

VISA DEFERRED-DEBIT CARD CARDHOLDER'S GUIDE



About the Visa Card

This guide gives you information on the services available with the Cater Allen Visa Deferred-Debit Card, which allows you to access your bank account directly in order to pay for goods and services at retailers and to obtain cash from bank branches or cash machines both in the UK and abroad.

The Cater Allen Visa Deferred-Debit Card is issued with no annual fee and we make no charge for cash withdrawals, either in the UK or abroad, so long as you use a Visa badged cash machine. However, there are certain cash machine owners who make charges for using their cash machines. If you use one of these cash machines then you will be informed on screen of the charge before you commit to the withdrawal. These charges will be debited from your account as part of your withdrawal.

Please remember the following:

- This card is not an immediate debit card.
- This card is not a credit card.

Qualifying for a Visa Card (criteria applies to all card currencies)

Personal customers who have a Private Bank Account, Prestige Bank Account, Sterling Bank Account, Euro Bank Account, US Dollar Bank Account or an Investment Account may hold up to 2 Visa Cards on each account held. Customers must be over the age of 18.

Business customers may hold up to 2 Visa Cards issued on each standard Reserve Account that they hold.

The deferred-debit aspect of your card explained

Your card is fully integrated with your bank account and therefore your cash withdrawals and Visa purchases will only be allowed if you have the available balance in your account.

Your Visa purchases will not be debited to your account until the date of your monthly statement, allowing you to earn up to 30 days extra interest on the value of these purchases. However, they are shown against your account as 'pending' and are debited from your available balance as and when we receive them from Visa.

An example:

You have a balance in your account of £10,000 at the start of the statement month.

You pay for a holiday on the 1st day of the statement month using your card, the cost of which is £2,500.

The transaction reaches your Cater Allen account on the Business Day after the Business Day on which the payment was instructed.

Your new available account balance is £7,500.

However, you will still continue to earn interest on the £2,500 you have spent up to the last day of the statement month, when the transaction is debited.

Please note cash transactions/withdrawals will, however, be debited from your account for balance and interest purposes on the date we receive them from Visa, therefore you will not earn extra interest on these.

Where a purchase that you have made with your card is refunded, your account will be re-credited when we receive the refund from Visa. However, this refund does not form part of the interest bearing balance in your account until your next statement date.

The US dollar Visa Card

Customers who have regular US dollar expenditure will find it advantageous to have our US dollar denominated card which is only available on our US Dollar Bank Account and US Dollar Reserve Account. All Visa transactions are billed in US dollars, with the result that you do not pay foreign exchange commission on US dollar transactions. Visa transactions will be debited directly to a US Dollar Bank Account or US Dollar Reserve Account in the same way as described above and, as with the sterling card, we require clients to maintain sufficient US dollar balances with us to cover their expenditure.

If you want to apply for a US dollar card but do not already have a US Dollar Bank Account or US Dollar Reserve Account with us, then you should apply to open a US Dollar Bank Account or US Dollar Reserve Account and on your application form indicate that you also require the US dollar Visa Card.

The euro Visa Card

Similarly, customers who travel regularly in Europe may find it useful to have our euro denominated card, since it will enable them to avoid foreign exchange commission on euro transactions. This card is only available on our Euro Bank Account and Euro Reserve Account. All Visa transactions are billed in euros, with the result that you do not pay foreign exchange commission on euro transactions. Visa transactions will be debited directly to a euro currency account in the same way as described above and, as with the sterling card, we require clients to maintain sufficient euro balances with us to cover their expenditure.

If you want to apply for a euro card but do not already have a Euro Bank Account or Euro Reserve Account with us, then you should apply to open a Euro Bank Account or Euro Reserve Account and on your application form indicate that you also require the euro Visa Card.

World of Service with Visa International

By taking a Visa Deferred-Debit Card you can make use of a world-wide network of retailers and banks linked together by the Visa International Payment System. With common operating standards across the globe, it means you can purchase goods and obtain cash on the same terms in over 200 countries, a major benefit even in today's shrinking world. You also have the support of Visa Global Customer Assistance Services should you encounter difficulties when abroad.

For Visa International contact details please see the Contact Details section later on in this booklet.

Keeping your card safe

Should your Visa Deferred-Debit Card not arrive with you within 7-10 Business Days of our letter confirming your successful application, please inform us by calling on one of the numbers below. We will cancel your card and issue a new one to you.

Between 7am and 11pm, seven days a week call us:

Within the UK on 0800 092 3300
From outside the UK on +44 (0)114 228 2407

Alternatively call our 24 hour Lost or Stolen Card Helpline:

Within the UK on 01268 298 807
From outside the UK on +44 (0)1268 298 807

You may find that when you use your Cater Allen Visa Deferred-Debit Card a telephone call is immediately made to obtain authority for the transaction. This is a standard security feature and is designed as a safeguard against fraudulent or improper use of your account. Whilst this service is free of charge for UK land lines, you may incur incoming call charges if you receive this call on your mobile telephone whilst abroad.

What to do when you get your card

It is vital that you sign the reverse of your card as soon as you receive it to prevent fraud and also because it may not be accepted for transactions if it is not signed. Additionally, some retailers in the UK may not have Chip and PIN terminals, therefore you will be required to sign for your transactions on some occasions. Additionally, when you go abroad you will find that many retailers will not have Chip and PIN technology yet.

In the event that your card requires activating it will have a sticker on it telling you so. To activate your card please contact our call centre on 0800 0923300 (dialing +44 (0)114 2282407 for calls outside the UK), with your Cater Allen Personal Access Code (PAC) available. Lines are open 7am to 11pm, 7 days a week.

When you'll get a PIN mailer from us

- We will automatically issue a PIN to you if you apply/have applied for a card.
- We will issue a new PIN to you if your sterling card is lost or stolen and we have to issue you with a completely new card. In the event of your US dollar or euro card being lost or stolen your existing PIN will apply to the new card that we issue to you. We won't send you a reminder of your PIN unless you ask us to.
- If we are re-issuing a card when it reaches its expiry date or you have asked us for a replacement then we will not automatically send you a PIN reminder.

Your PIN should arrive with you, normally 5-7 Business Days after your card. If it does not arrive please inform us by calling us:

0800 092 3300 from within the UK

or

+44 (0)114 228 2407 from outside the UK, between 7am and 11pm, seven days a week.

We will arrange for you to receive another mailing containing your PIN.

Lost or stolen cards and compromised PINs

You should tell us as soon as you know that:

- Your card has been lost or stolen.
- Someone else knows your PIN.
- You think your card is being used fraudulently.

You should report any of these occurrences to us immediately by telephoning us on:

Lost or stolen cards and compromised PINs –
Lines are open 7am-11pm, 7 days a week:

Freephone (from within the UK): 0800 092 3300

Telephone (from abroad): +44 (0)114 228 2407

24 hours – lost or stolen cards only:

Telephone (from within the UK): 01268 298 807

Telephone (from abroad): +44 (0)1268 298 807

We will also accept notification of loss or theft from card notification organisations and Visa International.

If your card has been lost or stolen you can arrange to withdraw cash within the UK from a branch of Royal Bank of Scotland. You will need to call us first on 0800 092 3300 to arrange this and when you go to collect your cash you will need to take two forms of photo identification with you.

Chip and PIN

Safer, faster, more secure

Chip and PIN is a more secure card payment method that has been introduced by banks and shops across the UK and in some parts of the rest of the world. It has been designed to reduce card fraud since the built-in microchip technology on the card protects the data held on your card from being copied or altered. Since its introduction, UK shoppers have taken to Chip and PIN with enthusiasm, and it has already cut fraud and reduced time spent queuing at the checkout.

Instead of signing a receipt when making a purchase, many places will now ask you to enter your Personal Identification Number (PIN) into a keypad. This is the same PIN that you will use to withdraw cash at cash machines. Once you have entered your PIN into the keypad your transaction will be authorised. This

means that it is vital you remember your PIN, since we will not authorise your transactions if you do not enter your PIN. Remember, however, that not all retailers are PIN enabled yet, therefore, at these retailers you will be requested to sign for your transactions.

Please note that if you are abroad in a country that is Chip and PIN enabled they may not accept a signature for a card transaction, therefore, if you have not memorised your PIN, then you may be unable to carry out transactions in these countries. Alternatively, if you are in a country that does not use Chip and PIN you will be requested to sign for your transactions.

To find out more about which countries are Chip and PIN enabled please visit the Visa website at: www.Visa.co.uk

PIN security

- You must keep your PIN secret so that you will be the only person able to use your card.
- You must not let anyone else use your card or know your PIN.
- You should never divulge your PIN to anyone, including our staff. If you are asked by someone for it, do not give it out.
- Never give your PIN to anyone else to authorise a transaction, you should always input it into the terminal yourself.
- Never write down or record your PIN.

In the same way, should you use the internet, mail order or telephone to order goods or services, you must never disclose your PIN.

Remember, your PIN is your own personal way of protecting your bank account against fraud. It is vital that when you get your PIN you memorise it and destroy the PIN notification immediately – do not keep it ‘somewhere safe’.

Forgetting your PIN

If you forget your PIN then call us on 0800 092 3300 (or +44 (0)114 228 2407 from outside the UK) and we will send you out a PIN reminder.

Choosing a new PIN – it’s your choice

You can choose a new PIN for your card, that’s personal to you. We must however discourage you from selecting a PIN that may be easy for someone else to guess, e.g. you should not use your date of birth. You will be able to change your PIN at most high street cash machines that carry the Visa logo. These cash machines will feature instructions on how to change your PIN. Select the PIN Management/PIN Services option (please note that not all cash machines will feature the same category titles) and follow the instructions that you see on the screen. Call us on 0800 092 3300 if you need any help (from outside the UK dial +44 (0)114 228 2407).

Tips on choosing and remembering your PIN

- If you find your PIN hard to remember, you can change it at most Visa badged cash machines – just select the ‘PIN Management/PIN Services’ option.
- If you change your PIN, it is important not to use numbers easily associated with you, such as part of your telephone number, your year of birth or your street number as these are potentially easy to guess.

- Avoid popular or obvious number sequences like 9876 or 1234 or 9999.
- Random combinations of numbers are more difficult to guess than those in sequential order.
- Combining numbers which mean something to you is always a good way of remembering.
- If you forget your PIN, please contact our call centre on 0800 092 3300 and we will arrange for a reminder to be sent out.

Numbers you cannot select as your PIN:

- 0000.
- your card start date, e.g. if start date is 05/06 then you cannot use 0506.
- your card expiry date.
- any of the 4 digit elements of your card number, e.g. if the 2nd set of 4 digits is 4528 then you cannot select this as your PIN.

What happens if I key in the wrong number at point of sale?

- Don't worry if you key in the wrong number, you will have two additional chances to get it right, i.e. 3 attempts in total. Remember though this is three times in a row, which may not be all at the same retailer. The screen on the PIN pad will tell you if you entered the wrong number.
- If you do enter a wrong number three times, your PIN will be 'locked' and the retailer will advise you of this. Being 'locked' means that your card is made temporarily unusable which is a security measure. If someone has stolen your card and does not know your PIN then once they have 'locked' the card it will be refused for all PIN authorised transactions until it has been 'unlocked'. Whilst 'locked' your card cannot be used for any PIN authorised transactions, nor can it be used in cash machines unless you can remember your PIN.
- If your card is 'locked' and you remember your PIN then follow the instructions below to 'unlock' your card. Alternatively call us on 0800 092 3300 (dial +44 (0)114 228 2407 from outside the UK) and we'll talk you through the process.
- If your card is 'locked' and you cannot remember your PIN call us on 0800 092 3300 (from outside the UK dial +44 (0)114 228 2407) and we will issue you with a PIN reminder. You will then need to go to a cash machine and follow the unlock process as described below.

What to do if you have locked your PIN

- If you remember your PIN, you can unlock it at most high street bank's cash machines that bear a Visa logo. Once you are at the cash machine, insert your card and enter your PIN. Then select PIN Services and follow the instructions for unlocking your PIN. Once your PIN is unlocked you can then start transacting again with your card.
- Call us on 0800 092 3300 (from outside the UK dial +44 (0)114 228 2407) if you need any help.
- Whilst the PIN is locked your card should still be accepted at merchants that have not yet upgraded to Chip and PIN technology. If you cannot remember your PIN then please call us on 0800 092 3300 (from outside the UK dial +44 (0)114 228 2407) and we will issue you with a PIN reminder.

If you have to wait to receive a PIN reminder from us before you can unlock your card please remember that you will not be able to use your card for Chip and PIN transactions for a number of days.

Whilst the PIN is locked the card should still be accepted at retailers that have not yet upgraded to Chip and PIN technology.

PIN terminals

You will come into contact with a variety of PIN terminals in different types of shops. Some will have a separate PIN pad that is attached to the till via a wire. Some may combine the card reader with the PIN pad in one unit. Others may have the PIN pad built into the shop counter. Restaurants may have wireless terminals so that you can pay whilst sitting at your table without letting your card go out of sight. All PIN terminals will have the same layout of keys and you will be required to enter the same PIN regardless of design. When you are making a purchase, you may be asked to insert your card into the terminal yourself. The cashier will tell you how to do this.

If you have a disability how will Chip and PIN affect you?

The majority of people with disabilities have welcomed Chip and PIN once they have had the chance to try it out. Indeed, it means that some customers find it easier to use cards. Using a PIN may be more difficult than signing for some cardholders with disabilities. If you are unable to use a Chip and PIN card, or have concerns about how easy you will find using it, then please call us on 0800 092 3300 (from outside the UK dial +44 (0)114 228 2407) and we will discuss the options available with you.

Using your card

Making payments with your Visa Card

Your card can be used at over 650,000 shops, hotels, restaurants, garages and other retail outlets within the UK, and at over 29 million places world-wide that accept Visa.

Purchases can be made simply by signing a sales voucher or by entering your PIN into a terminal (just like you do at a cash machine) and as a card holder you will experience few delays in having your purchase authorised. Please note however, that some merchants may seek authorisation for your purchase depending on the type and amount of the transaction.

Carrying a Visa Card is safer and more convenient than cheques or cash, and you will be familiar with the advantages of being able to quote your Visa Card number in order to make guaranteed reservations at hotels and to book theatre tickets or order goods over the internet or by telephone.

You can also use your card to make “priority check-outs” at hotels and many car rental companies require a Visa Card number before they will agree to reserve a car for you.

For security purposes we set a limit on the maximum purchase you can make with your Visa Card. This should be high enough for most routine purchases, but if you wish to use your card for a very large purchase we would advise you to contact us beforehand to make special arrangements.

Card usage levy/surcharge

Some retailers/service providers may levy a surcharge if you use your Visa Deferred-Debit Card to make payment for their goods or services. This is because, within the Visa Transaction System, deferred-debit cards are treated as credit cards. Therefore, if a retailer/service provider has signs/notices, or in some other way informs you, that credit cards are subject to a surcharge, then their surcharges will apply to your transaction and be debited from your account as part of your transaction.

Please also note that if the retailer/service provider informs you that they do not accept credit cards then this means that they will not accept your deferred-debit card.

Because a Visa deferred-debit card is treated within the Visa Transaction System as a credit card, it is important to note that it cannot be used to pay off credit card balances.

Recurring transactions/ continuous payment authority

You can use the card to set up a continuous payment authority to make regular payments to another organisation. These may be monthly payments of a set value, but may also be quarterly or yearly payments. You may need to complete and return a form to the organisation wishing to collect the regular payment or it may be that you will need to complete a form over the internet, or you will supply the required details over the telephone. The collecting organisation will then contact us to set up the payment. To cancel a continuous payment authority you must tell the organisation that collects it. For further detail in

respect of the cancellation of continuous payments, please refer to the 'Authorisation, Cancellation and Refunds of Transactions' section of the Visa Deferred Debit Card Terms and Conditions.

Obtaining cash with your Visa Card

You may use your Visa Deferred-Debit Card to obtain cash from Visa badged cash machines around the world. There are over 1.5 million cash machines worldwide within the Visa global network, with extensive coverage in the USA and major European countries such as France and Spain. You can obtain full details of cash machine availability on the Visa website www.Visa.co.uk

You will need to authorise your withdrawals from cash machines by means of a PIN (Personal Identification Number), which we issue to you when you first apply for a card. Please read the preceding section covering PINs.

Please note:

- There are certain cash machine owners who make charges for using their cash machines. If you use one of these cash machines then you will be informed on screen of the charges before you commit to the withdrawal. These charges will be debited from your account as part of your withdrawal.
- There should be no charges for withdrawing cash over the counter at a bank or building society branch, however a surcharge may be applied – see the previous section Card Usage Levy/Surcharge for more information.

- You can also withdraw cash over the counter at any bank branches that accept Visa Cards, both in the UK and abroad by presenting your card to the cashier and signing a cash advance voucher – you do not need to write a cheque. You will be asked for proof of identity when you withdraw cash in this way.

For security reasons, we set a limit on the maximum cash you may obtain with your Visa Card on any one occasion or during any one day. In addition to our limits the owner of the cash machine or the Bank or Building Society that you use may have their own lower limits which they will impose.

Cater Allen Private Bank card limits

	sterling	US dollar	euro
Minimum cash withdrawal at a cash machine	£10	\$10	€10
Maximum single cash machine withdrawal amount	£600	\$1,000	€1,000
Daily maximum number of cash machine withdrawals	5	3	3
Daily cash machine withdrawal limit	£2,005	\$1,000	€1,000
Maximum single bank counter withdrawal amount	£2,005	\$1,000	€1,000
Total daily cash withdrawal limit	£2,005	\$1,000	€1,000

Using your card for internet shopping

Buying goods over the internet by giving your Visa Card number is now a widespread practice and there is no reason why you should not do this provided you are dealing with a well known UK or international retailer. You should, however, exercise caution when giving your card number to lesser known retailers who may advertise on the internet. We recommend that you only transact on secure websites, i.e. those with HTTPS prefixed addresses and padlock symbols.

Before completing an online transaction, read the delivery and return policies on the merchant's home page. Make sure you can return any unsatisfactory items and check to see if you can get your money refunded or if you will receive a merchandise credit. Sales policies should cover the delivery methods and costs of delivery, currency accepted, taxes applied, return and refund policy and a contact number or e-mail address.

You should never, of course, disclose your PIN over the internet in any circumstances.

You may be asked for your card security code (sometimes called a CVV or CVC code) when shopping on the internet. This code is the last 3 digits of the number located on the signature strip on the reverse of your card. This number can be safely disclosed, as it is used to ensure that the person placing the order has possession of the card.

Using your card for telephone and mail order transactions

For security reasons we will normally only authorise purchases of goods by mail or telephone order if they are being delivered to your home address as shown in our current records. It may be possible to arrange for goods to be delivered elsewhere if you contact us to make special arrangements.

You may be asked for your card security code (sometimes called a CVV or CVC code) when shopping by mail order or by telephone. This code is the last 3 digits of the number located on the signature strip on the reverse of your card. This number can be safely disclosed, as it is used to ensure that the person placing the order has possession of the card.

Using your card for foreign currency transactions

When you use your card abroad (i.e. in a country that has a different currency to that of your account e.g. using your US dollar or euro card here in the UK for a sterling transaction), the transaction is converted to your billing currency using an exchange rate supplied by Visa International. As part of this exchange rate, a percentage of foreign exchange commission will be added to the transaction amount. Please see the reverse of your account statement or the Banking Tariff for full details.

Other card information

Charging back Visa transactions

Please note that you cannot “stop” a Visa transaction as you might a cheque, but in certain circumstances such as where the goods are not received, we may be able to “charge back” the transaction to the retailer via their bank. If you wish to dispute any transaction on your statement then please contact us immediately.

Our full contact details can be found opposite this wording.

Your Visa transactions and your statement

All your Visa transactions will be shown on your account statement, each with a narrative¹ describing it, including the date of the transaction.

On your statement any cash withdrawals/transactions made with your card will show as being debited from your account on the date that we received them from Visa.

Your other card transactions, that during the month are deemed ‘pending’ for interest purposes, will show on your statement as being debited from your account on your statement date. The narrative for each transaction will show the date that we received the transaction from Visa.

If charges are incurred as a result of the use of your card then these will also appear on your statement. For a full list of charges please refer to our Banking Tariff.

¹ Please note that this is dependent upon what information is supplied by the bank that processes the transaction on behalf of the retailer where you made the purchase.

Contact details

Cater Allen Private Bank

If you have any questions about your Cater Allen Visa Deferred-Debit Card, please contact:

Cater Allen Visa Centre

Customer Service
PO Box 826
Bradford
BD1 5UL

Freephone (from within the UK): 0800 092 3300

Telephone (from abroad): +44 (0)114 228 2407

Security of your card

If your card is lost or stolen, you should inform us immediately by calling one of the numbers listed below. You should not disclose your PIN to any other person, nor write it on your card, nor keep note of it anywhere near your card. You should tell us immediately if you suspect someone may have discovered your PIN.

Please call the **Cater Allen Visa Centre** on one of the following numbers to advise us of a lost or stolen card.

7am to 11pm:

Freephone (from within the UK): 0800 092 3300

Telephone (from abroad): +44 (0)114 228 2407

24 hours:

Telephone (from within the UK): 01268 298 807

Telephone (from abroad): +44 (0)1268 298 807

Visa Global Customer Assistance Services

Losing your card when abroad can be most inconvenient and in these circumstances you may contact the Visa Global Customer Assistance Centre to request a temporary replacement card which can normally be delivered within 48 hours. You can also request an emergency cash advance of up to £500 to be available from the nearest Visa bank branch.

The Customer Assistance Centre can also give you information about the availability of Visa cash machines and bank branches in the country you are intending to visit, as well as more general country information such as passport and customs requirements.

You may call the Visa Customer Assistance Centre in the USA (open 24 hours a day) on the following numbers:

Telephone Freephone

(from within the UK): 0800 895 082

Telephone (from abroad): +1 410 581 9994

Telephone standard rate

(from within the UK): 020 7938 1031

Telephone (from abroad): +44 (0)20 7938 1031



Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print (as recommended by RNIB), Braille, Audio Tape and PC Disk. If you would like to register to receive correspondence in an alternative format please contact us on 0800 092 3300. For the hard of hearing and/or speech impaired please use the Typetalk service via 18001 0800 092 3300.

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