



USER GUIDE



INSTRUCTIONS FOR USE AND TERMS AND CONDITIONS

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The EasyCard Prepaid Mastercard is issued by Prepaid Financial Services Limited pursuant to a license from Mastercard International Incorporated. Prepaid Financial Services Limited is regulated and authorised by the Financial Conduct Authority, registration number 900036. Registered Office: 36 Carnaby Street, London, W1F 7DR.

CONTENTS:

A Instructions for use

Introducing the EasyCard Prepaid Mastercard®	5
Start using your EasyCard Prepaid Mastercard® in 2 simple steps.....	5
How to load funds to your EasyCard Prepaid Mastercard®	5
How to manage your EasyCard Prepaid Mastercard® with SMS.....	6
Benefits of your EasyCard Prepaid Mastercard®	7

B Terms and Conditions for the EasyCard Prepaid Mastercard®

1. About Us :	9
2. Prepaid Card Management :	9
3. Your Agreement with Us :	9
4. Your Card and Account with Us :	10
5. KYC / Know Your Customer requirements :	11
6. Fees and Charges :	12
7. How to use Your Prepaid Card :	12
8. Potential Card Restrictions :	12
9. Expiry of Your Card & Redemption of Your funds :	13
10. Cancelling Your Card :	14
11. Payment Disputes and Complaints :	14
12. Lost and Stolen Cards :	15
13. Changes to the terms and conditions :	15
14. Cooling off Period and Your Rights to Cancel your Agreement :	16
15. Deposit Guarantee Scheme :	16
16. Protecting your money :	16
17. Fee Table :	17

Instructions for use

Introducing the EasyCard Prepaid Mastercard®

The EasyCard Prepaid Mastercard is a reloadable prepaid payment card that you can purchase in participating stores to make purchases online, to make ATM withdrawal or to make transfers with other cardholders.

Start using your EasyCard Prepaid Mastercard® in 2 simple steps

- 1 Sign the back of your card.
- 2 **Activate your card and retrieve your PIN.** Send PIN followed by a space and the last 8 digits of your EasyCard Prepaid Mastercard number to:
0479 245 250
(Example: PIN 12345678)

ATTENTION : Please note that once you have activated the card the phone number that you use will then be associated with your EasyCard Prepaid Mastercard. The use of SMS for managing your card will be possible only from this phone number.

Once you have retrieved your PIN, your EasyCard Prepaid Mastercard is active and ready for use. Please memorise your PIN and do not share it with anyone. You will be required to enter your PIN when making purchases at certain merchants and when withdrawing cash from an ATM. It is the responsibility of the cardholder to take all measures to ensure the security of their card and PIN at all times.

How to load funds to your EasyCard Prepaid Mastercard®

You can load funds onto prepaid card using any of the following methods:

- ➔ **With cash:**
You can load your EasyCard with cash at any Moneytrans stores. Find the nearest store on www.moneytrans.eu/be
- ➔ **With a debit card or credit card:**
You can load your EasyCard with a credit or debit card on the iMoneytrans website. For more information, visit www.imoneytrans.eu [Available soon]

How to manage your EasyCard Prepaid Mastercard® with SMS

To manage your EasyCard Prepaid Mastercard with SMS, send any of the following messages from your phone to the following number: **0479 245 250**

- Retrieve your PIN for your card: Text PIN <Last 8 digits of your card number>
Example: **PIN 00123456**
- Check the balance of your card: Text SOLDE <Last 4 digits of your card number>
Example: **SOLDE 1234**
- Send funds to another EasyCard Prepaid Mastercard cardholder using the phone number associated with the recipient's card: Text ENVOI <The last 4 digits of your card number> <The beneficiary's mobile phone number> <Amount>
Example: **ENVOI 1234 0032476929148 100**
(Send € 100 to cardholder with phone number 0032476929148) [Available soon]
- Block your card: Text VERR <Last 4 digits of your card number>
Example: **VERR 1234**
- Unblock your card: Text DEVER <Last 4 digits of your card number>
Example: **DEVER 1234**
- To obtain help: Text AIDE

Benefits of your EasyCard Prepaid Mastercard®

-  **MAKE PAYMENTS** - The EasyCard Prepaid Mastercard can be used online, over the phone and in over 34 million shops, bars and hotels worldwide wherever the Mastercard Acceptance Mark is displayed.
-  **SHARE FUNDS WITH FAMILY AND FRIENDS** - You can share funds with any EasyCard Prepaid Mastercard cardholder instantly. Simply login to **www.imoneytrans.eu** and enter the card number you wish to transfer to and the money will appear instantly on the recipient's card.



MANAGE AND TRACK - Track all of your expenses online from your secured account at www.imoneytrans.eu



SHOP ONLINE IN COMPLETE SECURITY - The EasyCard Prepaid Mastercard is not linked to your bank account so when you shop online you do so with a reduced risk of fraud.



You can get help, for any questions from our dedicated call centre by calling 0800 93 464

Terms and Conditions for the EasyCard Prepaid Mastercard®

Correct as of: February 2015

“Card” : means an electronic money account issued by us to you including the Prepaid Card linked to your account;

“Expiry Date” : means the date on which your card will cease to work;

“Account Closure” : a fee for redemption where detailed in the Fees and Limits Schedule;

“Business Day” : Monday to Friday, 09:00hrs to 18:00hrs GMT, excluding bank and public holidays in Belgium;

“Fees & Limits Schedule” : the schedule contained herein;

“Fee” : any fee payable by the Customer, as referenced in the Fees & Limits Schedule;

“KYC” : Know Your Customer, requirements for knowledge of and information on customers in accordance with Money Laundering Regulations;

“KYB” : Know Your Business requirement for knowledge of and information on the business in accordance with Money Laundering Regulations;

“SDD Card” : Standard Due Diligence prepaid Card / Instant Issue Prepaid Cards;

“Limitation Period” : the period of 6 years following termination of this Agreement;

“E-money” : is electronically (including magnetically) stored monetary value, represented by a claim on the issuer, which is issued on receipt of funds for the purpose of making payment transactions, and which is accepted by a person other than the electronic money issuer.

“Merchant” : a retailer or any other person that accepts e-money;

“Payment Services” : means all payment and e-money services and any related

services available to the Customer and/or Additional Cardholder(s) where applicable through the use of the Account and/or Card;

“Reload” : to add money to Your Account;

“Username and Password” : login details selected by the Customer to access their Payment Services online;

“Virtual Card” : a non-physical pre-paid electronic payment card, the use of which is limited to on-line purchases or on the phone or mail order;

“we”, “us” or “our” : Prepaid Financial Services Limited are the e-money issuer;

“you” or “Your” : the Customer and/or any person who has been provided with a Card by the Customer for use as an Additional Cardholder where applicable in accordance with these Terms and Conditions;

“Additional Card holder(s)” : Where applicable you may apply for up to 3 additional Prepaid Cards;

“Schemes or Associations” : As shown on your card;

1. About Us :

Prepaid Financial Services is a licensed principal scheme member of Mastercard. Mastercard is a registered trademark of Mastercard International Incorporated.

2. Prepaid Card Management :

You can view your transaction history along with your card information online by logging onto www.imoneytrans.eu or calling us on +32 (0)800 93 464 to report Your Card lost or stolen. If you prefer emailing Us then use cardservices@moneytrans.eu

3. Your Agreement with Us :

- 3.1. The issuer for Your Easy Card Prepaid Mastercard is Prepaid Financial Services Limited. The Payment Services are also provided by us, and we are a registered company in England and Wales. Our Company Registration Number is 6337638. We are authorised and regulated as an e-money issuer by the Financial Conduct Authority. Registered Office: 4th Floor, 36 Carnaby

Street London W1F 7DR. W1F7DR.

- 3.2. Details of Our authorisation licence by the Financial Conduct Authority is available on the public register at http://www.fsa.gov.uk/register/2EMD/2EMD_MasterRegister.html
- 3.3. Easy Card Prepaid Mastercard operate the Program on behalf of Prepaid Financial Services Limited.
- 3.4. At all times your prepaid card will remain the property of Prepaid Financial Services Limited.

4. Your Card and Account with Us :

You may reload your prepaid card subject to the limits provided by the Fees & Limits Schedule. We reserve the right to vary these limits and to decline any reload at any time. A Reloading Fee may apply.

- 4.1. These terms and conditions administer the relationship between Us and You for the providing of the Payment Services by Prepaid Financial Services to you. This Agreement also contains important notices and information that may affect your rights and your ability to recover your money. By activating your account, you shall be deemed to have accepted and fully understood the terms and conditions set out in this agreement and you agree to comply with these by your use of the card and or by indicating your acceptance.
- 4.2. Your card is not a credit card and is not issued by a bank. You will not earn any interest on the balance of your card.
- 4.3. The Payment Services are prepaid payment services and not a credit or bank product, you must therefore ensure that you have a sufficient Available Balance to pay for each purchase you make. In addition for all payment or cash withdrawals that you make using the Payment Services.
- 4.4. When you receive your card, You will need to activate it and then retrieve your PIN by sending a SMS to this number: +32 (0) 479 245 250. The card will normally be ready for use immediately or on completion of the steps as outlined on the IVR. If you don't activate your card, then any transactions that you attempt to carry out may be declined.
- 4.5. Where applicable Corporate Customers, where you have requested us to issue Prepaid Cards and a PIN to your employee(s) you agree to authorise each employee to undertake transactions on your behalf.

As the account holder you are responsible for the use of the cards and for

any applicable fees or charges that your employees may incur. The use of Your Prepaid Card by Your employees will be regarded as confirmation to us that you have communicated these terms and conditions to them and that they accepted them prior to use. You accept that it is your duty to serve all cardholders with a copy of these terms

- 4.6. Prepaid Financial Services Prepaid Cards cannot be shared with second parties.

5. KYC / Know Your Customer requirements :

- 5.1. In order to purchase a Card, You must be at least 18 years old. We may require evidence of who you say you are and of your current address. You must assist us to comply with our regulatory requirements, applicable to KYC and anti-money laundering requirements on our business. Our regulatory requirements require us to keep records of provided information and documents by you which you also agree to. To satisfy and meet our regulatory and local requirements cardholder KYC documents may be requested and verified prior to the prepaid card being activated and ready for use.
- 5.2. We do not conduct credit checks on you but at times it may show on your credit file. This will be marked by us as a non-credit search.
- 5.3. The purchase of or use of the card will indicate to us that you consent to the checks described in this agreement being undertaken.
- 5.4. Where applicable you can apply for higher limit cards known as fully KYC cards, these load limits and card benefits are explained further on the company website. To be eligible for these limits you must satisfy clause 5.1
- 5.5. SDD card load limits are subject to lower limits and available to anyone aged 18 and over. ATM access on SDD cards shall be restricted to the domestic country of issuance to meet Mastercard and regulatory requirement. You may upgrade your card (fees may apply) by providing us with your KYC documents. Card holders may be turned down if documents cannot be verified.
- 5.6. Your prepaid card currency shall be the amount or the local currency equivalent in which your Card is denominated. (E.g. Euros € \$ Dollars or Sterling £).
- 5.7. Where permitted, you may request additional Cards linked to your primary card or account. You authorise us to issue cards and PINs to the additional cardholders and you authorise each additional cardholder to

authorise transactions on your behalf. You remain responsible for any fees, transactions, use or misuse of any card or additional card requested by you.

- 5.8. You agree this agreement also applies to any additional cards and cardholders that you have arranged. You agree to communicate this agreement to any additional cardholders before they start using the card.
- 5.9. Corporate Customers - To apply for our Prepaid Card you must be a Public or Private Limited Company or partnership. We will require KYB evidence of who you are and your company address. We may ask you to provide some documentary evidence to prove this and/or we may check all information given by you with credit reference or fraud prevention agencies and other organisations. You will also be asked to meet our KYC requirements as set out in section 5.1. before any business cards are issued PFS will approve KYB of each corporate.

We may perform a search of credit files in order to verify the identity of your owners, directors, partners or employees. The agencies may keep a record of this information and the searches made.

6. Fees and Charges :

- 6.1. All fees applicable to your prepaid card are set out in the fee table below. If we make changes to these fees at any point you will be given a 2 month notice period. If you do not contact us within this time frame we will assume you wish to accept the changes and continue to use your card.

7. How to use Your Prepaid Card :

- 7.1. A card may only be used by the person to whom the card was issued to.

8. Potential Card Restrictions :

- 8.1. A Card is not linked to a bank account and is not a cheque guarantee card, or credit card.
- 8.2. You can use the Payment Services up to the amount of the Available Balance for Transactions at Merchants of the relevant system. If the available balance is insufficient to pay for a transaction, some merchants will not permit you to combine use of a card or account with other payment methods.
- 8.3. Some transactions such as pay at pump may be restricted by the card

programme manager.

- 8.4. Some merchants such as restaurants may pre-authorise up to 20% of the full transaction value prior to processing the final bill.
- 8.5. Your ability to use or access the Payment Services may occasionally be interrupted, for example if we need to carry out maintenance on our Scheme. Please contact Customer Services via our website to notify us of any problems you face.

9. Expiry of Your Card & Redemption of Your funds

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- 9.1. Your card has an expiry date printed on it. The funds on your account will no longer be usable following the expiry date of the most recent Card that was issued under the Account ("Expiry Date").
- 9.2. The Payment Services and this Agreement shall terminate on the Expiry Date unless you request or are issued with a replacement Card prior to the Expiry Date in accordance with clause 10.3 or unless we otherwise agree to continue providing Payment Services to you following the Expiry Date.
- 9.3. You may not use your expired Card(s) after the Expiry Date.
- 9.4. If a Card expires before Your Available Balance is exhausted, you can contact Customer Services to request a replacement Card, provided you do so 14 days before the Expiry Date and subject to payment of a fee (where specified).
- 9.5. Notwithstanding any Expiry Date Your funds are available for redemption by contacting us at any time before the end of the 6 year Limitation Period. After the Limitation Period Your funds will no longer be redeemable to you.
- 9.6. Provided that Your request for redemption is made less than 12 months following the Expiry Date redemption will not incur any Late Redemption Fee. In the event that you make a request for redemption more than 12 months after the Expiry Date and before termination of the contract an Account Closure Fee may be charged (where detailed).
- 9.7. Where applicable Additional Cardholders' Cards will also expire on the Expiry Date as shown on the Customer's Primary Card.
- 9.8. We shall have the absolute right to set-off, transfer, or apply sums held in the Account(s) or Cards in or towards satisfaction of all or any liabilities and fees owed to us that have not been paid or satisfied when due.

10. Cancelling Your Card :

- 10.1. If you are the customer and you wish to cancel the Payment Services at any time, you must request cancellation online by informing us of your wish to cancel and to claim a refund of your unused funds by emailing us as specified in section 2 above. You must e-mail us from the e-mail address you provided when registering your Account. Our Customer Services department will then suspend all further use of your Payment Services.
- 10.2. You may be asked to provide KYC identity documents as in clause 5.1 to enable us to complete the closure and process a refund for any unspent funds for you.
- 10.3. Once we have received all the necessary information from you (including KYC) and all transactions and applicable fees and charges have been processed, we will refund to the Customer any available balance less any fees and charges payable to us, provided that :
 - I. you have not acted fraudulently or with gross negligence or in such a way as to give rise to reasonable suspicion of fraud or gross negligence; and
 - II. we are not required to withhold your Available Balance by law or regulation, or at the request of the police, a court or any regulatory authority.
- 10.4. Once the Payment Services have been cancelled, it will be your responsibility to destroy your Card(s).
- 10.5. You have 14 days from purchase to exercise your "cooling off rights". We will cancel and return all funds to you subject to clause 10.3.

11. Payment Disputes and Complaints :

- 11.1. If, following reimbursement of your available balance, any further transactions are found to have been made or charges or fees incurred using the card(s) or we receive a reversal of any prior funding transaction, we will notify you of the amount and you must immediately repay to us such amount on demand as a debt.
- 11.2. We aim to provide customers with easy access to our customer services team who receive record, investigate and respond to complaints. If you are unhappy with any of the services please email us on cardservices@moneytrans.eu
- 11.3. We take complaints very seriously and value the opportunity they provide to

assist us with reviewing the way we do business and helping us meet our customers' expectations. Our primary aim is to resolve any complaints that you may have as quickly and effectively as we can and consequently have documented the steps to be taken below.

- 11.4. In the first instance, your initial communication will be with Our Customer Care Team. We expect Our Customer Care Team to respond to your complaint in writing within five working days. We will do everything in our power at this stage to resolve this for you.
- 11.5. You agree to provide us with all receipts and information that we request which are relevant to your claim.
- 11.6. If our customer service team are unable to resolve your complaint. We will refer to our internal Complaints Officer who will respond to you within 14 working days. You may email them on complaints@prepaidfinancialservices.com
- 11.7. If having done and presented our complaints department with all of the information they request from you including receipts and copies of all communications sent and received and you still feel unhappy with our response you are able to escalate your complaint to the Financial Ombudsman Service; complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

12. Lost and Stolen Cards :

If your card is lost or stolen you must notify us straight away. The card will be blocked; this can also be done by you if you call our IVR system +32 (0) 800 93 464. You may be liable to pay a replacement card fee. If you later find the card it will not be reactivated so you must destroy the card and await your replacement prepaid card.

13. Changes to the terms and conditions :

We may update or amend these terms and conditions (including our Fees & Limits Schedule). Notice of any changes will be given on the website or by notification by e-mail or by means of mobile device at least 2 months in advance. By continuing to use the Payment Services after the expiry of the 2 month notice period, you acknowledge that you indicate your acceptance to be bound by the updated or

amended terms and conditions. If you do not wish to be bound by them, you should stop using the Payment Services immediately in accordance with our cancellation policy.

14. Cooling off Period and Your Rights to Cancel your Agreement :

You have a cooling off period of 14 days starting the date that you have successfully completed registration of your prepaid card with us. You may withdraw from our service without any penalties but subject to deduction of any reasonable costs incurred by us. You may cancel within these 14 days informing us in writing that you wish to withdraw and cancel the agreement you have with us. After the cooling off period you may cancel your agreement with us in accordance with clause 11.

15. Deposit Guarantee Scheme :

The Payment Services, card and account are payment products and not deposit, credit or banking products, as such they are not covered by the Financial Services Compensation Scheme.

16. Protecting your money :

In the unlikely event that Prepaid Financial Services was to become insolvent you may lose your funds. However we will do everything that we can lawfully to safeguard your funds for you.

17. Fee Table :

The information contained in this fee table summarises the Easy Card Prepaid Card features in order to explain which fees are applicable. The fees are not intended to replace any of the terms and conditions set out above.

Description	Fee
Activation and Monthly Fee	
Card Fee	FREE
Card Activation Fee	FREE
Annual Service Charge	€ 11,90
LOADING TRANSACTIONS	
Internet Credit Card Load	€ 1,90 EUR + 1,5%
Internet Debit Card Load	€ 1,90 EUR + 1,5%
Bank Transfer	€ 1,90
Retail store load	€ 2,90
Opérations SMS	
SMS Balance Check	€ 0,50
SMS Block	€ 0,50
SMS Unblock	€ 0,50
SMS PIN	FREE
SMS PIN Resend	€ 2,50
Administrative transactions	
Lost Replacement Card	€ 9,00
Stolen Replacement Card	€ 9,00

Chargeback handling Fee	€ 20,00
ATM USAGE	
ATM withdrawal Domestic Eurozone	€ 4,50
ATM withdrawal international non Eurozone (KYC only)	€ 5,00
ATM Domestic Decline Fee	€ 0,90
ATM International Decline Fee (KYC only)	€ 0,90
ATM Balance Inquiry	€ 0,90
POS TRANSACTIONS	
POS Domestic Eurozone	FREE
POS International non Eurozone	FREE
POS Domestic Decline Fee	€ 0,90
POS International Decline Fee	€ 0,90
MISCELLANEOUS FEES	
KYC Upgrade fee	FREE
FX Fee	3,00%
Monthly Inactivity fee (after 90 days of inactivity)	€ 0,90
LOADS AND LIMITS	
Minimum load amount	€ 10,00
Max load limit for Anonymous Cards*	€ 150,00
Max Yearly load limit for SDD Cards	€ 2.500,00
Max Yearly load limit per KYC Card	€ 15.000,00
Max Yearly load limit per customer (KYC only)**	€ 30.000,00

The EasyCard Prepaid Mastercard is issued by Prepaid Financial Services Limited pursuant to a license from Mastercard International Incorporated.

Maximum Daily withdrawal limit from ATM***	€ 500,00
Maximum Annual cash withdrawal limit (SDD Card)	€ 1.000,00
Max Number of ATM Transactions per day	3
Max Loads per day	3
Maximum single load amount	€ 2.500,00
Max payment amount per day (KYC only)	€ 7.500,00

* Anonymous cards are a single load product with no ATM access

** Maximum two cards per cardholder

*** No cash withdrawal permission outside the national territory with SDD Cards

Our website will illustrate the most up to date terms and fees. You can view these by visiting www.imoneytrans.eu

