



Hastee Account Terms & Conditions

These Terms & Conditions apply to your Hastee Pay Ltd Hastee Account ("Hastee Account") and Visa debit card ("Hastee Card"). Please read them carefully. You can download a copy of these Terms & Conditions at any time from within your App User Account on the Hastee App.

The Hastee Account and Hastee Card are e-money services provided by Contis Financial Services Ltd. Your distributor may transfer funds from a wallet you hold directly with them to cover the value of transactions you make using your Visa card.

In these Terms & Conditions:

"**Distributor**" means Hastee who may distribute the Hastee Account and Hastee Card to you on our behalf.

"**You**" means the named Hastee Account holder being the authorised user of the Hastee Account and Hastee Card and any additional cardholder.

"**We**", "**us**" or "**our**" means Contis Financial Services Ltd or the Distributor acting on our behalf.

"**App User Account**" means the individual account created by you on the secure, online area of the Hastee App.

"**App User Terms**" means, at any time, the terms of use for the Hastee App to which you agreed when creating your App User Account as a condition of your being able to use the Hastee App and access the Employee Benefit.

"**Available Balance**" has the meaning given to it in the App User Terms, being the balance available for you to spend from your App User Account.

"**Employee Benefit**" means the benefit made available to you by your Employer pursuant to an Employer Contract, whereby, in each pay period, you are able to access, via the Hastee App, a portion of your earned income prior to the day on which you would normally be paid.

"**Employer**" means the entity (whether individual or otherwise) by whom you are engaged or employed to provide services and who has entered into an Employer Contract.

"**Employer Contract**" means the contract entered into between Hastee (or a Group Company of Hastee) and your Employer which enables your Employer to provide the Employee Benefit to you.

"**Group Company**" means, with respect to a party, any company which at the relevant time is that party's holding company or subsidiary or the subsidiary of any such holding company as defined in section 1159 of the Companies Act 2006 or such party's associated company as defined in section 256 of the Companies Act 2006 and **Group** shall be construed accordingly.

"**Hastee App**" means the Hastee mobile application for Android, iOS or any other operating system, web app or website made available by Hastee to Registered Users to access the Employee Benefit.

"**Registered User**" means an Employee who has an App User Account.

If you have any questions in relation to your Hastee Card you can contact Contis Customer Services by:

- Telephone: +44 (0) 330 100 4 901 (standard geographic rates apply);
- Email: cardcare@hastee.com

- Hastee App: log in to your App User Account, click on Contact Us and send us a message;
- Post: 1st Floor, Navigation House, Belmont Wharf, Skipton, North Yorkshire, BD23 1RL.

Your Hastee Account and Hastee Card are issued by Contis Financial Services Limited, Navigation House, Belmont Wharf, Skipton, North Yorkshire, BD23 1RL, who is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (registered number 900025) as an e-money issuer. Your Hastee Account and Hastee Card may be distributed by a third party on our behalf.

1. What is a Hastee Account and Hastee Card?

A Hastee Account is an electronic money Hastee Account from which you can make and receive payments.

A Hastee Card is a Visa debit card that can be used worldwide wherever Visa is accepted. It can be used online, in shops, over the phone or to withdraw cash from an ATM.

You can only spend money if you have an Available Balance that you have paid into your Hastee Account, so before making transfers or using your Hastee Card you need to make sure there is a sufficient Available Balance in your App User Account. Monies in the Hastee Account are not bank deposits and do not earn interest.

2. Who can apply for a Hastee Account and Hastee Card?

You must have been invited by Hastee to be able to apply for a Hastee Card under this programme.

You must be at least 16 years old and a resident of the UK or Republic of Ireland to be issued with a Hastee Account and Hastee Card. You can only be invited to apply if you are currently a member of a Distributor.

You must provide an email address and mobile phone number to open a Hastee Account so that we can communicate with you. There is a maximum of five Hastee Accounts registered at each residential address.

3. Can I order an extra Hastee Card on my Hastee Account for someone else?

You can request an additional Hastee Card for an additional cardholder and you may be charged a fee as detailed in the Fees and Limits table (section 33). Additional cardholders must be at least 16 years old. By requesting an additional cardholder, you agree for us to issue them a card and for them to authorise transactions on your behalf. The additional cardholder shares the balance on the Hastee Account.

You agree to honour all transactions carried out by any additional cardholder and that you will be responsible for the use of the additional card and for any applicable fees and charges the additional cardholder may incur.

4. How can I apply for the Hastee Account?

You can apply via your App User Account on the Hastee App.

Before we can open a Hastee Account for you and issue you with a Hastee Card we may require evidence of your identity and residential address and we may also need to carry out checks on you electronically.

5. How do I get started?

As soon as you receive your Hastee Card you must sign the signature strip on the back.

You will then need to activate your Hastee Card. You can do this by logging onto your App User Account on the Hastee App and choosing the activation option.

You also need to obtain your PIN to authorise chip-and-pin transaction and ATM withdrawals. You can retrieve your PIN by logging in to your App User Account on the Hastee App.

By activating your Hastee Card you are agreeing to these Terms & Conditions. Your Hastee Card must be activated within 3 months of it being issued or it may be automatically cancelled and your Hastee Account may be closed.

If you have ordered a Hastee Card for someone else, it is your responsibility to give them the information required to activate the Hastee Card and retrieve the PIN. If they start using the Hastee Card we will take this as confirmation that you have communicated these Terms & Conditions to them and that they have accepted them.

6. What if I want to change my Personal Identification Number (PIN)?

If you want to change your PIN, you can do so at any ATM with the Visa logo in the UK. You can get a reminder of your PIN through your App User Account on the Hastee App or by calling Customer Services.

You can request to receive an SMS notification when funds are paid into your account, a fee applies, please refer to the Fees and Limits table (section 33).

7. How do I add funds to the Hastee Account?

You may transfer funds into your Hastee Account via your Distributor under the terms of the agreement you hold with them.

The time taken to credit funds to your Hastee Account will depend on the method of deposit used. You cannot pay into your Hastee Account by a balance transfer from a credit card. You may only pay in funds up to your maximum Hastee Account balance.

Certain minimum and maximum limits and usage requirements apply to your Hastee Account and card; such limits and requirements are detailed in the Fees and Limits table (section 33). We reserve the right to refuse to accept any particular payment if we suspect any fraudulent activity or in the event of other exceptional circumstances.

As soon as we receive the funds that you have paid in, they will be on your Hastee Account and ready to use. There may be occasions when we delay the funds reaching your Hastee Account for up to three working days, this may happen when we need to confirm the transaction with the sending bank.

Where an overpayment has been made to your Hastee Account in error, we reserve the right to debit the Hastee Account with the excess amount to correct the payment transaction.

You can request to receive an SMS notification when funds are paid into your Hastee Account, a fee applies, please refer to the Fees and Limits table (section 33).

8. What transactions can I make?

You can make the following transactions from your Hastee Account:

You will be able to make transaction from your Hastee Card only to the extent that there is a sufficient Available Balance in your App User Account to cover the amount of the transaction you wish to make.

You can use your Hastee Card to authorise the following transaction to merchants that accept Visa Debit card payments:

- **Chip and PIN card payments** by inserting your Hastee Card in the terminal and inputting your PIN;

- **Magnetic Stripe card payments** to any merchant that cannot accept Chip and PIN cards by signing the sales voucher;
- **Contactless card payments** by waving the Hastee Card over the contactless card reader;
- **Internet card payments** to online merchants by providing the Hastee Card details and any other security details such as your secure code credentials as requested by the online merchant;
- **Mail order or telephone order card payments** to merchants by providing the Hastee Card details as requested by the merchant;
- **ATM cash withdrawals** at ATMs displaying the Visa logo by inserting your Hastee Card at the ATM, inputting your PIN and following the instructions at the ATM;

Like other payment cards, we cannot guarantee a third party or ATM will accept your Hastee Card.

You may, in addition, be required to enter a one-time passcode or other security information including biometric information to authorise a transaction or make amendments to your Hastee Account. One-time passcodes will be sent to the mobile phone number registered to your Hastee Account.

As soon as a transaction is authorised we will deduct the value of your transaction from the available balance on your Hastee Account. You may have an agreement with your distributor to transfer funds from a wallet you hold directly with them to cover the value of the transaction. If the distributor is unable to transfer the funds for the transaction to your Hastee Account we will be unable to authorise the transaction.

As agreed by you under the App User Terms the Distributor will transfer funds from your App User Account you hold directly with them to cover the value of fees applied to your Account under these Terms & Conditions.

A full breakdown of each transaction will be available to view on your App User Account.

Once we have received authorisation for a transaction we will transfer funds to the retailer within 3 days, or to a bank or financial institution on the day we receive the authorisation or the day you requested the payment to be made for future dated transactions. A transaction will be received as follows:

- for Hastee Card transactions, at the time we receive the transaction instruction from the retailer or ATM operator;

9. Can I cancel a transaction?

Generally, authorisation for a transaction may not be withdrawn by you. However, you may be able to withdraw your authorisation where you have authorised a transaction which will take place on a future date. However, where a specific date is agreed, you may not revoke a payment order after the end of the business day preceding the agreed date.

To withdraw your authorisation of a continuous payment authority for your Hastee Card, you must notify the retailer before the close of business on the business day before the day on which the transaction was due to take place and provide us with a copy of the notice if requested.

We may charge you an Administration Fee if a transaction is revoked by you under this paragraph (see the Fees and Limits table (section 33)).

10. Can I pay for things in a foreign currency?

Your card is denominated in British Pounds Sterling. If you make a purchase or an ATM withdrawal in any other currency we will convert the sum into pounds sterling using the exchange rate set by Visa on the day they process the transaction, this may differ from the actual date of the transaction.

An international transaction fee will apply to each of these transactions (see the Fees and Limits table (section 33)).

Any changes to the exchange rate used to convert foreign transactions will be made immediately. You can find the exchange rate for a transaction made in a currency other than pounds sterling on a given date at: <https://www.visaeurope.com/making-payments/exchange-rates>

11. Is there anything I can't buy with my Hastee Card?

You may not use your Hastee Card for illegal purposes. It also cannot be used for pay at pump transactions.

12. How can I check my Hastee Account?

You can check details of Transactions made on your Hastee Account by logging in to your App User Account which will show:

- information on the payee of each transaction and a reference enabling you to identify each payment transaction;
- the amount of the transaction in the currency in which the transaction was paid or debited to the Hastee Account;
- the exchange rate used in the payment transaction (where applicable);] and
- the date the transaction is authorised or posted on to the Hastee Account.

This information is accessible within your App User Account at all times, is available free of charge, and can be stored and reproduced as necessary. Paper statements are available on request and are subject to a fee (see the Fees and Limits table in section 33).

You may, in addition, be required to enter a one time passcode or other security information including biometric information to access your Hastee Account. One-time passcodes will be sent to the mobile phone number registered to your Hastee Account.

You can also choose to use our SMS service to set-up SMS notifications for when money is paid into your Hastee Account and when you have made a purchase or ATM withdrawal. Additional SMS services will be set out on our website or via your online Hastee Account portal when they become available. The SMS number for registered cardholders is 07770 500500; standard mobile phone charges apply and a fee is charged for each SMS message that we send. Please refer to the Fees and Limits table (section 33). You agree that you have permission from the bill payer to access our SMS services.

13. How long will the Hastee Account last?

Your card will be valid for a minimum of 12 months, please refer to the expiry date on your card. You will not be able to use your card after its expiry date. This agreement shall terminate when your card is cancelled or expires and is not replaced.

14. Do the Hastee Account and Hastee Card have spending limits?

You can only spend the money if you have an Available Balance that is paid into your Hastee Account. Limits also apply to daily ATM withdrawals, and other limits may be applied to the amount of spend and the number of transactions you can perform. See the Fees and Limits table (section 33) for further details.

If, for any reason, the transaction is completed when there are insufficient funds in your Hastee Account, then you will have to reimburse the shortfall to us, unless it is due to an error by the retailer with whom you made the transaction.

We may collect this shortfall from any card you have with us or from any funds which you subsequently pay into your Hastee Account. We may suspend your Hastee Cards until the negative balance is restored and charge you an Administration Fee (see the Fees and Limits table (section 33)) for transactions that you make using your card that results in a negative balance or increases the negative balance on your Hastee Account.

15. What if I have been overcharged or charged for transactions I didn't make?

If you dispute a transaction that has been processed on your Hastee Card you should contact the merchant first as this may lead to the quickest resolution. If the dispute cannot be resolved with the merchant or you dispute any other transaction you should contact us without undue delay and in any event within 13 months on becoming aware of any unauthorised or incorrectly executed payment transaction.

Where you have informed us that an executed Transaction was not authorised by you in accordance with these Terms and Conditions and you have taken all reasonable steps to keep safe personalised security information, keep your Hastee Card secure, not disclosed your PIN or security information to anyone else and not acted fraudulently, we will:

- a) refund the amount of the unauthorised payment to you; and
- b) restore the debited payment Hastee Account to the state it would have been in had the unauthorised payment not taken place.

You may be entitled to claim a refund in relation to transactions where:

- the transaction was not authorised under these Terms and Conditions;
- we are responsible for a transaction which we fail to execute or incorrectly execute. In these circumstances, we will refund to you the amount of the non-executed or defective payment transaction and restore the debited payment account to the state in which it would have been had the defective payment transaction not taken place. We will also refund to you: (a) any direct charges for which you are responsible; and (b) any interest which you must pay, as a consequence of the non-execution or defective execution of the payment transaction; or
- a pre-authorised transaction did not specify the exact amount at the time of its authorisation and the amount charged is more than could reasonably be expected, taking into Hastee Account previous spending patterns on the Hastee Card and the circumstances of the transaction. We will either refund the full amount of the payment transaction; or provide justification for refusing to refund the payment transaction. Any refund or justification for refusing a refund will be provided within 10 business days of receiving a request for a refund or, where applicable, within 10 business days of receiving any further information requested. A claim for a refund in these circumstances will not be accepted if the amount of the transaction was made available to you at least 4 weeks before the transaction date or if the claim is made more than 8 weeks after being charged to your Hastee Account.

16. What about security?

You must keep your Hastee Card and security credentials safe and not let anyone else know or use them. You must keep your security information secret at all times; never disclose your PIN or security information to anyone and do not store details of your PIN with your Hastee Card. Security information includes your login and password details used to access your App User Account or any other app or website where your Hastee Account details are stored. We also recommend that you check the Available Balance of your App User Account regularly on the Hastee App.

17. What if my Hastee Card is lost or stolen or my Hastee Account details are compromised?

If you lose your Hastee Card or it is stolen, or you suspect that someone else has found out your PIN or security information or accessed your Hastee Card Account without your permission, you must tell us without undue delay by calling us or logging onto your App User Account through the Hastee App and notifying us. Your Hastee Card will be cancelled immediately and your Hastee Account may be blocked. We run a dedicated line for lost or stolen

cards; the number is +44 (0)1756 693 275 and calls are charged at the standard geographical rate. If, after reporting a lost card, you subsequently find your Hastee Card you must not use it. Cut it in half through the signature box, magnetic strip and chip.

If you ask us to do so, and provided that you provide information and assistance that we request from you, we will investigate any disputed transaction or misuse of your Hastee Card or Hastee Account.

If the investigations show that any disputed transaction was authorised by you, or you have acted fraudulently or with gross negligence (for example by failing to keep your Hastee Card, security information or PIN secure or by failing to notify us without delay on becoming aware of the loss, theft, misappropriation or unauthorised use of the Hastee Card or Hastee Account), then we will not refund the transaction amount and you will be fully liable for all losses incurred because of the unauthorised use of the Hastee Card or Hastee Account.

If the investigations show that you have not acted fraudulently or with gross negligence, your maximum loss or liability to us for any unauthorised transaction will be limited to £35 and we will process a refund as soon as practicable, and in any event no later than the end of the business day following the day after we receive your notification.

18. Will you ever block a transaction without me asking?

We may refuse to pay a transaction:

- if we are concerned about security of your Hastee Card, Hastee Account or we suspect your Hastee Card, Hastee Account is being used in an unauthorised or fraudulent manner;
- if sufficient funds are not paid into your Hastee Account at the time of a transaction to cover the amount of the transaction and any applicable fees;
- if there is negative balance on your Hastee Account;
- if we have reasonable grounds to believe that you are not using the Hastee Card or Hastee Account in accordance with these Terms & Conditions;
- if we believe that a transaction is potentially suspicious or illegal (for example, if we believe that a transaction is being made fraudulently); or
- because of errors, failures (whether mechanical or otherwise) or refusal to process a transaction by merchants, payment processors or payment schemes such as Visa, BACS or CHAPS.

If we refuse a transaction, we will tell you why immediately, if we can, unless it would be unlawful for us to do so. You may correct any information we hold and which may have caused us to refuse a transaction by contacting Customer Services.

19. Can I cancel my Hastee Account and card?

You have a legal right to cancel your Hastee Account and Hastee Card up to 14 days from the date your Hastee Account is opened without incurring any penalty and we will refund any card issue fees. We may charge you a Card Cancellation Fee if we have already incurred costs by ordering a card in your name. You can also cancel your Hastee Card any time after the 14 day period subject to a Redemption Fee (the Fees and Limits table (section 33)) by contacting Customer Services. You should also cut your cancelled Hastee Card in half through the signature box, magnetic strip and chip.

All fees and charges will be apportioned up until the time of the termination of the contract, and any fees and charges paid in advance will be reimbursed proportionally. You will not be entitled to a refund of money you have already spent on transactions authorised, or pending or any fees for use of the Hastee Card or Hastee Account before the Hastee Card or Hastee Account is cancelled or expires.

20. Could my Hastee Account be cancelled?

We may cancel your Hastee Account and this agreement by giving you at least two months' notice. Reasons for cancellation may include:

- if this agreement or your Hastee Card expires;
- if you break an important part of this agreement, or repeatedly break the agreement and fail to resolve the matter in a timely manner;
- if you act in a manner that is threatening or abusive to our staff, or any of our representatives; or
- if you fail to pay fees or charges that you have incurred or fail to pay back any negative balance on your Hastee Card.

We may also cancel your Hastee Account immediately if we:

- suspect unauthorised or fraudulent use of your Hastee Card or Hastee Account;
- have any other security concerns; or
- need to do so to comply with the law.

We may also deny access to your Hastee Card and / or Hastee Account where we consider it to be at risk of money laundering or terrorism financing, fraud or other criminal activity. Should we need to take these actions and where possible, we will give reasons for doing so except where restricted by law.

In these circumstances, you must tell us what you want us to do with any unused funds. You must do this within 3 months of the date we tell you that your Hastee Account is cancelled.

21. Can I get money back once I have put it on?

You can clear the balance on your Hastee Account through spending, ATM withdrawals, or transfers to other bank accounts registered within your Hastee App.

Alternatively, you may request a refund of the funds on your Hastee Account by contacting Customer Services and confirming that your card has been destroyed by cutting it up. We will transfer your funds back to you at no cost to you, unless:

you are requesting redemption before termination or expiry of this agreement;
you cancel this agreement before any agreed termination or expiry date; or
you request redemption more than one year after the date of termination or expiry of this agreement.

If one of these situations does apply then we will charge a Redemption Fee (see the Fees and Limits table (section 33)).

We will not redeem the value of the funds on your Hastee Account to you if your request for redemption of the funds is more than six years after the date of termination or expiry of this agreement.

All funds will be returned to a bank Hastee Account of your choice. We reserve the right to see proof of your ownership of the bank Hastee Account before transferring funds to it. To enable us to comply with our legal obligations, we may ask you to provide us with certain information such as identification documents before we can process your refund request.

Please also refer to section 29 below for the circumstances in which we do not give you a refund.

22. Is money on my Hastee Account protected like my bank Hastee Account?

The Hastee Account and associated Hastee Card is an electronic money product and although it is a product regulated by the Financial Conduct Authority, it is not covered by the Financial Services Compensation Scheme. No other compensation scheme exists to cover losses claimed in connection with the Hastee Account and associated card. We will however ensure that any funds received by you are held in a segregated Hastee Account so that should we become insolvent your funds will be protected against claims made by our creditors.

23. What if I have a complaint?

If you are unhappy in any way with your Hastee Card and Hastee Account or the way it is managed, you can contact Customer Services so we can investigate the circumstances for you. Any complaints you have will be dealt with quickly and fairly.

We will make every possible effort to address all points of complaint by email. We will respond within 15 business days upon receiving the complaint. If a full response cannot be provided within these timeframes, we will send a holding reply with a full response to follow within 35 business days.

If we are unable to resolve your complaint to your satisfaction you may contact the Financial Ombudsman Service at Exchange Tower, London, E14 9SR. Telephone: +44 (0)800 023 4 567 from landlines, +44 (0)300 123 9 123 from mobile phones or +44 (0)20 7964 0500 for calls from outside the UK and e-mail: complaint.info@financial-ombudsman.org.uk

24. What if I change my details?

You must let us know as soon as possible if you change name, address, telephone number, mobile number or e-mail address. If we contact you in relation to your Hastee Account we will use the most recent contact details you have provided to us. Any e-mail or SMS text message sent to you will be treated as being received as soon as it is sent by us. We will not be liable to you if your contact details have changed and you have not told us.

25. What will happen to my personal information?

In order to apply for a Hastee Card and a Hastee Account, you will be required to provide certain personal data to us, via the Hastee App, to enable us to verify your identity and conduct 'know your client' checks. We and Hastee are each independent controllers of such personal data. We will use such personal data to open, administer and run your Hastee Account. You hereby consent to the accessing, processing and retention of any information i) you provide to Hastee via the Hastee App; and ii) Hastee provides to us, for the purposes of providing payment services to you. For further information about how we will use your personal data, please view the Card Privacy Policy which is available in your App User Account. You may withdraw your consent to the use of this data by closing your Hastee Account.

26. Will these Terms & Conditions ever change?

We may change these Terms & Conditions by notifying you by e-mail or other agreed means at least two months before the change is due to happen. We will assume that you agree with the change. If you do not agree with the change you must tell us before the change happens and we will cancel your Hastee Account immediately. If you cancel your Hastee Account in this way then we will return any balance on the Hastee Account to you and you will not be charged a Redemption Fee.

An up-to-date version of the Hastee Account Terms & Conditions, as well as any notices of future changes will always be available via your App User Account on the Hastee App.

27. When may use of the Hastee Card and Hastee Account be interrupted?

From time to time, your ability to use your Hastee Card or Hastee Account may be interrupted, e.g. when we carry out systems maintenance. If this happens, you may be unable (a) to use your Hastee Card to pay for purchases or obtain cash from ATMs and/or (b) to obtain information about the funds available in your Hastee Account and/or about your recent transactions.

In addition, like other payment cards, we cannot guarantee a merchant will accept your Hastee Card, or that we will necessarily authorise any particular transaction. This may be because of a systems problem, something outside our reasonable control, to comply with legal and regulatory requirements, or because we have suspended, restricted or cancelled your Hastee Account or refused to replace it in accordance with these Terms & Conditions.

28. What is our responsibility?

If we incorrectly deduct funds from your Hastee Account, we will refund them. If we subsequently establish that the refunded amount had in fact been correctly deducted, we may deduct it from your available balance and may charge you a fee. If you do not have sufficient available balance, you must repay us the amount immediately on demand.

If unauthorised transactions occur after you have notified us of the loss, theft, compromise or unauthorised use of your Hastee Card or Hastee Account, and you have not acted fraudulently or in breach of these Terms and Conditions, then we will be liable.

We will not be liable:

- in any event that a merchant refuses to accept your Hastee Card;
- for any interruption, disruption or impairment of our service or any third-party services on which we rely for the performance of our obligations hereunder;
- for refusing to authorise a transaction;
- for cancelling or suspending use of your Hastee Card or Hastee Account;
- for any loss arising from your inability to use your Hastee Card or access your Hastee Account due to interruptions;
- for any direct or indirect loss or damage you may suffer including loss of revenue, loss of reputation, goodwill, opportunity or anticipated savings as a result of your total or partial use or inability to use your Hastee Card or Hastee Account or the use of your Hastee Card or Hastee Account by any third party (unless otherwise required by law);
- for the quality, safety, legality or any other aspect of any goods or services purchased with your Hastee Card; and
- any abnormal and unforeseeable circumstances beyond our control, however so caused.

For the SMS services we offer, we are not responsible for lost, late or undelivered text messages, notifications or communications. We accept no responsibility for any technical, computer, online, telephone, cable, electronic, software, hardware, transmission, connection, internet, website or other access issue which may hinder your ability to access the SMS services.

Nothing in these Terms and Conditions shall operate to exclude liability for death or personal injury due to negligence or for fraud or fraudulent misrepresentation or for any statutory liability that cannot be excluded or amended by agreement between the parties.

29. When can I be charged (other than the fees in section 33)?

We may charge you for any reasonable costs that we incur in taking action to stop you using your Hastee Card or Hastee Account and to recover any monies owed as a result of your activities if you:

- use your Hastee Card or Hastee Account fraudulently;
- do not use your Hastee Card or Hastee Account in accordance with these Terms & Conditions; or
- have been grossly negligent, for example by failing to keep your Hastee Card or PIN secure or by failing to notify us without delay after your Hastee Card is lost, stolen, or used by someone else or where your Hastee Account has been compromised.

In these circumstances we will not refund transactions and we reserve the right to charge you for any reasonable costs that we incur in taking action to stop you using your Hastee Account and to recover any monies owed as a result of your activities.

If you have not been fraudulent, or grossly negligent, and have used your Hastee Card and Hastee Account in accordance with these Terms & Conditions, your maximum liability for any unauthorised transaction resulting from the use of a lost or stolen card or details before you notify us will be £35.

We may also charge you an Administration Fee if we have to manually intervene to complete a payment or rectify an error on the Hastee Account caused by an error or omission on your part.

30. Am I permitted to give access to third party providers?

You may allow regulated Third Party Providers ("TPPs") (including Hastee Account Information Service Providers ("AISPs") and Payment Initiation Service Providers ("PISPs")) access to your online Hastee Account; either to make payments, obtain Hastee Account balances or obtain information on previous transactions.

Before giving consent to a TPP, you should:

- ensure that the TPP is authorised and holds the correct regulatory permissions;
- check what level of access you are consenting to, how your Hastee Account will be used and the extent to which your data will be shared with third parties; and
- familiarise yourself with your obligations and rights under the TPP agreement, in particular your right to withdraw consent to access your Hastee Account.

We may refuse to allow a TPP access to your Hastee Account where we are concerned about fraudulent or unauthorised access.

We are not party to, or responsible for, any agreements between you and a TPP. Subject to any rights to refund you may have under these Terms and Conditions, we shall have no liability for:

- any loss whatsoever, as a result of using a TPP and entering into a TPP agreement; and
- any actions that the TPP takes in relation to suspending or terminating your use of their service or for any resulting losses.

31. Can I assign my rights or obligations under these Terms and Conditions?

You may not transfer or assign any rights or obligations you may have under these Terms & Conditions to any other person without our prior written consent. We may assign the benefit and burden of these Terms & Conditions to any other person at any time on giving you two months prior notice of this. If we do this, your rights will not be affected.

32. Governing law

This Agreement is concluded in English. All communications with you will be in English. These Terms & Conditions will be construed in accordance with English law and the exclusive jurisdiction of the English courts.

33. What are the fees and limits?

Hastee Fees and Limits

Fees and Charges	Value	Comments
Additional Card	£4.60	One additional card is available. Additional cardholders must be 16 years or over. Additional cards share the Hastee Account holder's funds.
Replacement Card	£2.30 Lost / stolen / damaged replacement card	Free replacement for expired Hastee Cards. £2.30 for lost/stolen/damaged replacement.
ATM withdrawal fee	See Comments	Some ATM providers may charge a fee and should advise you before you confirm the transaction.
Card delivery times	Within 10 working days	
OTHER FEES		
SMS Alerts*	£0.10	Optional service for confirmation of

		purchases, withdrawals and balance enquiries.
Call costs to Customer Services	Standard geographical rate	Calls to +44 (0) 330 100 4 901 are charged at standard geographical rates and will be included in mobile phone inclusive minute packages.
Statements paper (per 90 days)	£1.50	You must request a paper statement by contacting Customer Services.
Statements on the Hastee App (per 90 days)	Free	You can view your entire Transaction history FREE of charge by logging onto your App User Account.
Inactivity/dormancy fee	£1.00	Applied when there has been no transactions on the Hastee Account for over one (1) calendar month.
Administration Fees	£30.00	Administration fee for instigating a chargeback on request of the Cardholder, transaction revocation, manually rectifying Cardholder errors or investigating shortfalls.
Redemption fee	£0.00	When you request a funds transfer on closing of the Hastee Account.
LIMITS		
Maximum daily ATM withdrawal	£250.00	
Maximum balance	£10,000.00	
Expiry	Minimum of 12 months	Please refer to the expiry date on your card.

Notes to fees and limits:

* standard operator SMS charges apply for balance requests and addition charges may apply to receive SMS information outside the UK.

Your Visa Hastee Card and Hastee Account is issued by Contis Financial Services Ltd who is authorised by the Financial Conduct Authority to issue e-money (Firm Reference Number: 900025) and is a member of Visa. Registered head office is Navigation House, Belmont Wharf, Skipton, North Yorkshire, United Kingdom BD23 1RL.

Please note that Hastee Card and Hastee Account is an electronic money product and although it is a product regulated by the Financial Conduct Authority, it is not covered by the Financial Services Compensation Scheme. We ensure that any funds received by you are held in a segregated Hastee Account so that in the unlikely event that Contis Financial Services Ltd becomes insolvent your funds will be protected against claims made by creditors.