

Your Cater Allen Visa Debit Card Guide



Your Cater Allen Visa Debit Card

You will find your Visa Debit Card is a convenient way to pay for your everyday items.

You can use your Card wherever you see the Visa Logo. If you have a contactless Visa Debit Card you will also be able to use your Card wherever you see the contactless symbol.



Activating the contactless functionality

For security, prior to carrying out a contactless transaction for the first time, you'll need to unlock the contactless functionality by carrying out a cash machine transaction. You may also occasionally be required to enter your PIN when carrying out a contactless transaction.

Going contactless

You can be confident that your Card is secure

- o Your contactless Card comes with built in security features.
- o Contactless only works when your Card is held next to the contactless reader. This is to ensure that the correct Card is being used.
- o If your Card is lost or stolen, we cover transactions that are made as long as you've taken reasonable precautions with your Card and PIN, as set out in your Account Terms and Conditions. You must alert us, using the contact details at the back of this Guide, as soon as you know your Card is lost or your PIN has become known to someone else.

- We'll occasionally ask you to enter your PIN to make sure it's always you that's using your Card.

Fast

- Pay for items of up to £45 in seconds.

Easy

- No need for loose change.

How to make a contactless payment



1. Look for the contactless symbol.
2. Hold your Card over the contactless reader until you see the green light or hear the beep.
3. The reader confirms the payment and you'll be offered a receipt.
4. You've now made your purchase and any contactless payments will appear on your statement in the usual way.

To find out where you can go contactless visit visa.co.uk/pay-with-visa/featured-technologies/visa-contactless.html

Using your Card

You can use your Debit Card for your everyday purchases in shops, over the phone and online as well as for cash withdrawals. Your Debit Card is accepted wherever you see the Visa sign.

Using your Card abroad

You can use your Cater Allen Visa Debit Card wherever you see the Visa sign, and feel secure knowing that it's a safer option than carrying large amounts of cash or traveller's cheques.

Remember, if you're given the option of paying in local currency or pounds it's usually best to choose local currency, unless you are certain that the exchange rate is favourable.

Fee calculator

When you use your Debit Card abroad, whether to make a purchase or to make a withdrawal from a cash machine, you may be offered the option to either pay in local currency or in pounds. Visit our website to use our currency conversion tool, with live foreign exchange rates to convert the currency of your transaction to your Debit Card's currency, for cross-border purchases and cash machine transactions. The calculator may help you to understand how much your transaction could cost when choosing to pay in local currency.

Before you travel abroad

- You do not need to tell us that you're travelling abroad, as our systems will know you are in another country once you use your Card and PIN.
- Make sure your contact details, including your mobile telephone number, are up to date so that we can contact you if we suspect suspicious transactions on your account. You can do this by calling us using the contact details at the back of this Guide.

Visa Global Customer Assistance Services

If you lose your card whilst abroad you can contact the Visa Global Customer Assistance Centre (open 24 hours) to request a temporary replacement which can normally be delivered within 24-72 hours. You can also request an emergency cash advance of up to £500 to be available from your nearest Visa bank branch.

Freephone: **0800 89 1725** (from within the UK)

+1 303 967 1096 (from outside the UK)

For more information visit visa.co.uk/support/consumer/lost-stolen-card.html

Using your Card with confidence

Our fraud detection systems highlight unusual spending patterns, so we can check transactions on your account that may look suspicious.

If you are a victim of fraud we'll work to reimburse any transactions that you didn't authorise, provided you let us know straightaway and you've taken reasonable precautions with your Card.

Cater Allen Secure

Cater Allen Secure, in partnership with Verified by Visa, helps protect your Debit Card against unauthorised use when you shop online. The service is simple and free to use and covers you when using your Cater Allen Debit Card at participating online retailers. From time to time you may be prompted to provide some additional information when you make a purchase at a participating retailer.

Keeping your Card safe

You may find that when you use your Cater Allen Visa Debit Card we call you 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 landlines, you may incur incoming call charges if you receive this call on your mobile telephone whilst abroad. Please note that these calls are made by our third party card provider, not by our Contact Centre colleagues.

Fees

- We won't charge you for using your Card in the currency of your account.
- When you use your Card for a transaction other than in the currency of your account, it is converted into your account currency using the exchange rate set by Visa on the date the money is taken from your account. Visa exchange rates can be found at [visa.co.uk](https://www.visa.co.uk).
- When you use your Card in a currency other than your account currency then charges will be applied for all of these transactions. Charges are calculated and applied as part of the Foreign Exchange Rate that Visa apply to the transaction when they convert it to your account currency. Please see below for details of these rates:

Region where the Card is used	GBP Card	EUR Card	USD Card
Within Europe* and Israel	1.75% of the value of the transaction		
Outside of Europe	2.00% of the value of the transaction	2.75% of the value of the transaction	2.75% of the value of the transaction

* Full list of countries available on request.

For security reasons, we set a limit on the maximum cash amount you may obtain with your Visa Debit 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.

	Per account		
	GBP	USD	EUR
Minimum cash withdrawal at a cash machine	£10	\$10	€10
Maximum single cash machine withdrawal amount	£600	\$600	€600
Daily maximum number of cash machine withdrawals	5	5	5
Daily cash machine withdrawal limit	£2,005	\$2,005	€2,005
Total daily cash withdrawal limit	£2,005	\$2,005	€2,005

Lost or stolen Cards and compromised PINs

If you think your Card has been lost, stolen, or is blocked, for fraud prevention reasons you should call us as soon as possible. The Helpline contact details are on the back of this Guide.

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

If your Card has been stolen please also contact the police as soon as possible.

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.

In the event that your Card requires activating, it will have a sticker on it telling you what to do. To activate your Card please contact us using the contact details on the sticker or at the back of this Guide.

When you'll get a PIN from us

- We will automatically issue a PIN to you if you apply/have applied for a Card.
- You will receive a new PIN if your card is lost or stolen and we have to issue you with a completely new Card.
- You will receive a new PIN when we issue you with a new card where the payment card number (16 digit number on the front of your card) has changed. If this happens please remember to update your card number for any recurring payments you have set up.

PIN security

You must keep your PIN secret so that you are the only person able to use the Card. You should never divulge your PIN to anyone, including our staff. If you are asked by someone for it, do not give it out.

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 please call us and we will send you a PIN reminder.

Choosing a new PIN

You can choose a new PIN for your Card, that's personal to you. You must not select a PIN that may be easy for someone else to guess, e.g. 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.

What to do if you have locked your PIN

If you remember your PIN, you can unlock it at most high street bank cash machines with 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.

Contact details

If you have any questions about your Card, please contact:

Freephone, 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:

From within the UK or abroad: **+44 (0)1268 298 807**

Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print, Braille and Audio CD. 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 Text Relay service. Further details can be found at <http://ngts.org.uk/>

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