transaction unless we can prove that the transaction was received by the supplier's bank, in which case the supplier's bank is liable to the supplier. You may request that we make immediate efforts to trace an incorrectly executed transaction and notifies you of the outcome;
- 15.5 When a supplier initiates a transaction, it is the supplier's bank which is liable for the correct transmission of the relevant details to us. If the supplier's bank can prove that it is not responsible for a transaction which has failed or has been incorrectly executed, we will be responsible to you;
- 15.6 If we are responsible for an incorrect amount of a transaction being deducted from your balance, we will correct the error. If we are responsible for a transaction being deducted from your balance which you did not authorise, we will refund the amount of the transaction to your balance and treat the transaction as if it had never occurred. You must inform us of an unauthorised or incorrect transaction as soon as possible and in any event no later than 13 months after the debit date. If you do not do so, we may not be liable;
- 15.7 We are not liable if you incorrectly identify the supplier under a transaction. In such a case, we will make reasonable efforts to recover the funds involved

16. Complaints and how to contact us

- 16.1 If you would like to make a complaint, or contact us for any other reason connected to these terms and conditions please contact us via the website 'contact us' form, telephone +44 (0) 203 409 4432 (Calls will be charged at the standard geographic UK rate and are included in your fixed line inclusive call volume. For non-BT and mobile phone users, please check with your service provider.) or write to Buttle UK c/o QPay, PO Box 6065, Bournemouth, BH9 1AY. We have procedures in place to make sure that we handle your complaint fairly and quickly: we will acknowledge your complaint within 3 business days. We will try to resolve any complaints you have about your payment instrument or the service we provide to you within 15 business days of receiving your complaint and in exceptional circumstances, within 35 business days (and we will let you know if this is the case).
- 16.2 However, if you are not satisfied with the outcome of your complaint, you can write to the Financial Ombudsman Service at Exchange Tower, London E14 9SR or call 0800 023 4 567. Calls to 0800 numbers are free on mobile phones and landlines.

17. How we use your information

- 17.1 We may search your record at credit reference and fraud prevention agencies. These searches are to check your identity and we do not carry out full credit reference checks or credit scoring for this purpose. We may use an automated decision-making system to assess your application and verify your identity;
- 17.1.1 If we are unable to verify your identity adequately, we may ask you to provide some documentary evidence to help confirm your identity and address.
- 17.1.2 Credit reference agencies may check the details you supply against any particulars on any database (public or otherwise) to which they have access. An unrecorded enquiry will be made. An unrecorded enquiry is a search that was not made for lending purposes. It cannot affect your credit rating or score when you apply for credit. It is not seen by lenders other than the one that carried out the search. It is included on your credit report so you know the search was made but does not affect your credit rating, or score, when you apply for credit.
- 17.1.3 If you give us false or inaccurate information and we identify fraud, we will record this with fraud prevention agencies. Law enforcement agencies may access and use this information;
- 17.1.4 The fraud prevention agencies will share records with other organisations. We and other organisations may access and use the information recorded by fraud prevention agencies overseas.
- 17.1.5 Please contact us via the website 'contact us' form if you would like details of those credit reference and fraud prevention agencies. You have a legal right to these details.

- 17.1.6 You have certain rights to receive a copy of any information we hold about you. Please contact us via the website 'contact us' form to request this.
- 17.1.7 Some information held by credit reference and fraud prevention agencies will be disclosed to us and other organisations to, for example:
 - 17.1.8 to prevent fraud and money laundering, by checking applications for credit, credit-related or other facilities, proposals and claims for all types of insurance, job applications and employee records, and to verify your identity.
 - 17.1.9 The information held by these agencies may also be used for other purposes for which you give your specific permission or when required by law or where permitted under the terms of GDPR.
 - 17.1.10 When you have an agreement with us we may use the following types of information about you:
 - 17.1.11 information you give us or we already hold about you, including any phone number you call us from, which we may record;
 - 17.1.12 information we receive when making a decision about your application or agreement, including information we receive from enquiries and searches made in your name with credit reference and fraud prevention agencies;
 - 17.1.13 information (including details of payments and transactions) we may hold about any managed account or policy which you hold with or through us; and
 - 17.1.14 information we receive from anyone who is allowed to provide us with information about you.
- 17.2 We will process, use, manage, control, release and record information about you to:
 - 17.2.1 search credit reference and fraud prevention agencies' records (including information from overseas) to manage your account;
 - 17.2.2 manage your accounts and policies, and manage any application, agreement or correspondence you may have with us;
 - 17.2.3 carry out, monitor and analyse our business;
 - 17.2.4 contact you by post, by phone or in another way about other products and services which we consider may interest you if you have opted in to receive marketing communications;
 - 17.2.5 fight fraud, money-laundering, terrorism and other crimes; and
 - 17.2.6 keep to any laws or regulations in any country.
- 17.3 We may reveal information about you:
 - 17.3.1 to any person working for us or our co-brand partner
 - 17.3.2 to fraud prevention agencies;
 - 17.3.3 to any organisation which backs any of our products which you hold;
 - 17.3.4 to any payment system under which we issue your card;
 - 17.3.5 if a payment is processed through a worldwide payment system, to certain authorities in order to detect and prevent terrorism (including authorities outside the UK);
 - 17.3.6 to any person to whom we transfer any of our rights or obligations under any agreement we may have with you, and
 - 17.3.7 to anyone you authorise us to give information about you to.
- 17.4 Processing your information, as described above, may involve sending it to other countries outside of the EEA including the United States of America. In such circumstances we are responsible for making sure that your information continues to be protected;
- 17.5 We will keep information about you for only as long as we need to or is required to meet legal obligations.

18. SUMMARY BOX

Charges

This table summarises key product features and information and is not intended to replace the terms and conditions of the product. The fees' limits and restrictions that apply to each card are set out below.

The fee structure for your card depends on whether you have purchased a 'Sterling Card' or 'Euro Card'

Fees and limits	
Fee to buy card	N/A
Fee for additional card	N/A
Fee for loading card	N/A

Fee for a replacement card	£5
Card limits	
Maximum single transaction value	£10,000
Maximum daily transaction value	£10,000
Maximum daily transaction number	8
Daily ATM withdrawal limit <i>(if ATM access allowed)</i>	£300
ATM withdrawal limit over 4 days <i>(if ATM access allowed)</i>	£1,200
Transaction fees	
Fee for purchases in the currency of the card – per transaction if charged	N/A
Service charge (commission) for purchases not in currency of card	4.75%
Cash withdrawal fees	
Fee for ATM withdrawal in the currency of the card. NOTE ATM providers may raise addition charges.	ATM not permitted
Fee for ATM withdrawal in a currency other than the currency of the card. NOTE: ATM providers may raise addition charges.	ATM not permitted
Usage restrictions	
Your card can only be loaded by Buttle UK	

The Prepaid Mastercard® Card is issued by Wirecard Card Solutions Ltd (WDCS) pursuant to license by Mastercard International Incorporated. WDCS is authorised and regulated by the Financial Conduct Authority to conduct electronic money services under the Electronic Money Regulations 2011 (Ref: 900051).

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