

## Bank Card Terms and Conditions

version 2018

Terms and Conditions applicable for any user of any Bank Card issued by Money+Card Payment Institution Ltd. These Terms and Conditions are applicable in addition to any Terms and Conditions applicable from time to time to all Clients of Money+Card.

The use of any Bank Card (hereinafter briefly Card) issued by Money+Card, are governed at all times by;

- (i) the Terms and Conditions applicable to all clients of Money+Card as updated from time to time;
- (ii) these Terms and Conditions specifically applicable to Card Use;
- (iii) the Laws of Malta applicable to this service, including but not limited to the Consumer Affairs Act (Ch. 378 of the Laws of Malta) for clients that fall under the definition of Consumer thereunder;
- (iv) the Terms and Conditions issued by the issuer as amended from time to time;
- (v) the Card Account Fees brochure, if any, and other tariff list as updated from time to time.

### Definitions

**“Account”** means an account which is maintained in your name as necessary and required in order to record all transactions done or related to your card and to any other transactions done with us. When referring to the Card Account we are referring to that account holding your money and which can be accessed and transacted also via the Card.

**“Additional Card”** means and refers to a Card which is issued to an “Additional Cardholder” under these terms & Conditions.

**“Additional Cardholder”** means and refers to a person who holds an additional card and who is authorized by the Principal Account Holder to operate and use his/her account in terms of Clause 1 hereunder.

**“Additional User”** means and refers to any person authorised to hold a Card with limited or restricted facilities.

**“Additional User Card”** is a Card which has been made available to an Additional User.

**“ATMs”** means automatic teller machines where the card is accepted and which enables you to make financial transactions particularly cash withdrawals and account balance enquiry and purchase type transactions (e.g. mobile phone account top-up) such may be operated by us or by someone else.

**“Bank Card”** is a plastic card of size 86 x 54 mm, bearing the logo of the Institution and/or an international Institution card organization, with a magnetic stripe and/or data storage chip, issued to the cardholder upon request of the Account Owner; it is an electronic means of payment equivalent to cash, which may be used to pay the counter-value of goods and services, and/or to access funds and/or to deposit funds at points where the card is accepted. The Payment Card shall only be used by a natural person. A Card is linked to any Client current EURO account.

**“Card Usage Limit”** refers to the restriction in the number of transactions and amount of transactions per day as stipulated by Money+Card according to the List of Conditions. Any partial failure of systems participating in the authorisation process may result in different usage limits.

**“Cardholder”** refers to the Client who has been issued a valid Money+Card Card, irrespective of whether he/she is an Account Holder or an Authorised Person or Additional Authorised Person.

**“Card Owner”** is the owner of the Payment Card issued by Money+Card which is the property of Money+Card.

**“Card Transaction”** refers to any payment made for goods and/or services or cash withdrawal from the payment account (and such includes the POS and/or ATM withdrawals) obtained by the use of the Card or Card number.

**“Contactless transaction”** is a transaction that can be initiated by placing the Payment Card suitable for Contactless transaction near the Card reader device with contactless function. In case of a successful Contactless transaction below contactless limit, the issuance of the transaction slip is optional, it is issued by the Point of Acceptance at the request of the Cardholder.

“**CVC2 code**” is a 3-digit number verification code, following the card number on the signature panel of certain cards, which may be requested when making purchases on the Internet or over the phone.

“**Debit Card**” refers to any of our Debit Cards, International Debit Cards and any other card provided by us in the future which bears the same, similar or enhanced characteristics of the cards named here.

“**Offline Transaction**” is a transaction either not forwarded for authorisation by Money+Card, or forwarded only after the completion of the transaction. In this case neither the coverage, nor the daily limit and the state of the Card (e.g. inactive, furtive etc.) shall be examined by the Institution. Recurring Transactions also fall under this type of transaction, where the account (s) shall be regularly debited (e.g. monthly) with the fee of a continuous service required.

“**PIN code**” means the Personal Identification Number which is unique (secret) 4-digit identification number which is chosen by the cardholder in Bnet or Epayzz during card activation for use with the Payment Card issued by the Institution. The cardholder can change this PIN code at any time.

“**POS (Point of Sale) terminal**” is an electronic terminal used to make payment transactions using cash equivalents at places where the Payment Card is used. Such terminals perform the verification of the Payment Card and then register information related to the Payment Card transaction and forward it to Money+Card.

“**Principal Account Holder**” means and refers to the customer(s) in whose name(s) the Account is held, which customer(s) may be an individual person or a corporate entity.

The terms used in these Payment Card Terms and Conditions, unless defined herein or the context otherwise requires shall bear the same meaning assigned to them in the General Terms. We consistently keep an updated copy of the Terms and Conditions on our Website however we are always available to provide you with a copy of the latest version of the Conditions upon your request. .

## **1. Card Usage**

**1.1** The Money+Card Card may be used to withdraw cash, make payments and transaction in both locally and abroad and both at ATMs and Point of Sales which display the relevant MasterCard Logo and which accept the use of the Card. The card may also be used over the internet and other remote or mobile communications and may also be used for any other purpose allowed by us from time to time. The usage of the card shall be limited to daily limits imposed by us from time to time and it is also subject to the Account balance available on your account(s).

The Card is not transferable. It is forbidden for the Card to be pawned or left as a security deposit with a third party, or to allow someone else to use it, or to use it illegally (such as, especially, to purchase a product that is prohibited by the effective statutory regulations or to purchase prohibited services).

**1.2** The use of the Card shall be strictly for legitimate purposes and in accordance with the terms and permitted uses issued by us. The Card may be used by you, the Additional Cardholder or the Additional User, if any. The card may be used:

- i. by entering the PIN on the Electronic Point of Sale provided by the retailers/other merchants as the case may be; or
- ii. by signing a sales voucher or order form showing the Card number, name of the merchant or retailer, and the debited amount, amongst other things; or
- iii. through an ATM or other machines, using a PIN; or
- iv. to pay for goods and services through any electronic means, such as Internet sites or mobile platforms.
- v. over the telephone quoting the Card number and other details;

We recommend that Card details are not divulged over e-mail or unsecure communications and furthermore we also recommend that any online or remote payments are done on sites or software which have a secure payment facility incorporated within them.

### 1.3 Authorisation of card usage may be refused when:

- the debit limit will be exceeded by a particular transaction, or the proposed transaction will lead to the debit limit being exceeded or, in any case that the consequence of any transaction would be that the amount owing on your account including any other account authorised by us exceeds the daily limit or your account balance to be in debit; or;
- the transaction is not in conformity with any applicable terms as issued from time to time; or
- we consider that the Card or the Account has been, or is likely to have been compromised in any way, in which cases, we may block your card and such shall be replaced by a new card, and in these circumstances, we shall seek to inform you beforehand prior to undertaking the necessary procedures. Nevertheless, we shall maintain our right to block your existing card where such prior information has not been given, and this in order to prevent any unauthorised use of your card. Where a card is required to be replaced, the replacement card will be mailed to the last address notified by you. We are not responsible for any loss or damage that you might be subjected to as a consequence of our actions.

It is further clarified that in any event that we stop-list the Card for any of the reasons outlined in this clause or in terms of the General Terms and Conditions, it can be reactivated at the discretion of Money+Card on the Cardholder's request. In such a case the reactivation fees in the Fees Schedule will apply.

Money+Card is not liable for any damages suffered by the Cardholder, if the Cardholder used his/her card for eCommerce transaction and UCAF or MasterCard Secure Code usage is requested on the web shop.

**1.4** You are hereby authorising us for all intents and purposes of law to charge to your account all amounts paid, withdrawn or in anyway obtained by use of the Card or any other Additional Card. This also includes any funds which you owe us in relation to any use whatsoever of this card and including any charge backs requested by any bank or similar.

**1.5** It is not permissible to stop a payment through the Card. Furthermore, any refunds on a card transaction done by a merchant will only be credited to your account upon receipt of the actual refund.

**1.6** Any variations in your card limit shall be at our discretion. Where we decide to lower your card limit, a 30-day prior notice of such changes shall be given unless any objectively justified reason requires for the implementation of such changes without such prior notice. In case we decide to increase your credit limit, we will immediately implement such change and inform you of the new card limit on the next Card statement.

**1.7** An Account Holder, may request the issuance of one or more Additional cards to persons nominated by him from time to time. Such Additional Card holders will only be accepted and authorised at our discretion and after the necessary documentation and due diligence are complied with. Any additional Card Holders shall sign the applications relevant at the time, and are fully bound by these terms and conditions and by any other conditions that we may set from time to time. In the case of a payment account the Additional Cardholder must be authorised to operate the Account in terms of a mandate led with the Payment Institution.

**1.8** Any Additional Card may be cancelled at any time at your request. In such cases, you must return the Card to us and on failure of such return, we may sign up the Card to stop-list .

**1.9** We may also issue an Additional Card where you authorise a person to hold a Card with restricted use of the available facilities (an "Additional User Card"), such person should be authorised to operate the Account(s).

**1.10** Any Additional Card(s) issued by us remains the property of the Payment Institution at all times and must be returned to the Payment Institution immediately upon our first demand. You are responsible for the return of any Additional Card.

### 1.11 It shall not be permitted for you and any Additional Cardholder to:

- surmount the card limit and therefore causing your account to be in unauthorised debit. If you exceed the card limit, any excess over the debit amount is immediately repayable to us.
- make use of the Card during such time, before or after the period, for which it is stated to be valid or to make use of the Card following a notification of its cancellation or withdrawal by us or by any person acting on our behalf.

The amount of any Card transaction which has been authorised by us in favour of a third party but which has not yet been presented to us for payment shall be taken into account when considering whether the debit limit has been exceeded or whether the account balance is in unauthorised debit.

**1.12** It is not permissible for the Card account to be kept in credit and any account in credit will result into a breach of the Card's Terms and Conditions. The breach of such clause will lead to the bearing of all risks in connection with the unauthorised use of the card. Nonetheless, any balance managed in a Card account shall not bear any interest.

## **2. Bank Cards: Fees, Charges, Statements, Appropriation of Payments and Repayability**

**2.1** The Charges set out in our official Fee schedule on the website will apply. Changes in the card limit, the annual card fee and the introduction and revision of any other charges may affect the statement.

Each month, there shall be a statement generated which reflects the transactions, if any, made on your account. Depending on the frequency of statement you have subscribed to your account statements will be sent to you electronically, and you will receive a message informing you that your statement is available. You may change the frequency of statements by sending a free-form text message through Bnet at any time. You must pay us the monies represented for repayment due by the date specified in the statement. Fees may be obtained from the Card Standard Account Fees

**2.2** Fees applicable on cash advances shall be charged daily on the balance of the cash advance outstanding as from the date each cash advance is utilised. Transactions effected at exchange bureaux are treated as cash advances.

**2.3** If it is not possible to produce or to forward you a statement of your transactions, your obligation for settlement shall continue to subsist.

**2.4** Once we receive payments we will use them to clear outstanding items on your account in the following order:

- in settlement fees;
- against cash advances shown on the statement;
- against purchases shown on previous statements;
- against purchases shown on the most recent statement;
- against cash advances not yet showing on any statement;
- against purchases not showing on any statement.

The earliest item in each category is paid off first.

**2.5** All amounts due on the Account will become immediately repayable in the event of –

- your insolvency or bankruptcy;
- the Principal Account Holder has suspended or ceased to carry on their business or threatened to suspend or to cease to carry on their business;
- upon any breach by the Principal Account Holder or any Additional Cardholder or any Additional User of these Card Terms and Conditions;
- your winding up, dissolution, merger or amalgamation;
- the appointment of a liquidator, administrator or similar official in your respect;

In addition to our available and applicable remedies, we may further undertake all the necessary steps for the purpose of restricting any rights for the use of the any Account, which may include the withdrawal of your Card.

## **3. Bank Cards: Statements**

The frequency of statements is regulated under the General Terms and/or the Terms and Conditions for Payment Accounts.

## **4. Responsibility for the Card**

**4.1** These Card Terms and Conditions shall apply equally to all Additional Cardholders and Additional Users for the use of the Additional Card/Additional User Card.

**4.2** The Principal Account Holder is responsible in making sure that the Additional Cardholders and any Additional Users appointed by him are well-informed and comply with these Card Terms and Conditions and General Terms, as well as their consequences.

**4.3** At all times, the Principal Account Holder, the Additional Cardholders and Additional Users shall be liable jointly and severally for the Card and any obligation incumbent on the Principal Account Holder under these Card Terms and Conditions shall be construed to refer also to the Additional Cardholders and Additional Users.

**4.4** These Terms and Conditions shall not be enforced by any Additional Cardholders and Additional Users except in those instances where such conditions refer specifically to them.

For your convenience, if either you or the Additional Cardholder/ Additional User needs a replacement Card we may issue a replacement at the request of either of you. We reserve the right to refuse the issue of a replacement card.

**4.5** Money+Card shall not be liable for damages arising from the loss or mutilation of the Card issued by us, or from loss of the PIN code, nor for any damage arising from any indiscretion by a Client or his/her/its Authorized Person, unless the damage arose after the date when such Card had been correctly stopped by the Client accurately and promptly advising us of theft or loss Money+Card is not liable for Client losses arising from the Client's negligence, failure to stop or breach of stoppage rules.

## **5. Fees and Charges**

**5.1** We shall advise you always with all the information relating to charges, fees and interest applicable, on your application for the Card as well as whenever we decide to apply any changes.

**5.2** All charges and fees will be debited to your Account. Reference should be made to the Card Standard Account Fees for the determination of any mandatory charges incurred for having in possession or in making use of any of the Cards.

**5.3** Any breach of these Card Terms and Conditions shall also entail the payment of costs and expenses which may be necessary to enforce this agreement, including any such charges covering administration costs.

**5.4** Any services which may be provided by us and which are not covered by these Card Terms and Conditions, shall be paid according to our chargeable fees.

## **6. Mailing**

**6.1** Any Card, statement or other documents, which requires to be forwarded by us under these Card Terms and Conditions, shall, at our option, either be served at or mailed to the address stated in the relevant application form as your address, or at any other new address notified to us in writing by you. The service by us shall be deemed to have been truly affected in accordance with the above.

**6.2** Should you request the Payment Institution to send any Card, statement or any other document to a "c/o address" you will assume full responsibility should you fail to receive such items and/or for any other breach of security.

## **7. Transactions on your Account**

**7.1.** Debits to your Account:

- all Card transactions from your Account will normally be posted to your Account within three to five working days from transaction date or receipt by us of the details of the transaction, whichever is the latest.

**7.2** Credits to your Account:

- payments may be made by providing us with written instructions to direct debit an account to settle either the monthly minimum repayment or the outstanding balance in full;
- by the Bnet Internet channel.

**7.3** Where transactions are carried out in a currency other than the Euro, and you have subscribed to our Bnet, you will be able to view the amount of the transactions in euro, which may vary per the applicable rate of exchange.

## **8. Protection and Security Guidelines**

All Cards must be used with reasonable precautions and all safety measures must be undertaken in order to prevent any fraudulent usage of your card, by yourself as well as other persons. It is not permissible for any Card to be used by or passed down to any person and no Card shall be used for any illegal purposes.

All reasonable precautions must be undertaken to prevent the Card and PIN from being used fraudulently. These shall include:

- applying your signature on the Card immediately upon receipt;
- keeping the Card in a safe place by maintaining the Card on your person and ensuring that it has not been stolen by checking it frequently;
- forbidding anyone else to use the Card or PIN;
- no manipulating any part of the Card such as the magnetic stripe or integrated circuit (chip);
- avoidance of disclosure of any Card number, except in those instances when you are properly using your Card or other Card security code or your Pin when making payments;
- memorising well the PIN and destroying the physical notification of the PIN;
- not disclosing any Card details to anyone including the Police Authorities, especially the PIN number. However, you may be required to disclose Card details (excluding the PIN) to us when in contact with us in connection with this agreement;
- the Bnet system permits the PIN changing, do not choose a series of numbers which are easily guessed or speculated which may or may not include, your date of birth and telephone number
- complying with any other reasonable instructions we may issue regarding the safe-keeping of the Card, Card number or PIN;
- ensuring that correct amount is entered whilst authorising any transaction;
- not disclosing sensitive card data such as the CVC2, PIN, Card Number, Expiry Date and similar information especially via email or similar unsecured means;
- ensuring that where possible the transaction is done in your presence;
- ensuring that any online transactions are clear in terms of the amounts to be charged and debited to the account. It is important that you are aware of such costs which may be charged such as shipping, postage, handling and packing fees.
- copies of receipts, correspondence, and order confirmations for card transactions should be retained;
- when ordering, and purchasing items over the Internet, the Terms and Conditions furnished by the merchant shall be read carefully, most notably the return and cancellation policy;
- being aware of scams such as awards of lottery winnings or similar unsolicited winnings or prizes;
- notification to us of any misplaced cards, cards which are stolen from you or instances where you suspect that the card details have been stolen or disclosed;
- checks are to be carried out to the entries on your statement for any possible processing errors which may occur at the time when the transaction is carried out. Please note that the Payment Institution does not check your statement.

## **9. Loss, Theft or Misuse of Card**

**9.1** You should inform us without any delay in any event that a Card is lost or stolen or is in anyway liable to be misused, or should you suspect that someone holds unauthorised information about the card or the PIN. In such event, you are bound to notify us immediately by phoning us on or by informing us via email on the email address [customerservice@moneypluscard.com](mailto:customerservice@moneypluscard.com). We will then take steps to action stop-use of the Card, and where appropriate any Additional Card on your account. Should we require you to verify instructions, you must confirm these in writing sending us a letter to Accounts Money+Card Payment Institution Limited, 19 St Mark Street, Valletta, 1362 Malta. Cards should be cut through the magnetic stripe appearing at the back.

**9.2** A reference number is given upon a phone call made to us to stop-list your Card.

**9.3** You must co-operate with us and the Police Authorities in our efforts to recover the Card if it is lost or stolen and to assist in the carrying out of any investigations regarding any unauthorised transactions upon your request. Whenever you are asked to report any of the above-mentioned transactions to Police Authorities, such report shall be done as soon as practicable, and in any event within 24 hours of instruction. Where the Card is reclaimed, it shall not be used but should be cut through the chip and magnetic stripe appearing at the back of the Card and such Card shall be returned to us.

Money+Card Payment Institution Ltd.  19, St. Mark Street, Valletta VLT 1362, Malta

 +356 (27) 34-91-61  [info@moneypluscard.com](mailto:info@moneypluscard.com)

Company Number C 71597 • VAT Number MT 2297 0031

**10. Your Liability for Claims against Retailers and Others**

10.1 You are obliged to pay any sums which are unrelated to any dispute which you may be involved in or are in relation to any claims against any retailer, merchant or bank regarding transactions made by means of your Card. We may allow a time-period within which to resolve and conclude the claim or dispute at issue however, payment may still be required in terms of this agreement.

10.2 According to the International Card Association's regulations which apply to Money+Card as a principal member, the resolution of the dispute might take up to 120 calendar days after initiating the procedure.

10.3 The cardholder is obliged to keep all transaction slips and all documents relating to the use of the card, and under the applicable law to present them to Money+Card if necessary.

10.4 If the Account Holder does not agree with the current account balance information relating to the Card transactions, he/she must inform the M+C immediately. If appropriate, the cardholder, or the account holder with the secondary-cardholder together, should send a written claim to the M+C enclosing the copies of the necessary documents in the event of:

- a problem with the plastic card,
- a problem with an acceptance point (acquirers),
- a non-acknowledged transaction,
- a failed transaction,
- a problem concerning the settlement of a transaction,
- a legal problem concerning the Card.

The Cardholder shall immediately notify the Bank if the Card is no longer in his/her possession (custody) (i.e. it has been lost or stolen), if it has been damaged, or the PIN code required for the use of the Card or any other Card identification data has been obtained by an unauthorized third party, or an unauthorized Card Transaction has been initiated with the Card.

The M+C shall accept no liability for any damage incurred by the Cardholder as a result of a fault that occurs after the issuance of the Card to the Cardholder. The M+C shall not be held liable for any damage that the Cardholder incurs due to the rejection of the Card Transaction by the Place of Acceptance.

The M+C is not liable for any damages suffered by the Card as a result of errors or omissions made by the Place of Acceptance during the process of accepting the Card or due to its not having the given Card Transaction authorized.

The M+C shall not be liable in respect of any damage incurred by the Cardholder due to causes that could not possibly have been prevented by the Bank, especially in respect of damage that occurs due to a failure to notify the Cardholder or to fulfil his/her order if this was due to a breakdown in the telecommunication lines or data transmission systems or to a problem in the postal delivery services, and this cannot be blamed on the Bank, and the M+C proceeded with a level of care that may generally be expected of it.

The M+C is not liable for any damages suffered by the Cardholder, if the transaction was carried out using PIN code.

The M+C is not liable for any damages suffered by the Cardholder, if the Cardholder used his/her card for eCommerce transaction and UCAF or MasterCard Secure Code usage is requested on the webshop.

In the event of any dispute that may arise between the Cardholder and the Place of Acceptance – of which the M+C is not a part – the liability of the Cardholder towards the M+C shall not be affected by such dispute or counter claim or offsetting right to which the Cardholder may have recourse against the Place of Acceptance.

In case of complaint of a Card transaction it is in the account holder's own interest to inform the M+C about any damage as soon as possible after the event, as the claim period for Card transactions is limited by the International Card Associations. The claim/complaint should be lodged with the M+C within ninety (90) days after the date of the transaction in question, otherwise the M+C is not obliged to act, nor forward the matter to the International Card Association.

The complaint shall not have any delaying effect with respect to payment obligations towards the Bank.

The Cardholder must indicate in the Card Transaction complaint the amount that she/he disputes, and what she/he considers to be the correct value of the Card Transaction. She/he must indicate the reason for the complaint and must also enclose all payment slips available, as well as all other documents that justify the complaint. The M+C will forward the complaint, along with the supporting documents, to the relevant operating card institution, the Place of Acceptance and/or to the company authorized to carry out such activity. The M+C shall credit the disputed amount related to the Card Transaction to the Cardholder's Account only if the institution defined above or the authorized company accepts the validity of the complaint irrevocably in writing.

The M+C will examine the claim within thirty (30) days of its receipt, and

- if it refuses it, will give Notices to the account holder concerning the refusal;

- any claims concerning the International Card Association or its member M+C will be forwarded to them by the Bank. Examination of those claims is performed under the rules of the International Card Association.

According to the International Card Association's regulations which apply to the M+C as a principal member, the resolution of the dispute might take up to 120 calendar days after initiating the procedure.

The M+C can initiate a counterclaim if it can show that the damage occurred was due to the fault of the cardholder. If appropriate, the M+C is also entitled to advise the police. Claims will be executed taking into consideration any previous related credit entry on the account. Provisions about the charges concerning claims are prescribed in the M+C Account Conditions.

The M+C does not accept any responsibility for losses caused by use of the Card and the PIN code together. The M+C is not responsible for losses caused by the International Card Association or its members and arising from non-execution or execution of a lower quality and which do not result in any direct financial loss on the account maintained with the M+C (consecutive damages). The M+C will forward such claims to the affected parties, and all the actions will be fulfilled by the M+C under the prescription of the International Card Association.

The M+C does not examine the lawfulness of the legal transactions that underlie the transactions. In the course of settlement, the fact that the card receipt issued at the Place of Acceptance is not in the possession of the Cardholder is not an obstacle to debiting the Account. The M+C may charge the amount of the Card Transaction to the relevant Account within the limitation period, with no time restriction.

The M+C shall do all in its power in order to examine complaints or to have them examined, and it shall notify the Cardholder about the findings of such investigation. In compliance with the provisions of the international card company, the deadline for the processing of complaints is 120 days after the date on which the complaint is filed.

## **11. Amendments to the Terms and Conditions**

**11.1** Our Card Terms and Conditions, including any applicable fees or changes may be unilaterally amended from time to time by us. Furthermore, we also reserve the right to add other supplementary Terms as may be needed from time to time, especially in order to cater for changes in the product offering and other features and issues related thereto. We will give you at least 30 days written notice, of any additions and/or changes to these Card Terms and Conditions.

**11.2** Any withdrawals of Card products may require that we change your Card Account to an alternative product, and may modify any Card agreement terms which may be necessary, and this in terms of the above-mentioned Clause 11.1, and will also provide with the issuance of new Cards where necessary, and the latter Cards will replace any previously used Cards. Where such new terms are implemented, the balance on the existing Account will be subject to such new terms.

## **12. Overrunning**

**12.1** Overrunning refers to instances where the account limit or available balances are exceeded without our consent. We shall always have a right not to process and/or do a payment which will make your account overrun. Furthermore, we shall have the right to withdraw your Card or suspend your account if such overrunning position is not duly rectified by you.

**12.2** Where, at our sole discretion, the Account accessible by the Card, is permitted to be overrun, an administrative fee shall thus be due and shall be charged either per month or part thereof. Further details of the administrative fees applicable may be obtained by contacting our Customer Care Service on +35627761315.

## **13. Termination**

No charges shall be incurred where your Card is terminated, and you are a Consumer per the terms of law.

These Card Terms and Conditions are available in the English Language.

Money+Card Payment Institution Limited is regulated by the MFSA

For further details, refer to MFSA website: <http://www.mfsa.com.mt/>

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