

## BLME Prepaid Mastercard® Card Terms and Conditions

These Card Conditions apply to your BLME Prepaid Mastercard® Card. You must read them carefully as they apply in conjunction with your Terms and Conditions for Individuals (defined below). By signing these Card Conditions, you are agreeing that you have read, understood and accept these Card Conditions. These Card Conditions apply once you activate your Card and shall continue to apply until your Card expires or where clause 6 takes effect.

### Definitions

The following defined words are used in these Card Conditions and have the meanings set out next to them.

**Account** means the private banking current account in your name opened with BLME, from which you can make payments using your Mastercard® Card.

**Agreement** means the agreement between you and us in relation to the Card and which is made up of these Card Conditions, any amendments to them as notified to you and any other document which you are required to sign or otherwise accept in connection with the provision of the Card.

**ATM** means automated teller machine, e.g. the cash machine/dispenser.

**BLME** means Bank of London and The Middle East plc, registered office Cannon Place, 78 Cannon Street, London, EC4N 6HL, United Kingdom.

**Business Day** means a day, other than a Saturday or Sunday, on which banks are generally open in London, United Kingdom.

**Card** means the BLME Prepaid Mastercard® Card.

**Card Conditions** means these BLME Prepaid Mastercard® Card Terms and Conditions governing our relationship with you in relation to your Card.

**Card Portal / CP** means the Card section of our website, which can be found at [www.blme.com](http://www.blme.com).

**Contactless** means a payment feature that provides you with a way to pay by tapping or holding the Card on a card reader.

**Customer Services** means the contact centre that you may contact if you have any queries relating to your Card. You can contact Customer Services on + 44 (0)203 761 6761 or email us at [cards@blme.com](mailto:cards@blme.com)

**Mastercard©** means Mastercard Europe SPRL, a company incorporated in Belgium whose principle place of business is at 198A Chaussee De Tervuren, 1410 Waterloo, Belgium. Mastercard is a registered trademark of Mastercard International Incorporated.

**Mastercard® Acceptance Mark** is the brand mark that is used by Mastercard, its issuers, acquirers, accepting merchants, and co-brand partners to signify acceptance (such as on door decals, card terminals, ATMs, or merchant websites) of the Card as a method of payment.

**Minimum Balance Amount** means £50,000.

**PIN** means the personal identification number issued to you to use with the Card.

**PFS** means Prepaid Financial Services Ltd., registered office 5th Floor, Langham House, Regent Street, London W1B 3AT.

**Relationship Manager** means our relationship manager that looks after your Account and can answer any questions on the Card Conditions or any complaints relating to your Card. See our Terms and Conditions for individuals for more information.

**SMS** means Short Message Service and is also commonly referred to as a text message.

**Bank of London and The Middle East plc ("BLME")** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Bank of London and The Middle East plc is a company registered in England & Wales, company number 05897786. The registered office is: Cannon Place, 78 Cannon Street, London, EC4N 6HL, United Kingdom. BLME Dubai is regulated by the DFSA as a Representative Office. DFSA Firm Reference Number F002022.

The PFS 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: 5<sup>th</sup> Floor, Langham House, 302-308 Regent Street, London, W1B 3AT.

**Terms and Conditions for Individuals** means the BLME Terms and Conditions for Individuals that govern your Account.

**"We", "us", and "our"** are references to BLME and or Prepaid Financial Services Limited.

**"You" and "your"** are references to you as the person who has asked BLME to provide them with a Card linked to your Account.

### 1. Your BLME Prepaid Mastercard® Card

- 1.1. Your Card is issued by PFS on our behalf. Your Card is not a credit card or charge card. Your Card remains the property of PFS and is not transferable to anyone else. If you have any queries or complaints relating to these Card Conditions, please contact your Relationship Manager.
- 1.2. Your Card is issued to you by PFS pursuant to licence from Mastercard® International Incorporated. PFS is regulated and authorised by the Financial Conduct Authority as an Electronic Money Institution, registration number 900036. Your rights and obligations relating to the use of this Card are subject to these Card Conditions between you and us; you have no rights against Mastercard® International Incorporated or their respective affiliates. If you experience any difficulties in using the Card, you should contact Customer Services.
- 1.4. Confirmation of PFS' regulatory status can be found on the UK regulators public website at: [https://register.fca.org.uk/ShPo\\_FirmDetailsPage?id=001b000000m4IX9AAM](https://register.fca.org.uk/ShPo_FirmDetailsPage?id=001b000000m4IX9AAM)

### 2. Applying for and activating your Card

- 2.1. To be eligible for a Card you must be at least 18 years old and hold an Account that maintains the Minimum Balance Amount. Third parties are under no circumstances permitted to apply for a card on your behalf.
- 2.2. PFS will issue your Card to you on the basis of the information that you have provided to us. You agree to provide accurate personal information and to tell us of any changes as soon as possible so that our records remain correct. You should update any changes to your personal information by contacting your Relationship Manager. In particular, you should always keep us informed of changes to your name, postal address, email address or telephone number.
- 2.3. Should your application be successful, your Card will be delivered within 10 Business Days by courier to your postal address.
- 2.4. Your Card cannot be used until signed and activated. Once you have received your Card you must sign the signature strip on the back of the Card immediately and activate it. Instructions on how to activate your Card will be provided with your Card. If you experience any difficulties in activating your Card, please call Customer Services.
- 2.5. Once your Card has been activated you may use the Card to access the money held in your Account for the purpose of making transactions to the applicable limit to your Card (see clause 3.6)

### 3. Using your Card

- 3.1. You will need to maintain the Minimum Balance Amount in your Account at all times in order to have use of your Card.
- 3.2. Your Card is a Mastercard® Contactless Prepaid Card and (subject to restrictions set out in clauses 3.6 and 3.7 and elsewhere in these Card Conditions) can be used to withdraw funds and pay for goods and services at any location where the Mastercard® Acceptance Mark is displayed and accepted as a method of payment, this includes shops, restaurants, online and telephone transactions.
- 3.3. We will deduct the value of any transactions from the balance available in your Account. If the transaction does not occur on a Business Day, we will deduct the value on the next Business Day and in the meantime, we will hold the value of the transaction from your Account balance. If at the time of any transaction there are insufficient funds available in your Account to cover the amount of the transactions and any related fees, the transaction may be declined.
- 3.4. In relation to the Minimum Balance Amount, you should be aware that in some circumstances we (or a merchant) may require you to have available funds on your Account in excess of the transaction amount. This is to ensure that there are sufficient funds available to cover the final cost of the transaction and to reduce the risk of negative balance arising on the Account. Examples include:
  - i. When the Card is used at certain Merchants including restaurants where an additional amount (typically 10-20%) is automatically added as an anticipated service charge or tip, temporarily reducing the balance on the Account.
  - ii. When the Card is used to purchase fuel at an automated fuel pump, the Account must have a minimum credit typically between £10-£50 or currency equivalent.

If your actual service charge or tip is less than the additional amount added, or you spend less than the minimum credit amount when purchasing fuel, it may take up to 21 days from the date of the transaction before the difference is available to spend. Only the actual amount of the final bill agreed between you and merchant or retailer will be deducted from your Account. For further information please refer to the FAQs on [www.blme.com](http://www.blme.com).

- 3.5. When using the Contactless functionality to make payments with the Card, a transaction limit, which is not set by us and may vary from time to time and that depends on local limits, will apply.
- 3.6. The following limits will apply to your Card:

Limit Description	Limit
Daily Transaction Spend Limit (excluding ATM withdrawals)	£12,000
Daily ATM withdrawal limit	£3,000

Any alternative limit that may be applied from time to time will be confirmed in writing to you.

- 3.7. As with all payment cards, we cannot guarantee a retailer or merchant will accept your Card in any particular instance. In addition, your Card cannot be used at certain retailers or merchants, including but not limited to gambling, casinos, gaming and betting, alcohol stores and drinking places, dating or escort services. Should you have any questions regarding these restrictions please call your Relationship Manager or refer to the FAQs on [www.blme.com](http://www.blme.com).
- 3.8. Your Card will be valid for the period ending on the expiry date indicated on your Card. You will not be able to use your Card after its expiry. Provided your account remains open and valid, we will in most cases provide you with a new Card prior to expiry. For more information on Card expiry, please see clause 6.

- 3.9. You can obtain detailed instructions on how to use your Card by calling Customer Services.

### 4. Currency Exchange Rates and Fees

- 4.1. All payments made using your Card shall be in sterling. If you are paying for goods and services or making ATM withdrawals in a different currency the amount payable will first be converted at the Mastercard® conversion rate at the time your transaction is processed. The Mastercard® conversion rate is displayed on <https://www.mastercard.com/global/currencyconversion>. The Mastercard® conversion rate may vary during the day and is not set by us. Note that exchange rates can fluctuate and that they may change between the time when the transaction has been made and the time when it is settled and billed to your Account. In addition, following this conversion, a further foreign exchange rate mark up of 3% of the transaction amount, as converted to sterling pursuant to clause 4.1 above, will apply and will be deducted from your Account balance.
- 4.2. When you use your Card at an ATM, you may be subject to fees, surcharge rules and/or regulations applicable to the relevant ATM.
- 4.3. If we decide to increase or impose any new fees, we will make such changes in accordance with clause 13 of these Card Conditions.

### 5. Authorising Transactions

- 5.1. The authorisation by you of a transaction may include authorising any single transaction, a series of transactions (including transactions for an indefinite period) or pre-authorising future transactions of a certain or uncertain amount. A Card transaction will be regarded as authorised by you where you:
  - 5.1.1. authorise the transaction at the point of sale by following the instructions provided by the merchant or retailer, which may include:
    - 5.1.1.1. entering your PIN or providing any other security code;
    - 5.1.1.2. swiping the Card on the card reading device and/or signing a sales voucher;
    - 5.1.1.3. providing your Card details and/or providing any other details as requested;
    - 5.1.1.3. if using a Contactless function on the Card, tapping/ holding the Card over the card reading device (you may also be asked to either enter your Card PIN or provide a signature) or,
  - 5.1.2. Inserting the Card and entering your PIN to request a cash withdrawal at an ATM.
- 5.2. Authorisation for a Card transaction may not be withdrawn (or revoked) by you after the time it is received. A transaction (the payment order) will be deemed to have been received by us at the time you authorise the transaction regardless of the manner of the authorisation received as follows:
  - 5.2.1. for purchases and ATM transactions, at the time we receive the transaction instruction from the merchant acquirer or ATM operator, and
  - 5.2.2. for other transactions which are communicated directly to us, at the time you ask us to arrange for us to complete the transaction.

### 6. Suspension, Cancellation and Expiry of your Card

- 6.1. We and/or PFS may at any time suspend, restrict, or terminate your Card or refuse to issue or replace your Card if:
  - 6.1.1. you fail to maintain the Minimum Balance Amount in your Account in accordance with clause 3.1;
  - 6.1.2. we and/or PFS suspect fraud or misuse of your Card or are concerned about the security of your Account or your Card;

- 6.1.3. we and/or PFS reasonably suspect that your Card is being used in an unauthorised, fraudulent or grossly negligent manner;
- 6.1.4. if you breach an important term of these Card Conditions or repeatedly breach any term or condition in these Card Conditions (and, following notice, fail to resolve the matter and remediate such breach(es) in a timely manner); or
- 6.1.5. we and/or PFS need to do so to comply with any applicable law or regulation.

If we and/or PFS take any of the steps referred to in the first paragraph of this clause, we will tell you as soon as we can or are permitted to do so after we and/or PFS have taken such steps. We may ask you to stop using your Card and return it to us or destroy it. In such circumstances, PFS will issue you with a replacement Card if after further investigations we and/or PFS have a reasonable belief that the relevant circumstances (as set out in clause 6.1.1 to 6.1.5) no longer apply.

- 6.2. We and/or PFS may also refuse to accept a transaction if;
  - 6.2.1. we and/or PFS reasonably suspect that your Card is being used in an unauthorised, fraudulent or grossly negligent manner or in breach of clause 3.7 above;
  - 6.2.2. sufficient funds are not available in your Account at the time of a transaction to cover the transaction amount and any applicable fees; or
  - 6.2.3. we and/or PFS believe that an attempted or intended Card transaction is or would be unlawful.

If we and/or PFS refuse to accept a transaction, if practicable, and unless it would be unlawful for us to do so, we will immediately give you reasons for the refusal. You may correct any information we hold, which may have caused us to reject a transaction by contacting your Relationship Manager.

- 6.3. These Card Conditions will continue indefinitely unless terminated in accordance with this clause and clauses 20.3 or 29 of the Terms and Conditions for Individuals or if your Card expires, with no new Card having been provided. We may also cancel these Card Conditions for any reason by giving you at least two months' written notice. If your Account is cancelled, your Card will be immediately blocked so it cannot be used. You will not be entitled to a refund of money you have already spent on transactions authorised or pending or of any fees for the use of your Card before your Card is cancelled or expires. If your Card expires or is cancelled you must immediately destroy it by cutting vertically through the chip and magnetic strip.
- 6.4 You have the right to cancel the Card within the cooling off period of 14 days beginning on the date of the successful activation of your Account. You can withdraw from the Agreement, without any penalty but subject to deduction of any reasonable costs incurred by us in the performance of any part of the provision of services before you cancel. You must contact us within this 14-day period and inform us that you wish to withdraw from the Agreement and you must not use the Card. We will then cancel the Card and reimburse the amount of Available Balance on the Account. However, we reserve the right to hold Available Balance for up to 30 business days from receipt of your instructions before returning the balance, to ensure that details of all transactions have been received.

## 7. Keeping your Card secure

- 7.1. You must keep your Card, PIN and any other security details safe and not let anyone else use them. We will never ask you for your PIN and you should never reveal it to anyone. If you write down your PIN, you should keep it in a suitably safe place and separate from your Card.
- 7.2. You can change your PIN to something more memorable at most Mastercard® compatible ATMs within the UK by following the onscreen instructions, subject to the relevant ATM provider offering this service.

- 7.3. For security reasons, your Card may be disabled by us if you enter your PIN incorrectly. To unblock your Card, you will need to call Customer Services.
- 7.4. If you are unsure where your Card is, but do not believe that it has been lost or stolen and for security purposes you would like to temporarily block your Card, you can do so by either calling Customer Services or by logging onto the Customer Card Portal. If subsequently you want to unblock your Card, you can only do so by calling Customer Services.
- 7.5. We recommend that you check the balance of your Account regularly. You can do this via the Card Portal or by calling Customer Services or by checking your bank statements as provided to you in accordance with clause 19 of your Terms and Conditions for Individuals.
- 7.6. You must tell BLME without undue delay if you notice transactions that you do not recognise or that you know were unauthorised. For security purposes, you should notify BLME if you will be using your Card abroad (detailing your intended departure and return dates). Failure to do so could result in your Card being suspended.

## 8. SMS

- 8.1. You will be able to use an SMS service for the purpose of retrieving your PIN which will also activate your Card and other services, as may be advised to you from time to time. This can only be operated from a mobile phone and it must be from the telephone number which has been registered with BLME.
- 8.2. You are responsible for the security of your mobile telephone and you must take all reasonable precautions to prevent anyone else from accessing your confidential information, including using all security features available on your mobile telephone (including any SIM card personal identification number) and keeping your mobile telephone safe at all times and not leaving it unattended in a place accessible to anyone else who you would not wish to see your account information.
- 8.3. You must inform your Relationship Manager or alternatively immediately email us at [cards@blme.com](mailto:cards@blme.com), if:
  - 8.3.1. your mobile telephone is lost or stolen;
  - 8.3.2. you know or suspect that someone else knows your SIM card personal identification number or otherwise has access to your SMS messages; or
  - 8.3.3. your mobile telephone number changes or your contract with your mobile network operator ends.
- 8.4. If you take your mobile telephone outside the UK whilst registered for the SMS service you will be deemed to authorise us, the network operator and any third party to whom information about you and your accounts has been properly passed for the provision of the SMS service, to transmit and store such information as necessary to send SMS messages to your mobile telephone.
- 8.5. Whilst we will make reasonable efforts to provide the SMS service, we will not be liable for any failure to provide the SMS service due to any reason beyond our reasonable control, including any suspension of either service resulting from maintenance and upgrades to our systems or those of any other party used to provide the SMS service.
- 8.6. We may suspend, withdraw or restrict the use of the SMS service where we consider it appropriate for our or your protection. We will inform you of such suspensions, withdrawal or restriction as soon as practicable. We may also end the provision of the SMS service at any time by giving you 2 months' written notice pursuant to clause 6.3.
- 8.7. By using the SMS service, you accept that:
  - 8.7.1. The SMS messages may contain information about you, your Account and Card which is confidential, and they are sent at your own risk; and
  - 8.7.2. Messages sent by SMS are not secure and once the message has been sent we cannot be held

responsible if the message has been seen by an unauthorised person.

## 9. Interactive Voice Response (IVR) Service

- 9.1. You will be able to use an IVR Service for the purposes of activating your card, retrieving your PIN, checking your Account balance, temporarily blocking your Card or reporting your Card lost or stolen.
- 9.2. Instructions on how to use the IVR service will be provided with your Card. If you experience any difficulties with this service, please call Customer Services or email us at cards@blme.com.
- 9.3. Whilst we will make reasonable efforts to provide the IVR Service, we will not be liable for any failure to provide the IVR Service due to any reason beyond our reasonable control, including any suspension of either service resulting from maintenance and upgrades to our systems or those of any other party used to provide the IVR Service.

## 10. Your Liability

- 10.1. If you know or suspect that your PIN is known to an unauthorised person, or if you think a transaction is or was unauthorised or has been incorrectly executed, you must tell us without undue delay by contacting Customer Services on + 44 (0)203 761 6761.
- 10.2. If you know or suspect your Card is lost or stolen, you must contact Customer Services on + 44 (0)203 761 6761 without undue delay.
- 10.3. Your maximum liability for any unauthorised transactions on your Card is £35 unless the investigations show that any disputed transaction was authorised by you, or that you have acted fraudulently or with gross negligence (for example by failing to keep your Card or PIN secure or by failing to notify us without undue delay on becoming aware of the loss, theft or unauthorised use of your Card), in which case you will be fully liable for any loss we suffer because of the use of the Card.
- 10.4. Provided you have complied with these Card Conditions and not acted fraudulently or with gross negligence, we will refund the amount of any transactions which were not authorised by you and which arose after you notified us of the loss, theft, misappropriation or unauthorised use of your Card.
- 10.5. Where necessary and pursuant to the terms of these Card Conditions, we and/or PFS reserve the right to investigate any transactions at any time, and to charge you for any reasonable costs that we incur in taking action to stop you using your Card other than in accordance with these Card Conditions and to recover any monies owed as a result of such activity.

## 11. Card Portal (CP) Service

- 11.1. You will be able to use an online CP for the purposes of checking the transactions registered with your Card, checking your Account balance, temporarily blocking your Card or reporting your Card lost or stolen.
- 11.2. Instructions on how to use the CP will be provided with your Card. If you experience any difficulties with this service, please call Customer Services or email us at cards@blme.com.
- 11.3. Whilst we will make reasonable efforts to provide the CP, we will not be liable for any failure to provide the CP Service due to any reason beyond our reasonable control, including any suspension of either service resulting from maintenance and upgrades to our systems or those of any other party used to provide the CP Service.

## 12. Our Liability

12.1. Any liability on our part in connection with these Card Conditions shall be subject to the following exclusions and limitations.

12.1.1. We will not be liable for any loss arising from:

- i. a merchant refusing to accept your Card;
- ii. any cause which results from circumstances beyond our reasonable control or pursuant to clause 12.1.3;
- iii. our suspending, restricting, or cancelling your Card or refusing to issue or replace it for any reason set out in clause 6;
- iv. the goods or services (or in connection with use of the goods and services) that you purchase with your Card;
- v. our compliance with any applicable laws and/or;
- vi. loss or corruption of data unless caused by our wilful deceit.

12.1.2. Unless otherwise required by law or as set out in these Card Conditions, we will not be liable to you in respect of any losses you or any third party may suffer as a result of any action or event beyond our reasonable control.

12.1.3. From time to time, your ability to use your Card may be interrupted, e.g. when we carry out maintenance. If this happens you may be unable to:

- i. use your Card to pay for purchases or obtain cash from ATMs; and/or
- ii. obtain information about the funds available in your Account and/or about your recent Card transactions.

## 13. Changes to these Card Conditions

- 13.1. The current version of the Card Conditions is always available on [www.blme.com](http://www.blme.com) or you may request a copy by contacting your Relationship Manager.
- 13.2. We may change these Card Conditions from time to time in the following circumstances by providing you with at least two months' prior notice on the BLME website or by email to the address connected to your account.
  - 13.2.1. changes in market conditions, our risk appetite or operating costs;
  - 13.2.2. changes in technology;
  - 13.2.3. changes in payment methods;
  - 13.2.4. changes in relevant laws and regulatory requirements;
  - 13.2.5. changes in systems capabilities.
- 13.3. You have the right to terminate these Card Conditions and thereby cancel your Card without penalty before any such changes come into effect. When we notify you of any such change to these Card Conditions, you will be deemed to have accepted all of the notified change(s) unless, prior to such change(s) taking effect, you tell us that you do not agree, in such circumstances, we will treat your notice to us as notification that you wish to terminate these Card Conditions and cancel your Card immediately. If for any reason your Account is cancelled or closed, we will cancel your Card immediately. You will not be entitled to any refund of money you have already spent on authorised or pending transactions, or of any fees for use of your Card incurred before your Card is cancelled.

## 14. Shortfall

- 14.1. Authorisation will be requested for each transaction at the time of the transaction. In the unlikely event that, for any reason whatsoever, a transaction is completed when there are insufficient funds in your Account for that transaction (a "Shortfall"), the Shortfall shall be reimbursed by you unless it is due to an error on the part of the retailer where the Card was presented, in which case we may seek the Shortfall from the retailer.
- 14.2. You agree that once we make this Shortfall known to you, you will repay the Shortfall amount to the extent that we do not recover

the Shortfall from the retailer. We may charge the amount of the Shortfall against any funds which you may subsequently have in your Account. Until we are reimbursed for the Shortfall, we may suspend your Card. You are responsible for ensuring that you have sufficient funds in your Account each time you authorise a transaction using your Card.

These numbers may not be available from outside the UK – so please call +44 207 964 0500 if you are phoning from abroad.

You can also email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk);

Website: [www.fos.org.uk](http://www.fos.org.uk)

#### 15. Your details

You must let us know, in writing to the address set out in clause 23 below, as soon as possible of any changes to your name, address, telephone number or email address. If we contact you in relation to your Card, for example, to notify you that we have cancelled your Card or to send you a refund, we will use the most recent contact details you have provided to us. We will not be liable to you for any losses from your failure to notify BLME of changes to your contact details.

#### 16. Notices

If we contact you in relation to your Card, for example, to notify you that we have cancelled your Card, we will use the most recent contact details you have provided to us. Any notice to be served under these Card Conditions shall be valid if served on us at the address of BLME, Cannon Place, 78 Cannon Street, London, EC4N 6HL, United Kingdom and if served on you, at your address or email address last known to us. Any notice will be deemed received and properly served on the next Business Day after an email is sent or two days after the date of posting the letter. In proving the service of any notice, it will be sufficient to prove, in the case of a letter, that the letter was properly addressed, stamped and placed in the post, and in the case of an email that the email was sent to the specified email address of the addressee. You agree to keep BLME informed of any change to your name, phone number, email address or postal address. You agree that we may store correspondence, including emails, with you for future reference in order to satisfy our legal obligations. We will not be liable to you if your contact details have changed and you have not advised us of this change.

#### 17. Data Protection

By using the Card, you agree that we and PFS can use your information as set out in clause 25 of the BLME Terms and Conditions for Individuals.

#### 18. Disputes with retailers

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

#### 19. Complaints

19.1. If you are unhappy in anyway with your Card or with the way it is administered or serviced, please contact your Relationship Manager or BLME at the address, telephone or email address provided in clause 23.

19.2. We will deal with your complaint in accordance with BLME's complaints procedure, which can be made available to you in accordance with clause 38 of the Terms and Conditions for Individuals.

19.3. If we are unable to resolve your complaint you may contact the Financial Ombudsman Service at:

Financial Ombudsman Service,  
Exchange Tower,  
London  
E14 9SR.

Telephone:

**0800 023 4567** (calls to this number are usually free for people ringing from a 'fixed line' phone, but charges may apply if you call from a mobile phone) or

**0300 123 9123** (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs).

#### 20. Assignment / Transfer

20.1 We may assign or transfer the benefit and burden of these Card Conditions at any time giving you at least two months prior written notice. If we do this, you authorise us to give the assignee any financial or other related information about you, but your rights under these Card Conditions will not be affected.

20.2 You may not assign or transfer the benefit and burden of these Card Conditions to any third party.

#### 21. Governing Law

21.1 These Card Conditions are governed by English Law and the Courts of England and Wales shall have the non-exclusive jurisdiction for all matters arising under them.

21.2 If any provision (or part of a provision) of these Card Conditions is found by any court or administrative body of competent jurisdiction to be invalid, unenforceable or illegal, all other provisions will remain in force.

#### 22. Your funds

22.1. The funds in your Account are held for you with BLME, who are members of and covered by the Financial Services Compensation Scheme (FSCS). If BLME was ever unable to meet its liabilities, as long as you are eligible you could claim from the FSCS for deposits held in your BLME account up to a specified limit. For further information about the FSCS (including the amounts covered and eligibility to claim) please refer to the FSCS:

The Financial Services Compensation Scheme,  
10<sup>th</sup> Floor, Beaufort House,  
15 St Botolph Street,  
London EC3 7QU

+44 (0)20 7741 4100

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

#### 23. Contact us

For all queries in relation to these Card Conditions you can contact us:

In writing at:

BLME,  
Cannon Place,  
78 Cannon Street,  
London, EC4N 6HL  
United Kingdom.

By calling:

Your Relationship Manager directly, or;

Customer Services on + 44 (0)203 761 6761, or;

BLME Switchboard on + 44 (0)207 618 0078

Email us at: [cards@BLME.com](mailto:cards@BLME.com)