

Budget
Card Plus



Take control of your spending

The sensible way to budget for your household
bills and spread the cost of Christmas.



It's simple, sensible and puts you in control.

We know how tricky it can be to budget for your household bills and Christmas spending. With Budget Card Plus, you take control of your household budget by putting a little money aside regularly to cover your household bills, gifting occasions and spread the cost of Christmas. With the Budget Card Plus you can't go overdrawn and because you've put your money aside, you won't be tempted to spend it. You can check the balance of your card whenever you want online; or over the phone.

Stay in control of your household budget

- ✓ spread the cost of Christmas over the year.
- ✓ set money aside for gifts for those special occasions.
- ✓ pay bills at your local Post Office branch.

Budget Card Plus is a pre-paid card which means that money must be loaded onto the card before it can be spent. Interest is not payable in respect to card balances.

Spread the cost of Christmas spending

Use your Budget Card Plus to put away money for Christmas as frequently as you wish at your local Post Office. From the 1st November until 31st January you can shop or buy gifts with your Budget Card Plus card at over 22,000 high street stores nationwide and at selected online stores including Amazon. Simply put money aside all through the year and you can spend at this great range of store brands.



Shop on **amazon.co.uk**

You can now convert your Budget Card Plus into an Amazon.co.uk Gift Certificate claim code to shop online at Amazon.co.uk. Find out more at www.postoffice.co.uk/budgetcardplus

For the full listing please visit www.postoffice.co.uk/budgetcardplus

Post Office Budget Card Plus is issued by GVS Prepaid Limited.

You must be 18 years or older to apply for a Budget Card Plus. The Budget Card Plus is not a credit card or a charge card, nor is it a debit card linked to a current account. It is a pre-paid card which means that money must be loaded onto the card and used via participating retailers. Interest will not be payable in respect of card balances.

Budget for all year round gifts

You can now budget for all those special occasions throughout the year from birthdays, new baby arrivals, weddings, engagements or just to say congratulations! Simply put money aside with Budget Card Plus and you will be able to buy the perfect gift by paying for One4all multi-store Gift Cards with your Budget Card Plus card at your local Post Office branch. One4all Gift Cards are available in a range of great designs to suit every occasion. They are accepted at over 22,000 stores nationwide and at selected stores online all year around.



Take control of your bills

✓ With Budget Card Plus you can budget and pay for many household bills and services by paying with your Budget Card Plus card at your local Post Office. You can pay the following bills with your card:

- | | |
|--------------------|-------------------------|
| ✓ Car Tax | ✓ Telephone Bill |
| ✓ Gas Bill | ✓ Council Rent Payments |
| ✓ Electricity Bill | ✓ Fishing Licence |
| ✓ Council Tax | |

Using your Budget Card Plus

For the key things on your mind

How much can I load onto my Budget Card Plus?

You can load between £2 and £250 onto your Budget Card Plus at any one time in multiples of £1. There is a maximum balance limit of £3,000 and a maximum load limit per calendar year of £3,000 as well.

Funds loaded onto your card will not be available to spend until the next working day. To load money, present your card and the money to be loaded at your local Post Office branch. The card will be swiped and the funds will be credited to your Budget Card Plus. You will receive a receipt confirming the transaction.

How do I check my Budget Card Plus balance?

Online at postoffice.co.uk/budgetcard.
Over the phone 24 hours a day on 033 0828 0881.

Are there any fees applicable?

There are no fees or charges to open or to use your card. A £5 card replacement fee applies for replacement of your card at your request for a lost or stolen card. A £7.50 redemption fee applies if you elect to "cash out". An inactive balance charge of £0.90 will apply to any funds remaining on the cards if no funds have been loaded on to the card in the previous 24 months. (See Section 5 of the terms and conditions for more information.)

How to apply

Just follow these simple steps to apply for your Budget Card Plus

- 1 Complete the short application form at the back of this leaflet and hand it over at the Post Office counter, with the two forms of identification you have selected (see list on application form) and a minimum of £2.
 - 2 Receive your Budget Card Plus card over the counter immediately.
 - 3 Start managing your budgeting straight away by adding funds to your new Budget Card Plus.
-

**Check your
Balance**

**Visit us
Call us**

**postoffice.co.uk/budgetcard
0330 8280 881**

Your step-by-step guide

1 Visit any Post Office branch to load money onto your Budget Card Plus to cover future bills and Christmas spending.

2 When you have a bill that can be paid at the Post Office – such as Car Tax or your Gas Bill – simply pop into your local branch and hand the bill and your card to the counter staff.

3 Your card will be swiped and payment will be taken towards your bill.

4 You will be asked to sign a receipt and all items will be handed back to you. It's that simple.

5 Your Budget Card Plus card can help cover the cost of Christmas. From 1st November until 31st January you can use your card in over 22,000 high street retail outlets nationwide and at selected online stores.

6 Alternatively, you can use your card to buy One4all Gift Cards at the Post Office for all your gifting occasions throughout the year.

7 For a full and up to date list of Budget Card Plus Retail Partners please visit postoffice.co.uk/Budgetcard

Any questions?

Give us a call on **03457 22 33 44**

*Call costs vary, depending on your provider. We may record, monitor and use calls, but only for training and compliance purposes. Our lines are open from 9am to 7pm Monday to Friday and 9am to 1pm on Saturdays.

Terms and Conditions

Please retain for future reference.

Introduction

These are our standard Terms and Conditions upon which we intend to rely. For your benefit and protection, you should read these Terms and Conditions carefully. If you do not understand any point, please ask us for further information. A current version of these Terms and Conditions is available, in a downloadable format, on www.postoffice.co.uk/budgetcardplus

Use of the Card will be deemed to be acceptance of these Terms & Conditions

The Post Office Budget Card Plus (the "Card"); is a payment card that enables you to put aside money for future bills and for Christmas

can be used to settle certain bills and to make payments at a Post Office branch throughout the year for a selected range of goods and services (not including purchase of postal orders, premium bonds, foreign currency or Moneygram); and

can also be used to make purchases at Participating Retailers between 1st November in one year and the 31st January in the next year.

The Card is a prepaid card which means that money must be loaded onto the Card to make payments or pay for purchases at Participating Retailers.

- The Card is available in Sterling only
- You can load money on your Card at any Post Office branch. You must have your Card with you to load such money.
- You need your Card with you when making payments at a Post Office branch or when paying for certain goods and services at either the Post Office or Participating Retailers
- You must be over the age of 18 and a UK resident to be issued with the Card
- We will not pay any interest on money loaded on your Card

1. Glossary of Terms

"Agreement" means the agreement between you and the GVS Prepaid Limited which includes the bullet points above and the terms and conditions below.

"Business Day" means any day from Monday to Friday excluding bank or public holidays in England.

"Card" means the Post Office Budget Card Plus, a payment card denominated in sterling, or any replacement card which we issue to you from time to time.

"Card Purchase" means any transaction whereby the

Card is used (i) to pay for goods and/or services (including the settling of certain bills) at Post Office branches or (ii) to pay for goods and/or services at Participating Retailers or (iii) to purchase One4all Gift cards online at www.one4allgiftcard.co.uk

"Customer Due Diligence" means personal documentation supplied by you to us to confirm your name and current address.

"Gift Voucher Shop" or "GVS" means the Gift Voucher Shop Ltd, having its registered office at 4 The Merlin Centre, Acrewood Way, St. Albans, Herts, AL4 0YJ.

"Participating Retailer" means a supplier of goods and/or services in the UK which has agreed to accept the Card as payment for goods and/or services. A list of participating retailers can be found on the Website.

"Post Office Payout Service" is a payment service operated by the Post Office where you are sent an encoded payment letter that enables you to claim a cash payment at a Post Office branch counter on production of personal identification.

"We" (or "we"), "us" and "GVS Prepaid" means GVS Prepaid Limited whose registered address is at 4 The Merlin Centre, Acrewood Way, St Albans, Herts, AL4 0YJ and any business or other person to whom any or all of our rights and responsibilities under this Agreement may be transferred or delegated.

"Website" means www.postoffice.co.uk/budgetcardplus

"You" (or "you") and "Your" (or "your") means the person who purchased the Card.

Contact Details

For lost or stolen Cards – 0345 070 2403

For balance enquiries – 0330 828 0881

For queries or disputes relating to previous transactions – 0345 070 2403

To redeem the balance on your Card – 0345 070 2403

2. Card

2.1 The use of the Card is subject to the terms of our Agreement with you as varied by us from time to time under clause 6 below. The current version is available on the Website.

2.2 We will activate the Card for you when:

- (a) You have provided the information required to complete our application process;
- (b) We have received at least the minimum amount of cash required to open the Card as required in Condition 7.1; and

- (c) We have completed such checks as we believe necessary and/or appropriate to confirm your identity and address including received sufficient documentation to confirm your identity and address.
- 2.3 We reserve the right to refuse to activate a Card or to accept any amount to load onto the Card.
- 2.3.1 We reserve the right to deactivate a Card where we do not have sufficient information on record to show the owner and the address for correspondence.
- 2.4 The Card is issued in the name of the applicant but the Card itself will not be personalised. We will assume, unless and until you tell us to the contrary, that the person who uses the Card at any time is the rightful user of the Card.
- 2.5 Please record your Card number and retain any load receipts as proof of ownership; the Card number will be needed to redeem your Card balance or if your Card is lost or stolen (see Clauses 9 and 10 of these terms and conditions).
- 2.6 You can increase the balance on your Card (up to a total of £3000 and subject to maximum loads not exceeding £3000 in any calendar year) by paying in cash at any Post Office branch. You will be issued with receipts for each transaction.
You must have your Card with you when making a load.
- 2.7 The Card belongs to us. It is issued by GVS Prepaid Limited subject to these Terms and Conditions. It must be returned to us (cut in half vertically) immediately upon request. We or any person acting on our behalf (including the Gift Voucher Shop and the Post Office) may retain the Card at any time without notice to you. Your Card will not be retained nor will we ask for it back unless there are good reasons.
- 2.8 If we, or any other person, debit or load an amount to your Card by mistake, you agree that we may make any necessary correcting entry to your Card without having to seek your prior approval.
- 2.9 We reserve the right to terminate the Budget Card Plus programme at any time. If we do so we will give you at least 60 days advance notice and refund the Card balance via the Post Office Payout Service, or, if you ask us in writing, by cheque to the registered Cardholder at the latest address you have given us.
- 2.10 We may terminate this Agreement with you (without terminating our Agreement with other holders of Cards at the same time) if we have reasonable grounds for doing so. If we do this, we will give you at least 60 days advance notice
- unless there are good grounds (for example reason to suspect dishonesty or breach of any law or regulation to which we are subject) for terminating the Agreement sooner. Following termination, we will refund the Card balance via the Post Office Payout Service, or, if you ask us in writing, by cheque to the registered Cardholder at the latest address you have given us. We reserve the right to terminate this agreement if you fail to respond to correspondence from us requesting a response or an action by you within a reasonable specified period. It is your responsibility to advise us of any change in address and we will not be responsible for losses incurred due to your failure to provide us with a correct address.
- 2.11 If we terminate this Agreement with you, under 2.10, due to exceeding the maximum balance, we will refund the amount by cheque or Post office Payout Service to the registered Cardholder at the latest address you have given us. The choice of refund method is at our discretion.
- 2.12 You may terminate this Agreement at any time. If you terminate this Agreement in accordance with this clause we will refund the Card balance, by the Post Office Payout Service to the registered Cardholder at the latest address you have given us. If the Card balance is more than £800 on the date that notice is received, you may be required to submit additional documentation to us for the purposes of identification in accordance with our Customer Due Diligence Process.
- 2.13 You have 14 days from the day you receive your Card to change your mind. If you would like to cancel your Card write and tell us (enclosing the card) at the address below and we will then refund the balance via the Post Office Payout Service:
Gift Voucher Shop, PO Box 52796,
London EC1P 1ZA
Telephone: 0345 070 2403
- 2.14 Funds Protection
- 2.14.1 The Budget Card Plus is an electronic money product and is issued by GVS Prepaid. GVS Prepaid keeps all money exchanged for the Budget Card Plus in a bank account which is separate and segregated from the assets of GVS Prepaid. This means, in the unlikely event of GVS Prepaid becoming insolvent your money is protected and will be available for return to card holders.
- 2.14.2 The Financial Services Compensation Scheme does not cover claims made in connection with the issuing of electronic money

3. Protecting your Card

- 3.1 You must:
- (a) treat the Card as if it were cash;
 - (b) take all reasonable care of the Card and every sensible precaution to prevent your Card being lost, mislaid or stolen;
 - (c) keep your transaction receipts safe and dispose of them carefully;
 - (d) keep a careful record of the Card number;
 - (e) never give your Card number or any other Card information to anyone unless you know who they are and why they need them;
 - (f) tell us if you change your address; and
 - (g) take all reasonable steps to ensure that mail delivered at your address will be secure.
- 3.2 We recommend that you protect your Card from scratches and exposure to magnets which may damage the Card.

4. Using your Card

- 4.1 The Card may be used in Post Office branches to make Card Purchases (excluding, for the avoidance of doubt, the purchase of postal orders, premium bonds, foreign currency or Moneygram).
- 4.2 The Card may also be used at Participating Retailers between 1st November in year one and 31st January in the next year. The card can be used throughout the year to settle certain bills and to make payments at a Post Office branch for a selected range of goods and services including the One4all Gift card range.
- 4.3 We will debit the amount of all Card Purchases to your Card. You must not use the Card to spend more than your Card balance at any time. If you attempt to spend more than your Card balance your transaction will be declined.
- 4.4 You must not:
- (a) use the Card after any notification of its withdrawal is given to you;
 - (b) use the Card after this Agreement has been terminated; or
 - (c) use the Card as payment for any illegal purchase.
- 4.5 You cannot stop a Card Purchase after it has been authorised. To authorise a Card Purchase, you should sign a receipt for each Card Purchase; the amount of the Card Purchase must be confirmed with the Post Office or Participating Retailer at the time of authorisation.
- 4.6 We will not issue Card statements. You can obtain your Card balance and obtain information about previous Card Purchases by logging onto the Website or calling 0330 828 0881. You are responsible for monitoring your Card balance and for ensuring that there are sufficient funds on your Card at all times to make Card Purchases. You can print out the transaction history for your records.
- 4.7 If at any time you believe that a Card Purchase has been incorrectly debited to your Card you must notify Gift Voucher Shop without undue delay by calling 0345 070 2403.
- 4.8 Following notification by you in accordance with Clause 4.7, we will (subject to Clauses 4.12 and 4.14 below) promptly refund the full amount of the transaction unless we reasonably believe that there are grounds to investigate the claim.
- 4.9 If we determine that the claim needs to be investigated, such investigation shall be carried out promptly. In some cases we may ask you to give us further information about the transaction (for instance, to enable us to confirm that the transaction was properly authenticated). You confirm that you will cooperate with us and the police or other enforcement bodies if requested to do so.
- 4.10 Where it is established to our reasonable satisfaction following an investigation that the transaction was not authorised by you, we will (subject to Clauses 4.12 and 4.13 below) refund the full amount of the transaction.
- 4.11 We reserve the right to debit from your Card the amount of any refunds paid to you where, upon further investigation, it is subsequently established that you are not entitled to a refund.
- 4.12 We reserve the right to refuse a refund under Clauses 4.8 or 4.10 where you fail to notify us within 13 months of the date of the debit transaction.
- 4.13 If the amount of a purchase which you wish to make using your Card is greater than the available balance, you can pay the difference in cash or by another payment method.
- 4.14 Neither GVS Prepaid, nor the Gift Voucher Shop will be liable for defects in any goods or services paid for or bill payments settled using the Card. Any queries or complaints about such goods, services or payments should be addressed to the Bill Issuer(s), the Post Office or relevant Participating Retailer (as applicable).
- 4.15 Loads to the Card will normally be available for viewing online within one Business Day from the date of load. Loads to the Card will not be available to spend on Card Purchases made at:
- (a) Post Office branches, until one Business day had elapsed; and
 - (b) Participating Retailers, until one Business Day has elapsed where the load is made between 31 October and 30 January. The provisions of clause 4.2 shall apply.

4.16 Your card does not expire. However the physical plastic card will need replacing from time to time. You will see a 'Valid Thru' date on the front of your card and this is when the card will need replacing. If you have funds remaining on the card at this valid thru date and you have not received a new Card from us, you should contact us. We will reissue a card to you.

Please note that while your Card does not expire, a monthly inactive balance charge will be applied if any funds remain on your card 24 months after the date of the last load. See section 5 below.

4.17 We may not issue a new card if there has been no activity on your card for 24 months from the date of the last transaction. You should contact GVS on the Customer Helpline to request a new Card in this event.

5. Fees and Charges

5.1 Fees

The amounts of fees and details of when they will be payable are set out in the table below. All fees will be debited directly to your Card as they arise.

5.2 Charges

Inactive Balance Charge

A monthly inactive balance charge of £0.90 (or the credit balance on the Card, if lower) will be charged if any funds remain on the card 24 months after the date of the last load. This charge will start to be applied from the following month and will continue until such time as there is a load to the Card or the balance on the card is zero and this Agreement is terminated.

Type of Transaction	Amount of Fee
Card Issuance Fee	Nil
Redemption Fee (payable where you request a partial redemption or a full redemption.)	£7.50
Card Replacement Fee (if the Card is lost or stolen and we issue a replacement Card at your request)	£5
Inactive Balance Charge (This charge will not be applied during the first 24 months following issue of the Card. Thereafter, the charge will only be applied monthly if there has been no loads on your card within the last 24 months and will continue to be charged until such times as there is a load to the card or the balance on the card is zero and this Agreement is terminated)	£0.90 charge per month or remaining balance on card if lower.

Fees & Charges Table

5.2 Fees and charges will be payable to Gift Voucher Shop.

6. Changes

6.1 We may at any time increase or decrease any fee or charge payable under this Agreement or change any other term of this Agreement for any reason set out in clause 6.2 below.

6.2 We can make a change under clause 6.1 above for any of the following reasons:

- to reflect any change in market conditions, banking practice or alterations in the cost of maintaining the Card;
- to comply with legal or regulatory requirements, recommendations or codes of practice;
- to reflect changes in technology;
- to introduce a new service or improve the service we already offer you; and
- to correct any errors, to make the terms of this Agreement clearer or more favourable to you; or for any other valid business reason.

6.3 We may change or add to the terms of this Agreement under 6.1 by giving you two months' notice thereof on the Website or by whatever means we, in accordance with applicable legislation, deem appropriate at that time.

6.4 If we change or add to the terms and conditions and you are not happy to accept the changes, you may end this contract and close your Budget Card Plus account. If you do not ask us to end this Agreement, you are deemed to accept the changes on their effective date.

7. Restrictions on use of the Card

7.1 The following limits will apply to the Budget Card Plus
The amount you pay onto the Card must be in multiples of £1.

Limits to Budget Card Plus	Amount of Fee
Minimum Load Amount and required opening balance	£2
Maximum load that can be made at any one time in a Post Office branch	£250
Maximum Amount to be held on Card	£3,000
Maximum accumulative savings that can be made in a calendar year	£3,000

7.2 If at any time: (i) you are in breach of any of the terms of this Agreement; or (ii) we have reasonable grounds to suspect fraud, theft or

dishonesty; we will be entitled to take such steps as we consider reasonably necessary to restrict your right to use the Card, which, without limitation, shall include, without prior notice to you, refusal to authorise a Card Purchase, suspension, withdrawal or cancellation of your Card.

- 7.3 You may only hold one Card. We reserve the right to cancel any duplicate additional Card(s) issued to you in breach of this condition (whether or not through our error).

8. Restricted Transactions

- 8.1 The Card can be used for purchases in Post Office branches and for the purchase of One4all gift cards throughout the year.
- 8.2 The Card can be used for purchases at Participating Retailer outlets in the UK or by telephone or online from those Participating Retailers in the UK listed on the Website during the period 1st November and 31st January.
- 8.3 The Card may not be used abroad.
- 8.4 The Card cannot be used in automated teller machines ("ATMs") to obtain cash.

9. Redemption

- 9.1 You may at any time request us to pay to you a proportion of the balance, or the full balance on your Card by calling Gift Voucher Shop on 0345 070 2403 and quoting the Card number. You must not use your Card after you ask us to repay the balance to you.
- 9.2 In order to allow any outstanding Card Purchases to clear the Gift Voucher Shop will refund the amount requested to you via the Post Office Payout Service, (or, if you ask us when you request the redemption a cheque) within fifteen Business Days of such a request.
- 9.3 If you wish to redeem more than £800 in any calendar year, you may be required to submit additional documentation to us for purposes of identification in accordance with our Customer Due Diligence process.
- 9.4 For the avoidance of doubt, redeeming a portion of or the full balance on your Card will not terminate this Agreement. If you wish to terminate this Agreement and advise us accordingly, then Clause 2.12 will apply

10. Theft, loss or misuse of Card

- 10.1 You should treat the Card as if it were cash. If the Card is lost, stolen, damaged or fails to operate correctly or if the Card number becomes known to any unauthorised person you must immediately notify Customer Services (details below). You must quote the Card

number;. If your notification is made orally it must be confirmed in writing within fourteen Business Days. Notification should be made to:

Gift Voucher Shop
PO Box 52796
London EC1P 1ZA
Telephone: 0345 070 2403

- 10.2 Provided that you have not acted fraudulently or without reasonable care you will remain liable for any debit to the Card by the unauthorised use of the lost or stolen Card that takes place prior to notifying us in accordance with Clause 10.1, subject to a limit of £50. If you have acted fraudulently, or failed with intent or gross negligence to protect the security of your Card you may be liable for the entire loss. Subject to your limited liability of £50 any unauthorised transactions will be re-credited to the Card. You will, however, be fully liable for any use of the Card or Card number by any person who acquired it with your consent, or as a result of your gross negligence.
- 10.3 If a Card Purchase is disputed, we have the burden of proving fraud or failure with intent or gross negligence to protect the security of your Card. Evidence that the disputed card payments conferred a benefit to you will be deemed as sufficient proof that the transaction was a valid payment authorised by you.
- 10.4 Subject to Clause 10.1, if there is a credit balance on your Card at the time when the Card is lost or stolen, we will cancel the Card and send a replacement Card to you at the registered address of the card holder. To allow for the processing of any pending Card Purchases, we will wait 15 Business Days prior to issuing any replacement Card. A fee will be payable to Gift Voucher Shop for any replacement Card in accordance with Clause 5 above; the amount of this fee will be deducted from your Card balance.
- 10.5 If you find a Card after having reported it lost or stolen, you must notify Gift Voucher Shop immediately; you must not use the Card.
- 10.6 You must co-operate fully with any reasonable enquiries which we or the police make into any fraud, loss, or theft relating to your Card.

11. Card Purchases in the Post Office

- 11.1 It will be necessary in all cases, for the Post Office to obtain authorisation from us or our agents to honour the Card for a particular Card Purchase; this is to ensure that there are sufficient funds on your Card. We may refuse to authorise a Card Purchase at any time if there are insufficient funds on your Card.

- 11.2 The Post Office may not be able to obtain authorisation from us in some circumstances (for example, if there is a problem with the phone line between the Post Office premises and our authorisation centre). If this happens GVS Prepaid, Post Office Ltd or the Gift Voucher Shop will not be responsible if you are unable to use the Card for a particular Card Purchase.
- 11.3 If the Post Office becomes liable to make a refund to you the amount of any refund will be credited to the Card.

12. PARTICIPATING RETAILERS

- 12.1 It will be necessary in all cases for a Participating Retailer to obtain authorisation from us or our agents to honour the Card for a particular Card Purchase; this is to ensure that there are sufficient funds on the Card. We may refuse to authorise a Card Purchase at any time if there are insufficient funds on the Card.
- 12.2 A Participating Retailer may not be able to obtain authorisation from us in some circumstances (for example, if there is a problem with the phone line between the Participating Retailer's premises and our authorisation centre). If this happens GVS Prepaid, the Post Office or the Gift Voucher Shop will not be responsible if you are unable to use the Card for a particular Card Purchase. Furthermore, GVS Prepaid, the Post Office or the Gift Voucher Shop will not be liable for the refusal of any Participating Retailer to accept or honour the Card for any reason.
- 12.3 The amount of the Card Purchase must be confirmed with the Participating Retailer at the time of authorisation.
- 12.4 If a Participating Retailer becomes liable to make a refund to you we will not credit the amount of any refund to the Card; refunds are a matter between you and the relevant Participating Retailer.

13. General

- 13.1 GVS Prepaid will not be liable for any delay or failure in performing any of their obligations in respect of the use of the Card where such delay or failure occurs because of any circumstances beyond GVS Prepaid's reasonable control.
- 13.2 The accounts and records kept by GVS Prepaid or on its behalf shall, in the absence of an obvious error, constitute sufficient evidence of any facts or events relied upon by GVS Prepaid in connection with any Card Purchase or matter or dealing in relation to your Card.
- 13.3 GVS Prepaid may disclose details of your Card to Gift Voucher Shop and to any person acting

as its agent in connection with the use or issue of your Card.

- 13.4 This Agreement shall be governed by and interpreted in accordance with English law.
- 13.5 The Post Office and the Gift Voucher Shop may enforce those terms of this Agreement that refer or relate to them respectively.
- 13.6 All communications under this Agreement will be in English.
- 13.7 GVS Prepaid and/or Gift Voucher Shop may record or monitor phone calls with you for training purposes, to enable instructions to be verified and to assess whether our service standards are being met.
- 13.8 In the event that the Post Office branch where you normally transact business using the Card is permanently closed and the alternative branch proposed by Post Office is not reasonably convenient for you, you may seek redemption of the credit balance on the Card.
- 13.9 GVS Prepaid may transfer to any other person any or all of its rights and/or obligations under this Agreement. GVS Prepaid may do this without telling you but your legal rights will not be affected and your obligations will not be increased as a result. Any person to whom you transfer or give the Card will also be subject to these terms and conditions.

14. Use of your information – Data Protection

- 14.1 Considering your application
The Card is issued by GVS Prepaid ("we" or "us"), which is the data controller. The personal information which you have provided to us may be used in the manner set out in this Clause 14.
- 14.2 Use and disclosure of your information
The personal information which we hold about you may be shared with and cross-checked by other businesses, including our group of companies, fraud prevention or credit reference agencies, our suppliers, agents or subcontractors and anyone who introduced you to us:
 - (i) to verify your identity and/or address;
 - (ii) to trace debtors, recover debt, to prevent fraud and money laundering;
 - (iii) to manage and administer your Card; and
 - (iv) to carry out statistical analysis and market research.

This information will also be shared with the Post Office and the Gift Voucher Shop so that they may carry out statistical research and analysis, compliance and regulatory reporting and administration in respect of the Card. If you

want to receive details of those fraud prevention agencies from whom we obtain, and with whom we may record, information about you, please write to us at the address shown in Clause 14.4 below. You have a legal right to these details.

- 14.3 Transfer of your information abroad
From time to time, we may disclose or transfer information about you to previously approved persons or companies who are based outside of the European Economic Area. We will only do so provided such persons or companies agree to give your information the same level of protection as we are required to give it in the UK and act solely on our instructions. Such transfers abroad will be for the purpose of managing and administering your Card.

- 14.4 Your right to information
You have a legal right to receive a copy of the information we hold about you by applying in writing to:
Gift Prepaid Limited
PO Box 52796
London EC1P 1ZA

A fee will be payable which is currently £5.00.

15. Complaints

If you are not satisfied with any aspect of the service offered, please contact Customer Services on New Number or write to Customer Services at;

Gift Voucher Shop Limited
PO Box 52796
London
EC1P 1ZA

They will be pleased to help and explain the complaints procedure in more detail. A copy of the Complaints Procedure is available upon request. GVS Prepaid and Gift Voucher Shop will try and resolve your complaint as soon as possible. Often however, the complaint will need to be investigated. If this is the case, Gift Voucher Shop will write to you within 5 Business Days to acknowledge receipt of your complaint and tell you how long it might be before your complaint is resolved. If your complaint cannot be resolved, you may refer it to the Financial Ombudsman Service (the "FOS"). The FOS is an independent body. You can contact the FOS at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk.

email: complaint.info@financial-ombudsman.org.uk

Telephone 0800 023 4567 or 0300 123 9123

The Post Office Budget Card Plus is issued by GVS Prepaid Limited. GVS Prepaid Limited is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (register reference 900230) for the issuing of electronic money.

GVS Prepaid Limited is registered in England. Registered Number 09193070. Registered Office:

4 The Merlin Centre
Acrewood Way
St. Albans
Herts
4AL 0YJ

Post Office Limited is registered in England and Wales. Registered No 2154540. Registered Office:

2nd Floor, Finsbury Dials,
20 Finsbury Street,
London
EC2Y 9AQ

Post Office and the Post Office logo are registered trademarks of Post Office Limited.

Effective from 1 October 2015

Declaration and your signature

The Card is issued by GVS Prepaid Limited ("we" or "us"), which is the Data Controller. The personal information that you have provided to us may be used in the manner set out below. The personal information that we hold about you may be shared with and cross-checked by other businesses, including Our Group, fraud prevention or credit reference agencies, our suppliers, agents or subcontractors and anyone who introduced you to us:

- i. to verify your identity and/or address;
- ii. to trace debtors, recover debt, to prevent fraud and money laundering;
- iii. to manage and administer your Card; and
- iv. to carry out statistical analysis and market research.

This information will also be shared with Post Office Limited and The Gift Voucher Shop Ltd so that they may carry out statistical research and analysis, compliance and regulatory reporting, and administration in respect of the Card. From time to time, we may disclose or transfer information about you to previously approved persons or companies that are based outside of the European Economic Area.

We will only do so provided such persons or companies agree to give your information the same level of protection as we are required to give it in the UK, and act solely on our instructions. Such transfers abroad will be for the purpose of managing and administering your Card.

GVS Prepaid, The Gift Voucher Shop Ltd and Post Office Limited may wish to communicate marketing messages about this product to you from time to time. If you do not wish to receive such communication, please tick this box

GVS Prepaid may undertake electronic checks to confirm your identity and permanent address with a credit reference agency. If these checks are not successful, we may need to contact you to confirm your identity and address.

I have read the information under 'Use of your information' Data Protection in the Terms and Conditions (Clause 14).

Keeping you informed

Post Office and our trusted partners would like to contact you about other products, services and offers that might be of interest to you. By ticking the relevant box(es) below you will be indicating your consent to receiving marketing communications by post, phone, email, text and other electronic means.

Post Telephone Email Text and other electronic means

By signing I accept the Terms and Conditions set out in this brochure.

Signature

Date

What to do next

Please hand your completed application form, along with two forms of identification and your payment (cash) to a member of staff.

Quote response code:

Branch code

To be completed by the Post Office branch

PL1620

Please complete in **BLACK INK** and write in **BLOCK CAPITAL LETTERS** inside the boxes. This helps us process your application faster.

1. YOUR DETAILS

Surname Initial/s

First name

Title (Mr, Mrs, Miss, etc.)

Date of birth (applicants must be at least 18 years old and a resident of the UK)

House number Flat number

Address line 1

Address line 2

Town

County

Postcode

Contact telephone number

Email

To activate your account you will need to provide a password of between 5 and 21 characters.

Please tick one of the following to indicate which your password is the answer to:

Mother's maiden name Place of birth Memorable place Other

2. IDENTIFICATION - IMPORTANT

In order for your application to be processed, please tick and provide at least two forms of identification, one from each of the lists below:

Proof of Identification

Full valid passport

Full current driving licence

EU National Identity Card with photo

DWP / Benefits Agency correspondence

Tax Coding Notice / assessment

Proof of Address

Bank / building society statement[†]

Residential utility bill[†]

Local Authority correspondence / invoice

Full current driving licence

DWP / Benefits Agency correspondence

Tax Coding Notice / assessment

Important: the same piece of ID cannot be used for proof of identification and proof of address.
[†]Not more than 6 months old.