



Prepaid Card Agreement

CARTEX Prepaid Card Terms and Conditions

Effective from November 2nd of 2020

These Terms and Conditions apply to your use of Cartex Prepaid Card. Please read them carefully and keep a copy for your records. You can ask us at any time for a copy of these Terms and Conditions, our current rates of Fees and the current Usage Restrictions by contacting us using one of the Contact Methods. You can also obtain a statement of recent Transactions made by you using your Cartex Prepaid Card.

You will receive your Cartex Prepaid Card from More2Save Technologies ApS, registered at Usserød Kongevej 157, 2970, Hørsholm, Denmark, legal entity code 39789841. Your Cartex Prepaid Card will be issued by Moorwand Ltd, electronic money institution authorized and regulated by the Financial Conduct Authority as an Electronic Money Institution in the United Kingdom with registration number 900709 and a member of MasterCard International Incorporated. Moorwand Ltd issues e-money on your Cartex Prepaid Card which is issued by Moorwand Ltd.

Definitions:

ATM	an automated teller machine or cash dispenser bearing the MasterCard acceptance mark
ATM Transaction	a transaction carried out at an ATM to withdraw cash
Balance	means the electronic money loaded in your Cartex Wallet using one of the topping up methods set out in clause 2 of these Terms and Conditions
Business Day	any day (other than a Saturday or Sunday) on which banks in United Kingdom are open for normal banking business
Cartex website	<ul style="list-style-type: none">- the website owned by More2Save Technologies ApS, with company number 39789841, registered address Usserød Kongevej 157, 2970, Hørsholm, Denmark- the website is operated by More2Save Technologies ApS, with company number 39789841, registered address Usserød Kongevej 157, 2970, Hørsholm, Denmark, where you can access your Cartex Wallet Information: https://www.cartex.global



Contact Methods	<p>the methods by which you may contact Cartex card program support team:</p> <ul style="list-style-type: none"> – Cartex card program support team: support@cartex.global – 2nd line (back-up) support team: support@more2save.com
“Moorwand”	<p>Moorwand Ltd (Company number 08491211), with registered address at Irongate House, 22-30 Dukes Place, London, EC3A 7LP, United Kingdom, an electronic money institution authorized and regulated by the Financial Conduct Authority as an Electronic Money Institution in the United Kingdom with registration number 900709 and a member of MasterCard International Incorporated. Moorwand Ltd issues e-money on your Cartex Prepaid Card which is issued by Moorwand Ltd.</p>
Cartex Card	<p>either of the Cartex Prepaid Card or the Cartex Virtual Card (hereafter “Cartex Cards”) shall be construed accordingly. This card is issued by by Moorwand Ltd pursuant to license by Mastercard International</p>
Cartex Prepaid Card	<p>the MasterCard card issued by Moorwand Ltd in your name and which is linked to your Cartex Wallet. The Cartex Prepaid Card is an electronic money product regulated by the Financial Conduct Authority – it is a prepaid card and not a credit or debit card and it can be used by you to carry out Transactions. For more details about your Cartex Prepaid Card including how you can use it, please refer to clause 4 below</p>
Cartex Virtual Card	<p>the MasterCard virtual card generated by you via the Cartex Website and linked to your Cartex Wallet to enable you to carry out `E-Commerce Transactions</p>
Cartex Wallet	<p>the prepaid account operated by Cartex and which is linked to your Cartex Prepaid Card in order to fund Transactions</p>
E-Commerce Transaction	<p>a transaction initiated by you to purchase goods or services over the internet and which, for the avoidance of doubt, includes any such transactions initiated through a mobile device.</p>
Fees	<p>the fees which we may charge you from time to time for us operating and you using your Cartex Wallet and Cartex Cards which form part of these Terms and Conditions as set out in the Annex to these Terms and Conditions.</p>



These may include:

- ongoing monthly fees;
- in certain circumstances, fees for redeeming your Balance (“Redemption Fee”);
- fees for using your Cartex Prepaid Card to execute Transactions; and/or
- fees for replacing a lost or stolen Cartex Prepaid Card.

We may also charge you reasonable fees for undertaking investigations where you request that a Transaction is refunded and where the circumstances outlined in clause 9.3 apply. The amount of Fees can change over time and the applicable Fees at any time can be found via Cartex Website.

MasterCard	MasterCard International Incorporated
PIN	the unique personal 4-digit identification number which is associated with your Cartex Prepaid Card and which can be used to authorize POS Transactions
POS Transaction	a transaction initiated by you to purchase goods or services at a point of sale
Privacy Policy	Cartex’s and by Moorwand Ltd’s privacy policy which, together with these Terms and Conditions, describes the basis upon which any personal data we collect from you, or that you provide to us, will be processed, handled and shared by us, as may be amended from time to time in accordance with its terms and as further explained and defined in clause 17 of these Terms and Conditions. A copy of the Privacy Policies can be found at https://www.Cartex.global
Redemption Request	a request from you to redeem your Balance in accordance with clause 10 of these Terms and Conditions
Terms and Conditions	these terms and conditions and includes the current Fees and Usage Restrictions set out in the Annex below. The Privacy Policy also applies to the relationship between us but does not form part of the Terms and Conditions



Transaction	any transaction which can be executed using your Cartex Wallet and Cartex Cards including a POS Transaction, an E-Commerce Transaction and/or an ATM Transaction
Usage Restrictions	any transaction which can be executed using your Cartex Wallet and Cartex Cards including a POS Transaction, an E-Commerce Transaction and/or an ATM Transaction
“User”, “you” or “your”	the person who is identified as having applied for the Cartex Wallet and Cartex Cards through the registration with us of your full name, date of birth, residential address, email address and mobile phone number

1. Applying for the Cartex Wallet and Cartex Cards

- 1.1 To apply for a Cartex Wallet and Cartex Cards, you must be of full legal age in your country of permanent residence and hold a valid national ID with photo issued in that (your) country.
- 1.2 As part of this process, you may need to:
 - (a) provide personal details (including your full name, date of birth, residential address, email address and mobile phone number) so that we may verify your identity; and
 - (b) read and accept these Terms and Conditions and our Privacy Policy.
- 1.3 Where we are not able to verify your identity in accordance with clause 1.2(a) above, we may ask that you provide further supporting documentation including scanned copies or photos of identification documentation (either your passport or driving license) and proof of your residential address until we are able to verify your identity successfully. If we are unable to verify your identity based on the documentation you have provided, in certain circumstances we may ask you to provide certified copies of the supporting documentation to help us verify your identity.
- 1.4 If you have not completed any of the steps set out in clause 1.2. above, you cannot complete the Cartex Wallet and Cartex Prepaid Card application process.
- 1.5 If you already have created a Cartex account there is no need to repeat identity verification process unless it is required due to some reasonable measures.

2. Topping up your Cartex Wallet

- 2.1 Subject to the satisfactory completion of any required identity and other checks, you can top up your Cartex Wallet as described in this clause 2 of these Terms and Conditions with funds to be used for Transactions.
- 2.2 The Balance on your Cartex Wallet must never exceed any limits specified in the Usage Restrictions.
- 2.3 You may top up your Cartex Wallet by addressing such request to the Cartex. Funds topped up in this way will be credited to your Cartex Wallet without delay after the receipt of valid funding instructions by us.
- 2.4 We reserve the right to refuse to accept any top up transaction or to disable any particular topping up method without notice in the interests of preventing fraud, money laundering or any other criminal activity.



3. Your Cartex Cards

Your Cartex Prepaid Card

3.1 Your Cartex Prepaid Card will be sent to your address as provided to us by you in accordance with clause 1.2(a) above.

3.2 Delivery of your Cartex Prepaid Card should occur within 5-10 Business Days of your successful application for a Cartex Prepaid Card. If you do not receive your Cartex Prepaid Card within 10 Business Days, you must contact us immediately using one of the Contact Methods.

3.3 When you receive your Cartex Prepaid Card, you must sign the reverse immediately. To activate your Cartex Prepaid Card, you will be asked to provide certain details including your full name and date of birth. Once your Cartex Prepaid Card is activated, you can carry out Transactions using your Cartex Prepaid Card in accordance with clause 4.

Your Cartex Virtual Card

3.4 Your Cartex Virtual Card will be automatically generated in the Cartex Website. You will be able to request your Cartex Virtual Card's information by following the instructions in the relevant section of the Cartex Website.

3.5 Your Cartex Virtual Card will include all the details you would expect to see on a plastic card, including the card number, expiry date and CVV number (i.e. the 3-digit code on the reverse of the card).

4. Using your Cartex Prepaid Card

4.1 Once your Cartex Prepaid Card is activated and subject to these Terms and Conditions as well as Usage Restrictions in each case, you can use: (a) your Cartex Prepaid Card to carry out POS Transactions and E-Commerce Transactions or to execute an ATM Transaction; and (b) your Cartex Virtual Card to carry out E-Commerce Transactions, provided MasterCard payments are accepted in each case.

4.2 We cannot guarantee that a retailer, ATM or online merchant will accept your Cartex Prepaid Card – you must check with the relevant retailer, online merchant or check the ATM signage before attempting to make a Transaction. Your Cartex Prepaid Card is a “chip and PIN” card and you will be able to execute contactless transactions with your Cartex Prepaid Card.

4.3 You should make sure there are enough funds available in your Cartex Wallet to cover the amount of a Transaction and any applicable Fees – you will only be able to carry out Transactions using your Cartex Prepaid Card to the extent of your Balance. Any Transaction you make using your Cartex Prepaid Card will be deducted from the funds held in your Cartex Wallet.

4.4 The Fees and Usage Restrictions applying to your Cartex Wallet and your Cartex Cards are set out in the Annex to these Terms and Conditions

5. Authorizing Transactions

5.1 You will be asked to authorize each Transaction at the time it is initiated by you through the Cartex Prepaid Card or Cartex Virtual Card as applicable. A Transaction will be regarded as authorized by you where you:

(a) authorize a POS Transaction by following the instructions provided by the merchant or retailer to authorize the POS Transaction which might include: (i) entering your PIN; (ii) signing a sales voucher; (iii) inserting your Cartex Prepaid Card into a card reading device for the purpose of making a payment; (iv) swiping your Cartex Prepaid Card through a card reader;



(b) authorize an E-Commerce Transaction by following the instructions provided by the merchant or retailer to authorize the E-Commerce Transaction and by providing the Cartex Prepaid Card or Cartex Virtual Card details and/or any other details as requested;

(c) authorize an ATM Transaction by inserting your Cartex Prepaid Card and entering your PIN to request a cash withdrawal.

5.2 Subject to clause 5.3 below, you can withdraw or revoke your authorization for a Transaction at any time until the authorization is received by us, using one of the Contact Methods. Authorization for a Transaction may not be withdrawn or revoked by you once it is received by us although in the case of a POS Transaction, the merchant may give you a refund.

5.3 Your authorization for a POS Transaction, an E-Commerce Transaction or for an ATM Transaction will be received by us at the time we receive the POS Transaction or E-Commerce Transaction instruction from the merchant acquirer or at the time we receive the ATM Transaction instruction from the ATM acquirer, respectively. All these authorizations will be received by us almost instantaneously and it is unlikely that you will be able to withdraw your authorization for a Transaction before this time.

6. Blocking your Cartex Wallet and your Cartex Prepaid Card and refusing Transactions made with your Cartex Prepaid Card

6.1 We may at any time suspend, restrict or cancel your Cartex Wallet and/or your Cartex Cards, or suspend or restrict access to the Cartex Website or refuse to issue or replace the Cartex Cards for reasons relating to the following:

(a) we are concerned about the security of the Cartex Wallet and/or of the Cartex Cards that we have issued to you;

(b) we suspect your Cartex Wallet and/or Cartex Cards are being used in an unauthorized, illegal or fraudulent manner;

(c) we need to do so to comply with the law of any jurisdiction;

(d) you tell us that your Cartex Prepaid Card is lost or stolen as further detailed in clause 9;

(e) if the contract between us has been cancelled as further detailed in clause 7.

6.2 Unless informing you would compromise reasonable security measures or otherwise be unlawful, where practicable we will inform you by phone or email, giving our reasons, before suspending, restricting or cancelling your Cartex Wallet and/or your Cartex Cards or suspending or restricting access to the Cartex Website or refusing to issue or replace the Cartex Cards. If it is not practicable to inform you in advance and unless doing so would compromise reasonable security measures or otherwise be unlawful, we will inform you immediately afterwards, giving our reasons.

6.3 We will unblock your Cartex Wallet and/or your Cartex Cards and allow you to regain access to the Cartex Website as soon as practicable after the reasons for stopping its use cease to exist and will inform you by phone or email when we have unblocked your Cartex Wallet and/or your Cartex Cards and allowed you to regain access to the Cartex Website.

6.4 We may refuse to carry out a Transaction:

(a) if we believe that you are acting in breach of these Terms and Conditions;

(b) if we believe that a Transaction is potentially suspicious or illegal;



(c) if the value of the Transaction you are attempting to make plus any applicable Fees is in excess of your Balance; or

(d) if we are unable to carry out the Transaction due to errors, failures (whether mechanical or otherwise) or refusals caused by merchants, ATM operators, payment processors, card networks or payment schemes who are processing Transactions.

6.5 If we refuse to carry out a Transaction, unless informing you would compromise reasonable security measures or be otherwise unlawful, we will inform you at the earliest opportunity and in any event by the end of the Business Day following the day we have received the Transaction request. Normally we will inform you with an error message on the merchant's or ATM operators' terminal or website and if applicable, a receipt showing that the Transaction has not been successful, although in some instances we may inform you by phone or e-mail. You can contact the Cartex using any of the Contact Methods to ask for the reasons for refusing to carry out that Transaction and for an explanation of how you can correct any information we hold that led to our refusal to approve a Transaction.

6.6 You may correct any information we hold, and which may have caused us to refuse a Transaction by contacting us via any Contact Method.

7. Cancelling your contract with us

7.1 The contract between us which is set out in these Terms and Conditions will continue until cancelled in accordance with this clause 7. Your Cartex Prepaid Card will be valid for the period ending on the last calendar day of month indicated on your Cartex Prepaid Card, at which point we shall expect you to contact us and specifically request the renewal Cartex Prepaid Card.

7.2 You have the right to cancel the contract between us, which is set out in these Terms and Conditions, at any time with 30 days prior notice by contacting us using one of the Contact Methods or by requesting the same via Cartex Website.

7.3 We may cancel the contract with you, with immediate effect, by giving written notice if you break an important part of these Terms and Conditions, including: (a) if you repeatedly break these Terms and Conditions and fail to resolve the matter to our satisfaction in a timely manner; (b) if you act in a manner that is threatening or abusive to our staff or anyone acting on our behalf; (c) if you fail to pay when due any Fees or charges that you have incurred; or (d) in the event of your death or incapacity.

7.4 We may cancel the contract with you for any reason by giving you at least 2 months' written notice.

7.5 We may also cancel the contract with you with immediate effect and/ or suspend your Cartex Wallet (including access to it via the Cartex Website) if we believe your Cartex Wallet and/or Cartex Cards are deliberately being used by you or anyone else to commit fraud or for other illegal purposes. If we do this, we will tell you by phone or e-mail only to the extent to which we are permitted to do so by law and you must stop using your Cartex Wallet (or attempting to access it via the Cartex Website) and your Cartex Cards immediately.

7.6 If we or you cancel the contract between us, then as soon as we are permitted to do so (and normally within 5 Business Days after you contacted us where you cancel this contract) we will return any Balance remaining on your Cartex Wallet (after the deduction of all pending Transactions and applicable Fees) to you. Please note that in order to comply with applicable legal and regulatory requirements, including anti-money laundering and terrorist financing requirements, we may need:

(a) to verify your identity; and



(b) to return that Balance to the same bank account of Cartex which has previously been used to top up your Cartex Wallet.

7.7 Once the contract between us has been cancelled, you will not be entitled to a refund of money you have already spent on Transactions authorized or pending, or any Fees for the use of your Cartex Wallet or Cartex Cards incurred before the contract between us was cancelled.

8. Keeping your Cartex Prepaid Card secure

8.1 It is important that you take all reasonable care and precautions to keep your Cartex Wallet details and your Cartex Cards and details safe and you must not allow your Cartex Cards to be used by anyone else. You must also keep your PIN safe and you must not disclose it or allow it to be used by anyone else.

8.2 If your Cartex Prepaid Card is lost or stolen, or if you suspect that someone else knows your PIN, please follow the instructions set out in clause 9 below. If someone else uses either of your Cartex Cards without your consent and you have not informed us in accordance with your obligations in clause 9, you may lose funds held in your Cartex Wallet in the same way as if you lost cash in your wallet or purse.

8.3 You must always keep your PIN secret. You should never disclose this security information to anyone. If you suspect that someone else knows your PIN, you should tell the Cartex as soon as possible using one of the Contact Methods so that the Cartex can give you information on how to change these details.

8.4 We have the right to disable your Cartex Prepaid Card, at any time, if in our reasonable opinion you have failed to comply with any of the provisions of these Terms and Conditions.

8.5 We recommend that you check your Transaction history through the Cartex Website on a regular basis to identify any potential unauthorized use of your Cartex Cards and to check for Transactions which you do not recognize. We will provide you with a statement of Transactions through the Cartex Website on a monthly basis and you shall keep that statement for your records for at least 18 months. Your statement will show:

(a) information relating to each Transaction which will enable it to be identified;

(b) the amount of each Transaction shown in the currency in which that Transaction was paid or debited to your Cartex Card;

(c) the amount of Fees for each Transaction (where applicable);

(d) the exchange rate (where applicable) which applied to each Transaction; and

(e) for each Transaction, the date on which your authorization was received by us as described in clause 5.2 of these Terms and Conditions.

9. Reporting security breaches and unauthorized or incorrectly executed Transactions

9.1 If you know or suspect that: (a) your Cartex Card has been lost, stolen or misappropriated, or (b) your PIN or any other security information is misappropriated or known or used by someone who is not authorized to use it, you must tell the Cartex immediately by using Contact Methods.

9.2 If you think a Transaction that was not authorized by you has been processed or that a Transaction has been incorrectly executed, you must contact the Cartex immediately via Contact Methods. We may ask you to complete a declaration form and return it to us promptly.

9.3 We may investigate your claim that a Transaction has not been authorized by you and, where permitted by law, we may charge a fee for doing so.



10. Refunding Transactions

10.1 Provided that you notified us in accordance with clause 9.2 above of an unauthorized or incorrectly executed Transaction without delay and at the very latest within 13 months of the debit date of that Transaction you may be entitled to a refund of that Transaction.

10.2 If the unauthorized Transaction arose from the loss, theft or misappropriation of your Cartex Prepaid Card details or of your Cartex Virtual Card details or of your user name and password applying to your access to the Cartex Website or of your PIN or any other security information, we will refund the amount involved, except the first £50 / €50, for which you may be liable.

10.3 If the unauthorized Transaction arose from you acting fraudulently or where, with intent or gross negligence, you failed to use your Cartex Cards in accordance with these Terms and Conditions (including the obligations to keep safe your Cartex Prepaid Card and Cartex Virtual Card details, your user name and password applying to your access to the Cartex Website, your PIN and any other security information), we will not make any refund and you will be liable for the full amount of all losses incurred.

10.4 Where any refund is due to you, we shall make it immediately or, if that is not possible, as soon as practicable following receipt of your claim or of any further information we may request in order to investigate your right to a refund. However, if, following investigation, we have reasonable grounds to believe that a refund was not in fact due to you for any reason, or that we have made too large a refund, we may reverse that previous refund and you may be liable for any loss we suffer from your use of your Cartex Cards.

11. Redeeming funds in your Cartex Wallet

11.1 You have a general right to redeem funds held in your Cartex Wallet at any time in whole or in part. To do so, please use any of the Contact Methods to request a redemption and indicate the amount to be redeemed (before the deduction of any applicable Fees).

11.2 In order to process your Redemption Request, we may ask you to provide us with documents, evidence and other information to verify your identity to enable us to comply with applicable legal and regulatory requirements.

11.3 We may also charge a Redemption Fee if one of the following circumstances applies: (a) you are requesting redemption before termination or expiry of these Terms and Conditions; (b) you cancel these Terms and Conditions before any agreed termination or expiry date; or (c) you request redemption more than one year after the date of termination or expiry of these Terms and Conditions. The amount of this Redemption Fee may change over time. The current Fee rates are set out in the Annex to these Terms and Conditions.

11.4 We may redeem the funds in your Cartex Wallet, at our discretion, by arranging a refund to the same bank account of the Cartex which has previously been used to top up your Cartex Wallet.

12. Our liability

12.1 We will not be liable to you for any loss arising from:

(a) any unauthorized Transaction where you acted fraudulently or where, with intent or gross negligence, you failed to use your Cartex Wallet and Cartex Cards in accordance with these Terms and Conditions (including the obligations to keep safe the Cartex Prepaid Card, your Cartex Virtual Card details, your username and password applying to your access to the Cartex Website and/or your PIN or any other security information);



- (b) any abnormal or unforeseeable circumstances outside of our control, where we could not have avoided those consequences even though we made all efforts to do so;
- (c) any merchant or ATM refusing to accept your Cartex Cards; or
- (d) our compliance with applicable legal or regulatory requirements.

12.2 We will also not be liable for:

- (a) business interruption; or
- (b) loss of revenue, reputation, goodwill, opportunity or anticipated savings; or
- (c) any loss or damage whatsoever which does not stem directly from our breach of these Terms and Conditions.

12.3 We will use reasonable efforts to make your Cartex Wallet and Cartex Cards available to you, but we will not be liable to you for any loss or damage arising if it is not available to use at any time, or if access is interrupted.

12.4 Other than the losses set out in the paragraphs above (for which we are not liable) and subject to the paragraphs below, our maximum aggregate liability under or in connection with these Terms and Conditions whether in contract, tort (including negligence) or otherwise, shall in all circumstances be limited to a sum equal to £50 / €50 in any 12 month period.

12.5 Nothing in these Terms and Conditions shall limit or exclude our liability for death or personal injury resulting from our negligence, fraud or fraudulent misrepresentation, or any other liability that cannot be excluded or limited by English law.

12.6 Cartex does not warrant or promise that the Cartex Wallet and/or Cartex Cards will meet your requirements and you shall use the Cartex Wallet and Cartex Cards at your own risk.

13. Ownership and protection of information

13.1 In order to effectively provide services under this Agreement we will be exchanging your information with the Moorwand and receive your information from the Moorwand to the extent necessary to perform our obligations under this Agreement.

13.2 By entering this contract with us you acknowledge having been in contractual relations with the Cartex and you explicitly authorize us to share such information as stipulated in clause 13.1 with Moorwand.

14. Changes to these Terms and Conditions

We reserve the right to change the Terms and Conditions at any time. We will consider your interests affected by the intended changes and will only make changes that we consider to be reasonable. Changes to exchange rates will take effect immediately where they move in your favor or where they result from a change to the reference rate of Mastercard from time to time. For all other changes, we will give you at least two months' prior written notice via e-mail or via Cartex Website of any intended change to the Terms and Conditions and we will provide you with the new version of the Terms and Conditions. If you do not agree with the proposed change you must tell us via one of the Contact Methods before that change takes effect, otherwise you will be deemed to have accepted the change to the Terms and Conditions.

15. Fees and Usage Restrictions

15.1 Details of the Fees and Usage Restrictions applying to your Cartex Wallet and Cartex Cards can be found in the Annex of these Terms and Conditions. The Fee rates and Usage Restrictions applying from time to time can be found at the Cartex Website.



15.2 By accepting these Terms and Conditions and by applying for your Cartex Wallet and Cartex Cards, you agree to pay the applicable Fees relating to your use of the Cartex Wallet and Cartex Cards.

16. Your details

You confirm that any information you provide us with is true, accurate and up to date. You confirm that you will let us know immediately by using one of the Contact Methods if you change your personal details. If we contact, in relation to your Cartex Wallet we will use the most recent contact details you have provided to us.

17. Data Protection and how we use your information

17.1 We are a data controller of the personal data that you provide to us (including, without limitation, an email address or other username and a password). We will process your personal data in accordance with these Terms and Conditions and our privacy policy (“Privacy Policy”). Please read the Privacy Policy carefully as it provides information about how we use, share, store and process your personal information. By using your Cartex Cards you acknowledge that Cartex will use your personal information in this way.

17.2 Moorwand also has a separate privacy policy which applies to your relationship with Moorwand in addition to our Privacy Policy. You will be asked to accept Moorwand’s privacy policy when you agree with these Terms and Conditions. Please ensure you read Moorwand’s privacy policy carefully.

17.3 If we suspect that we have been given false or inaccurate information, we may record our suspicion together with any other relevant information.

17.4 You must not give us personal information about someone else (such as alternative named contacts) without first getting his or her consent for it to be used or securing another legal basis for transferring it to us in accordance with applicable data protection legislation and disclosed for such use in accordance with these Terms and Conditions and our Privacy Policy.

18. Assignment

We may assign our rights and obligations under these Terms and Conditions to another company (including to an affiliate of Cartex) at any time, on giving you 2 months’ prior written notice of this. If we do this, your rights under these Terms and Conditions will not be affected.

19. Complaints

19.1 If you have a complaint about your Cartex Wallet and/or your Cartex Cards you can contact us via one of the Contact Methods and we will aim to deal quickly and fairly with any complaints you have about your Moorwand Wallet and Moorwand Cards and in any event, within 12 weeks of receiving your complaint. We will keep you informed of any progress or steps taken regarding the resolution of your complaint.

19.2 If we do not resolve your complaint about your Cartex Wallet and/or your Cartex Cards you may be able to refer it to the UK Financial Ombudsman Service. You can contact the UK Financial Ombudsman by telephone on: from inside the UK: 0300 123 9123 or 0800 023 4567; from other countries: +44 20 7964 0500 on Monday to Friday, 8am to 8pm and on Saturday 9am to 1pm or by post at The Financial Ombudsman Service, Exchange Tower, London E14 9SR, or by email: enquiries@financial-ombudsman.org.uk The UK Financial Ombudsman Service is also available in a number of different languages and if you need it you will be put in touch with a translator when you contact the UK Financial Ombudsman Service.



19.3 You may also be able to refer your complaint about your Cartex Plastic Card to the European Commission Online Dispute Resolution platform at www.ec.europa.eu/odr. The platform is a web-based platform which is designed to help consumers who have bought goods, services or digital content online. It provides access to independent alternative dispute resolution services which are usually free for you to use.

20. Disputes with merchants

If you have any disputes about purchases made using your Cartex Cards, you should settle these with the merchant from whom you bought the goods or services. We are not responsible for the quality, safety, legality or any other aspect of any goods or services purchased using your Cartex Cards. Remember that once you have used your Cartex Card to make a purchase or to withdraw cash we cannot stop that Transaction.

21. Severance

If any court or competent authority finds that any provision in these Terms and Conditions (or any part of any provision) is invalid, illegal or unenforceable, that provision (or part) shall, to the extent required, be deemed to be deleted, and the validity and enforceability of the other provisions of these Terms and Conditions shall not be affected.

22. Governing law and language

These Terms and Conditions are governed by English law and are subject to the exclusive jurisdiction of the English Courts. These Terms and Conditions are in English and all communications with you will be in English.

