



Working in partnership with UNISON
Membership Services

UNISON Prepaid Plus Card

The UNISON Prepaid Plus MasterCard® is not a credit or debit card. It's a prepaid card, so you load it before you use it. And you can only spend what you have on it, helping put you in control of your money.

- ✓ Earn 3% to 6% cashback in-store or online at Argos, Boots, Sainsbury's, ASDA, M&S, B&Q and many more**. No need to buy vouchers or gift cards - it's that easy!
- ✓ No credit checks
- ✓ Accepted at over 32 million outlets worldwide
- ✓ FREE to apply for*

Fill in the enclosed form to apply or visit
www.UNISONprepaid.com

Need help?

Call 0844 846 8064 or email:
customerservices@unisonprepaid.com

*The UNISON Prepaid Plus MasterCard® is free to apply for. There is a monthly fee of £1.95, which is charged within 30 days of successful application
** Range of retail partners and cashback rates are subject to change. Some retailer exclusions apply.

This card is issued by Clydesdale Bank PLC pursuant to license by MasterCard International Incorporated. This card is an electronic money product. The electronic money associated with this card is provided by PrePay Technologies Ltd, a company regulated by the Financial Conduct Authority (FRN 900010) for the issuance of electronic money. PrePay Technologies Limited is a registered service provider of Clydesdale Bank PLC, MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

The UNISON Prepaid Plus card has been arranged for you by UNISON and UNISON Prepaid Plus. UNISON Prepaid Plus is a trading name of Union Income Limited ('UI'). UI is registered in England and Wales, No. 06595562. Registered office: 4th Floor, 7/10 Chandos Street, London W1G 9DQ.

64939 (01/2013)



WHY PAY MORE? EARN 3% TO 6% CASHBACK AT OVER 40 BIG NAME STORES!

You could earn
over £200 each year!!
(see pages 4-5)

Apply FREE today.
Fill in the enclosed form
to apply or visit
www.UNISONprepaid.com



SMARTER SPENDING, SMARTER SAVINGS.

10 GREAT REASONS TO GET THE UNISON PREPAID PLUS CARD

1. Makes budgeting easy

You can only spend what you load so there's no getting carried away.

2. Super cashback savings

You earn 3% to 6% cashback by simply using your card at retail partners (see pages 4-5).

3. No credit checks

4. Free to apply for*

5. Exclusive to UNISON members

6. Use it anywhere in the world

Over 32 million outlets worldwide - wherever you see the MasterCard Acceptance Mark.

7. Secure

This card is chip and PIN protected, and not linked to your bank account.

8. Additional card

You can get an additional card for a member of your household and enjoy even more cashback.

9. Easy to manage and top up

View your statement, how much cashback you have earned and top up online by logging in to your prepaid account.

10. UNISON APPROVED!

Here's why you should get the UNISON Prepaid Card



"I use mine 'cause I love getting a great deal." Duncan



"Love the fact I make savings on a monthly basis... I have it in my wallet all the time." Tracey

**The NEW UNISON Prepaid Plus Card is FREE to apply for. You simply pay a monthly fee of £1.95. The first fee will be charged within 30 days of successful application. When you apply for the card you will need to make an initial load. This money will be available for you to spend once you receive and activate your card.*

redemption of the Available Balance remaining on your Card.

17.2. Nothing in this Agreement shall exclude or limit our liability for death or personal injury resulting from our negligence or fraud.

17.3. To the extent permitted by law, all conditions or warranties implied by law, statute or otherwise are expressly excluded.

17.4. The above exclusions and limitations set out in this paragraph 17 shall apply to any liability of our affiliates such as the Programme Manager, Union Income, P&MM Limited, Cycleside Bank PLC, MasterCard International Incorporated or other suppliers, contractors, agents or distributors and any of their respective affiliates (if any), to you, which may arise in connection with this Agreement.

18. YOUR INFORMATION

18.1. You may provide us with personal data from time to time in connection with your Card, some of which will be necessary for us to provide you with the Card and services under this Agreement. You must notify us immediately of any change of name and address by contacting Customer Services.

18.2. We and our affiliates are committed to maintaining your personal data in accordance with the requirements of the Data Protection Act 1998 and will take all reasonable steps to ensure that your personal data is kept secure against unauthorised access, loss, disclosure or destruction. Except as required by law or in accordance with these terms and conditions, your personal information will not be passed to anyone without your permission. To comply with Anti-Money Laundering Regulations, we may be required to request evidence of identity from you and may use an ID verification agency or credit reference agency (whose names and addresses will be provided to you on request) both prior to and following issue of your Card for this purpose and who will add details to your records of our request for a search.

18.3. You agree that we and the Union Income can use your personal data in connection with the Card, and the e-money associated with the Card, to contact you about replacement Cards, and to enable us to review, develop and improve our products and services. This may involve providing your personal data to our affiliates, agents, distributors, and suppliers including, Cycleside Bank PLC and to MasterCard International Incorporated and its affiliates to process Transactions and for their statistical research and analytical purposes as outlined in our privacy statement. We may also transfer your personal data outside of the EEA to enable you to use the Card while you are travelling, and such countries may not offer the same protections for personal data. We may also disclose your personal data as required by law, regulation or any competent authority or agency including to authorities and agencies to investigate possible fraudulent, unlawful or unauthorised activity ("Misuse").

18.4. You may contact us at any time to request us to stop such use or further disclosure to other companies for such use; however we shall not be liable for any losses or inconvenience experienced by you resulting from implementing your request, including loss of future Cashback and possible restrictions on how you can top up your Card.

18.5. You have a right to inspect the personal data we hold about you however we will ask you to pay an inspection fee of £10 to cover our costs. For further information please contact Customer Services.

18.6. If we discover that the information we hold about you is incorrect, we may have to suspend or cancel your Card until we can establish the correct information, in order to protect us, both.

18.7. If we believe that you have been involved in any Misuse then we may contact Union Income or the Programme Manager to advise them of such Misuse and you hereby consent to the disclosure of your personal data to Union Income or the Programme Manager in this context.

19. COMPLAINTS PROCEDURE

19.1. Complaints regarding any element of the service provided by us should be sent in writing to P&MM Limited, Avalon House, Linton Wood, Milton Keynes, MK14 6LD.

19.2. All complaints will be subject to our complaints procedure. We will provide you with a copy of our complaints procedure upon request and, if we receive a complaint from you, a copy of our complaints procedure will automatically be emailed or posted to you.

19.3. If we fail to resolve your complaint to your satisfaction you may refer your complaint to the Financial Ombudsman Service (South Quay Plaza, 183 Marsh Wall, London E14 9SR; phone 0845 600 1800). Details of the service offered by the Financial Ombudsman Service are available at www.financial-ombudsman.org.uk.

19.4. The Financial Services Compensation Scheme is not applicable to the Card. No other compensation schemes exist to cover losses claimed in connection with the Card. We will however safeguard your funds in the event of our insolvency, to protect them.

20. GENERAL

20.1. Any delay or failure to exercise any right or remedy under this Agreement by us shall not be construed as a waiver of that right or remedy or preclude its exercise at any subsequent time.

20.2. If any provision of this Agreement is deemed unenforceable or illegal, the remaining provisions will continue in full force and effect.

20.3. You may not assign or transfer any of your rights and/or benefits under these terms and conditions and you shall be the sole party to the contract between us. You will remain liable until all Cards issued to you are cancelled or have expired and all sums due under these terms and conditions have been paid by you in full. We may assign our rights and benefits at any time without prior written notice to you. We may subcontract any of our obligations under this Agreement.

20.4. No third party who is not a party to this Agreement has a right to enforce any of the provisions of these terms and conditions, save that Cycleside Bank PLC, MasterCard International Incorporated and their respective affiliates may enforce any provision of this Agreement which confers a benefit or a right upon them and a person specified in paragraph 17.4 may enforce paragraph 17.

20.5. This Agreement contains the information set out in Schedule 4 of the Payment Services Regulations 2009 and you can obtain a copy of this Agreement at any time by visiting the Website.

20.6. This Agreement is governed by English law and you agree to the non-exclusive jurisdiction of the courts of England and Wales.

21. CONTACTING CUSTOMER SERVICES

21.1.1. If you need assistance, you can contact Customer Services by:

21.1.2. calling 0844 846 8064 between the hours of 9.00am and 8.00pm on Monday to Friday & Saturday 10.00am and 2.00pm

21.1.3. sending an email to customerservices@unisonprepaid.com

21.1.4. writing to UNISON Prepaid Plus, Linton House, 39/51 Highgate Road, London, NW5 1RT

21.1.5. An automated Card Activation service is available 24/7 on 0844 846 8064

21.1.6. Balance checking, lost & stolen reporting and forgotten PIN services are available 24/7 on the Customer Services number.

MasterCard is a registered trademark of MasterCard International Incorporated.

How we will use your information

All personal information that you provide to us will be held by Union Income Limited (UI) for the purpose of providing, administering and marketing our products and/or services. We will not pass your information to 3rd parties for marketing purposes unless you consent for us to do so. If you do not wish to receive marketing information about UI's other products and services please advise us and we will amend our records accordingly. You should contact Union Prepaid Customer Services, Linton House, 39-51 Highgate Road, NW5 1RT or email customerservices@unisonprepaid.com

Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit, Union Income Ltd will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Union Income Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request. If an error is made in the payment of your Direct Debit, by Union

Income Ltd or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when Union Income Ltd asks you to. You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

12. FEES

12.1. Cards are subject to the following charges:

Fee Type	Cost
Application Fee	FREE
Monthly Management Fee	1.95 per Account where an Available Balance remains on the Card.
UK ATM Withdrawal Fee	£0.35 per withdrawal
PIN change at ATM	FREE
Transaction Fee (Point of Sale/card Internet)	FREE
Foreign Transaction Fee for Overseas Merchant Transactions	3.0% of the Transaction amount and overseas ATM withdrawal amount (if applicable)
Overseas ATM withdrawal Fee	£2.00 per withdrawal
Replacement Card Fee (if lost, damaged or stolen)	£5.00
Direct Debit Top-Up Fee	FREE
Post Office® Top-Up Fee	3.0% of the value loaded
PayPoint Top-Up Fee	3.0% of the value loaded
Wage Transfer/Bank Top Up Fee	FREE
Debit Card (monthly repeat load) Top-Up Fee	£1.00 or free over £200
Debit Card (ad-hoc load) Top-Up Fee	£1.00 or free over £200
Debit Card (Emergency Instant load) Top-Up Fee	FREE
Internet & IVR enquiry	FREE
Text (mobile phone) balance enquiry actual (Available Balance)	£0.25 (only charged if there is an available balance)
Customer Services call centre enquiry	Local Rate charges apply
PIN Reminder	FREE
Additional Card	£10.00
Redemption Fee (if applicable)	£5.00 (or the Available Balance if lower than the Redemption fee)
Upgrade from Restricted to Unrestricted Card	£5.00
Administration fee (for expired cards with an Available Balance)	£5.00 per month
12.2. Redemption, and Replacement Card fees are payable in advance.	
12.3. Monthly Management fees are charged on your Account, and apply from 30 days from the date on which you successfully complete your application.	
12.4. Debit card top up fees will be added to the amount of the top-up and the total amount will be charged to your debit card. Example 1: If you request a £100 top up using a debit card, your debit card will show a transaction value of £110.00. Debit card top up fees will not apply if the top-up amount exceeds £200.00.	
12.5. All other fees will be deducted from the Available Balance on your Card.	
12.6. We reserve the right to deduct any miscellaneous taxes or charges due from the Available Balance on your Card.	
12.7. All Card fees are inclusive of VAT. VAT invoices will not be issued.	

13. DISPUTES

13.1. If you have a reason to believe that any of the Transactions for which your Card was used are unauthorised or has been posted to your Account in error, then at your request we will examine your Account and the circumstances of the Transaction. We strongly recommend that you check the Website on a regular basis and notify us by contacting Customer Services as soon as possible, but in any event, within 13 months of the date of the relevant Transaction. Please be aware that any delay in notifying us makes it more difficult for us to obtain evidence as to whether the Transaction was authorised and may therefore increase the time involved in investigating the Transaction. If you dispute the Transaction, the Merchant must be able to prove that the Transaction actually took place. We may require you to liaise with appropriate authorities with respect to the disputed Transaction.

13.2. We will refund any unauthorised Transaction immediately, unless we have good reason to believe (based on the evidence available to us at the time you report the unauthorised Transaction) that you have been grossly negligent in failing to comply with clauses 3.7, 3.8 or 3.9 or that you have acted fraudulently.

13.3. Until our investigation is complete the disputed amount will be unavailable to spend, if we have credited the value of a disputed Transaction back to your Account and we subsequently receive information that proves that the Transaction was genuine, then it will be deducted from your Account; in this event we will charge you a £10 administration fee.

13.4. We reserve the right not to repay, or refund any sums to which you may be entitled, or credit Cashback to you, if we have reasonable cause to believe you have not acted in accordance with this Agreement and/or you have failed to report any fraudulent activities to the relevant authorities.

13.5. Where you have agreed that another person in the European Economic Area can take a payment from our Account (e.g. if you have given your Card details to a retailer for the purpose of making a payment) you can ask us to refund a payment, which we will refund to you within 10 Business Days of our receipt of your request, if all the following conditions are satisfied:

13.5.1. the authorisation you gave did not specify the exact amount to be paid;

13.5.2. the amount that has been charged to your Account was more than you could reasonably have expected to pay based on the circumstances including previous spending patterns; and

13.5.3. you make the refund request within eight weeks of the date when the payment was charged to your Account.

14. VARIATION

14.1. We may change the terms and conditions of this Agreement, including charges, fees

and limits, at any time by providing you with at least 60 days notice by email (provided we hold an email address for you), and we will post an updated version on the Website.

14.2. You may terminate your Card any time within the 60 day notice period if you do not agree with the changes to the terms and conditions. However, in the event you do not cancel during this period then you will be deemed to have accepted them and the changes will apply to you.

14.3. If any part of this Agreement is inconsistent with any regulatory requirements then we will not rely on that part but treat it as if it actually reflects the relevant regulatory requirement. If we need to make operational changes before we can fully comply with the new regulatory requirement, we will make those changes as soon as practical. We will update our terms and conditions to reflect the new regulatory requirements when they are next reprinted.

15. CANCELLATION

15.1. You may cancel your Card up to 14 days after the date of activation ("Cancellation Period"), without giving a reason by writing to Customer Services at the address given in paragraph 21 of this Agreement. This does not apply to replacement Cards where the Cancellation Period for the original Card has expired. Upon cancellation, we will refund to you within 30 days, any Available Balance on your Card.

15.2. You may terminate your Card any time after the Cancellation Period by exercising your rights under paragraph 8. You will not be charged for cancelling your Card however, a redemption fee will apply if you choose to redeem the Available Balance on your Account (please see paragraph 12).

16. TERMINATION OR SUSPENSION

16.1. If you cease to be a member of the Union for any reason:

16.1.1. you will not receive any further Cashback associated with your use of any Cards on your Card Account; and

16.1.2. you will no longer be able to use any of the top up mechanisms provided by the Union Income Customer Services or the online top up functionality;

16.2. We can terminate this Agreement:

16.2.1. at any time if we give you 60 days notice and refund the Available Balance to you; or

16.2.2. with immediate effect if you have breached this Agreement, or if we have reason to believe that you have used, or intend to use the Card in a grossly negligent manner or for fraudulent or other unlawful purposes or if we can no longer process your Transactions due to the actions of third parties; or

16.2.3. with immediate effect if a material change in regulation or law would obligate us to do so.

16.3. We can suspend your Card at any time with immediate effect (and until your default has been remedied or the Agreement terminated) if:

16.3.1. we discover that any of the information that you provided to us when you applied for your Card was incorrect; or

16.3.2. a Transaction has been declined because of a lack of Available Balance; or

16.3.3. you have breached this Agreement or we have reason to believe that you have used, or intend to use the Card in a grossly negligent manner or for fraudulent or other unlawful purposes or if we cannot process your Transactions due to the actions of third parties.

16.4. In the event that we do suspend or cancel your Card then if we are able to do so, we will tell you in advance otherwise we will tell you immediately afterwards. We may advise anyone involved in the Transaction if a suspension has taken place.

16.5. You can terminate this Agreement at any time by contacting Customer Services. If you are redeeming any Available Balance you will be liable for the fees set out in paragraph 12.

16.6. In the event that any additional fees and/or charges are found to have been incurred on your Card following termination by either you or us, you shall refund to the Programme Manager any sums which relate to a withdrawal on the Card or fees and/or charges, validly applied whether before or after termination. The Programme Manager shall send an invoice to you and will require you to refund it within 14 days. Should you not repay this amount within 14 days of receiving an invoice, the Programme Manager reserves the right to take all steps necessary including legal action, to recover any monies outstanding.

17. OUR LIABILITY

17.1. Our liability in connection with this Agreement (whether arising in contract, tort (including negligence), breach of statutory duty or otherwise) shall be subject to the following exclusions and limitations:

17.1.1. we shall not be liable for any default resulting directly or indirectly from any cause beyond our control, including but not limited to a failure of network services and data processing systems;

17.1.2. we shall not be liable for any loss of profits, loss of business, or any indirect, consequential, special or punitive losses;

17.1.3. where the Card is faulty due to our default, our liability shall be limited to replacement of the Card;

17.1.4. in the unlikely event that sums are deducted from your Available Balance but you did not authorise such deduction in accordance with these terms and conditions then our liability shall be as set out in paragraph 13;

17.1.5. we shall not be liable for any Cashback you do not receive as a result of any Merchant deciding to cancel their participation or changing the terms, conditions or level of benefits available nor have any liability to you under the Programme whatsoever.

17.1.6. we shall not be liable for any Cashback you do not receive as a result of your being unable to use your Card for any reason at any Merchant;

17.1.7. in all other circumstances where we are in default, our liability will be limited to

MONEY BACK

ON YOUR EVERYDAY ESSENTIALS!

With your UNISON membership you get more than just protection at work, you also have access to the UNISON Prepaid Plus MasterCard®. Earn between **3% and 6% cashback** when you use this card to shop at retail partners - whether in-store or online.

We have over 40 big name stores including **Sainsbury's, ASDA, Argos and Boots**, so saving on your everyday shopping couldn't be easier (see pages 4-5 for a full list of partner retailers).

Top-up this card with money before you shop (similar to pay as you go mobile phones). You can only spend what you load to your prepaid card, making it a great budgeting tool.

Applying is easy and FREE*. Simply fill in the enclosed form or apply online TODAY at www.UNISONprepaid.com.

Your card can be topped up at any time by logging in to your online account or at a Post Office® branch or PayPoint terminal (fees apply) or by Direct Debit (no fee is charged for this load option).



Not a credit or a debit card, the **NEW UNISON Prepaid** Plus card is a new kind of plastic. You load it before you shop so you can't get carried away.

www.UNISONprepaid.com

FREQUENTLY ASKED QUESTIONS

What is the UNISON Prepaid Plus MasterCard®?

The UNISON Prepaid Plus Card is a prepaid debit card (NOT a credit card) that can be used anywhere in the world where you see the MasterCard® Acceptance Mark.

Registration for the card is quick and easy. There are no credit checks.

The minimum top up amount is £10 and the maximum is £1,000. The first top up is required when you register for the card. Activate the card when you receive it. You can top up your card securely via the Top Up Card tab online at www.unisonprepaid.com/card.

Are there any restrictions to applying for a card?

You must be a member of UNISON. As part of the application process we may use the personal information provided to conduct appropriate anti-fraud checks. This may result in you receiving a restricted card which will reduce the limits available on it. Restricted cards will allow you to spend up to £1,600 per year of which £600 can be withdrawn from a cash machine and up to £600 can be spent on a single purchase.

You can upgrade your card, but we will need to carry out an identity check and will require you to provide documentation.

Please call 0844 846 8064 (option 7) for more information. Note you will be charged £5 to upgrade your card.

How do additional cards work?

You both share one account and spend from one account balance. Both cards are sent separately and need to be activated by each cardholder. Once they are activated, both cardholders can use their cards at retail partners earning cashback as you spend. Cashback is credited to the account as and when it is topped up. You can apply for an additional card when you login online to your prepaid card account.

Where can I use my card?

Your card is accepted anywhere you see the MasterCard Acceptance Mark which is at over 32 million retailers worldwide. It's just like using a MasterCard debit card.

Where do I top up my card?

You can top up your card online via the Top Up Card tab when you login. The free way to load money onto your card is to set

4.7. Your Card should not be used as a form of identification. We will decline any authorisation requests from Merchants using your Card for identification purposes.

4.8. You may use your Card to obtain cash worldwide in an emergency from any ATM that displays the MasterCard Acceptance Mark. There is a daily cash withdrawal limit of £250 (or equivalent in a foreign currency) per Account however the ATM provider may have a reduced limit and may charge additional fees. Transaction fees apply (see paragraph 12).

4.9. You may not use your Card to obtain traveller's cheques, to obtain cash back from any Merchant, to settle outstanding balances on credit cards, bank overdrafts or credit agreements, to pay for memberships or subscriptions by direct debit or for online gambling and betting transactions.

4.10. The Available Balance on your Account will not earn any interest.

4.11. We may request you to surrender the Card at anytime in accordance with paragraph 16 of these terms and conditions. Where we do so, we will give you back your e-money in accordance with paragraph 8 of these terms and conditions (free of a redemption fee).

4.12. For Cardholders under 18 years of age the following applies:

4.12.1. Before applying, any applicant under 18 years of age must have obtained approval from a parent or guardian.

4.12.2. Cards must not be used for any purpose for which the minimum age is 18 or lower, for example gambling, adult entertainment and purchase of alcohol.

4.12.3. We will monitor activity on Cards issued to customers under 18 years of age. Any use of the Card which is considered to be unlawful may result in the Account being suspended in accordance with paragraph 16.

4.12.4. We reserve the right to request proof of age at any time. Failure to provide satisfactory proof of age may also result in the Account being suspended.

5. TOPPING UP YOUR CARD

5.1. All top ups are subject to the following:

5.1.1. The minimum value of a top up on a main Card Account is £10.

5.1.2. The maximum amount that can be added to the Available Balance on a Card Account in a single top-up is £1,000. This amount is reduced to a maximum amount of £600 if you have a Restricted Account, there is a daily top-up limit of two single load Transactions per day. If you attempt to exceed this daily limit or the maximum Available Balance limit, we will refund any additional funds to you by cheque.

5.1.3. If you have a non-Restricted Card the Available Balance on a Card Account cannot exceed £4,000.

5.1.4. If you have a Restricted Account the Available Balance on a Card Account cannot exceed £1,600.

5.1.5. Top-up fees may apply - for further details please refer to paragraph 12 below.

5.2. Your Account can be topped up in the following ways:

5.2.1. By having your wages or direct debits/fees may apply. See paragraph 12). The maximum value you may top up your Account each time is £600 for a Restricted Card (subject to a maximum balance of £1,600 and yearly spend limits set out in paragraph 3.1) or £1,000 for a non-Restricted Card and the minimum is £10.

5.2.2. By debit card (fees may apply, see paragraph 12). It is necessary that the top-up debit cards have been registered with 3D secure verification through your bank account. The maximum value you may top up your Card if you hold a Restricted Card is £600 or £1,000 if you hold a non-Restricted Card.

5.2.3. Within any Post Office® branch or PayPal outlet. You will need to hand over your Card and your payment to the value you wish to top-up. Your Card will either be swapped or scanned and the top-up completed. Remember to get your receipt as this is your proof of purchase. The maximum top-up via any Post Office® branch is £500 each time.

The maximum top-up via any PayPal outlet is £499. Fees apply for top-ups made at both Post Office® and PayPal locations (please see paragraph 12) however, PayPal top-ups will usually be credited to your Available Balance immediately.

5.3. The maximum number of top ups permitted in a single day is 2.

5.4. We reserve the right to suspend or terminate the right to top up your Account at anytime without notice.

5.5. We do not accept liability caused by the delay in applying top ups where you have failed to correctly reference your Account or Card number, the receiving bank account, or other requested details for applying such top ups.

5.6. The registered address of the bank account used to top up your Card must match the registered address for your Card Account. You will be unable to top up your Card from a bank account that does not meet this criterion. We reserve the right to suspend or permanently remove your ability to top up your Card at any time without notice.

6. RECEIVING YOUR CASHBACK

6.1. A full list of participating Merchants is available online on the Website. Where the discount at a Merchant is subject to any specific terms or conditions, these are clearly indicated on the Website.

6.2. The Cashback, associated with the use of your Card will be calculated on an ongoing basis and displayed online in your Account.

6.3. The Programme Manager is responsible for the operation of the Cashback programme. You acknowledge and agree that we shall have no liability to you for any delay in earning, or any failure to earn Cashback or any other loss that you might suffer under the Cashback programme or the Programme rules.

7. CARD EXPIRY

7.1. The expiry date of your Card is printed on the front of the Card.

7.2. You should not use your Card after your Card has expired.

7.3. We will send you a replacement card if we have verified you are still a member of an eligible union and you have paid your monthly subscription fees.

7.4. If we are not renewing your Card and you have any remaining Available Balance on your Card after your Card has expired you can request a refund by calling Customer Services within six years from the date that your Card expired. You will not be able to reclaim any Available Balance after six years has passed from the date that your Card expired.

8. REDEMING E-MONEY

8.1. If you would like to redeem any unused funds on your Card you will be charged a fee to cover redemption costs on each occasion that you redeem, if you redeem all or part of your balance at the following times:

8.1.1. before the expiry date of your Card or replacement Card,

8.1.2. before you or we terminate this Agreement prior to the Card expiry date;

8.1.3. more than 12 months after.

8.1.3.1. your Card or replacement Card expires, or;

8.1.3.2. this Agreement is terminated, (as applicable).

You will be reminded of this fee before redemption.

8.2. Please note that if your balance is £5.00 or less and you want to redeem in the circumstances listed, the fee will equal your balance which will be reduced to zero.

8.3. You may redeem funds subject to the provisions described in 8.1 as long as;

8.3.1. we believe you have not acted fraudulently; and

8.3.2. we are not prohibited from doing so by any applicable law, regulation, court order or instruction or guidance of a competent regulatory authority or agency.

8.4. You can obtain redemption of any unused funds by contacting Customer Services.

All redemptions will be paid by cheque.

8.5. If we find that any additional withdrawals, fees or charges have been incurred on your Card following the processing of your redemption funds, we shall send an itemised invoice to you and we will require you to refund us within 14 days of the invoice. Should you not repay this amount within 14 days of receiving an invoice from us we reserve the right to take all steps necessary, including legal action, to recover any monies outstanding.

9. CARDHOLDER LIABILITY AND AUTHORISATIONS

9.1. We may restrict or refuse to authorise any use of your Card or otherwise legal jurisdiction if using the Card is causing or could cause a breach of this Agreement or if we have reasonable grounds for suspecting that either you or a third party has committed or is about to commit a crime or other abuse in connection with the Card. Where appropriate, any refusal to authorise a Transaction will be related to you via the Merchant concerned.

9.2. Where appropriate, any refusal to authorise a Transaction will be related to you via the Merchant concerned.

9.3. If we need to investigate a Transaction on the Card then you must cooperate with us or any other authorised body if this is required.

9.4. You should never:

9.4.1. allow another person to use your Card;

9.4.2. record your PIN in writing, or with your Card or otherwise; or

9.4.3. disclose your PIN to or otherwise make it available to any other person, whether verbally or by entering it in a way that allows it to be observed by others; or otherwise.

9.5. You will be responsible for all Transactions which you or any additional Cardholder authorise, whatever the manner of authorisation.

9.6. You agree to indemnify and hold harmless us and our distributors, partners, agents, sponsors (including without limitation, Clydesdale Bank PLC), and service providers and their group companies from and against the costs of any legal action taken to enforce these terms and conditions and/or any breach of these terms and conditions or fraudulent use of your Card or PIN by or authorised by you.

10. LOST, STOLEN OR DAMAGED CARDS

10.1. In the event of loss, theft, fraud or any other risk of an unauthorised use of your Card, or if your Card is damaged or malfunctioning, you must immediately contact Customer Services. You will be asked to provide us with your Account Number and some identifying details. In the event that you notify us in accordance with this Agreement that your Card has been lost or stolen you will be liable for a maximum of £50 or any loss that takes place prior to you contacting Customer Services.

10.2. Provided that you have given notification in accordance with paragraph 10.1 and that paragraph 10.3 does not apply, then you will not be liable for losses that take place following the date on which you gave such notification to Customer Services. If there is an Available Balance remaining on your Card, we will replace your Card and transfer the last Available Balance onto it (fees apply, see paragraph 12). Alternatively, your Available Balance can be repaid to you (fees apply, see paragraph 12), unless we have any reason to believe that the notified incident has been caused by your breach of this Agreement, gross negligence or if it raises reasonable suspicion of fraudulent or improper conduct. If we replace the Card, the Card will be delivered to your home address (fees apply, see paragraph 12).

10.3. In the event we have reason to believe you have acted fraudulently or you have acted with gross negligence or acted intentionally in failing to notify us of the lost or stolen Card, then you shall be liable for all losses.

11. TRANSACTIONS MADE IN FOREIGN CURRENCIES

11.1. If you make a Transaction in a currency other than Pounds Sterling (a 'Foreign Currency Transaction'), the amount deducted from your Account will be converted to Pounds Sterling on the day we receive details of that Foreign Currency Transaction. We will use a rate set by MasterCard, which will be available on each Business Day and changes in the exchange rate shall take effect immediately. We will add the Foreign Exchange Fees (see paragraph 12). Exchange rates can fluctuate and they may change between the time a Transaction is made and the time it is deducted from your Available Balance. For Transactions made within the EEA in an EEA currency you can find out the MasterCard Exchange Rate by emailing Customer Services.

Terms and Conditions also available on www.UNISONprepaid.com

Cardholder Agreement

Terms and Conditions for the UNISON Prepaid MasterCard®. By activating your Card you accept these terms and conditions.

1. DEFINITIONS

"Account" means the electronic account associated with your Card;
"Affiliate" means the organisation/body associated with the scheme at the time the Card is issued and references to "Programme" are to that affiliate's scheme for rewarding you with your Card;
"ATM" means Automated Teller Machine;
"Card Account Number" means the unique personal account number, and is found on the reverse of your Card;
"Agreement" means this Cardholder agreement as varied from time to time;
"Available Balance" means the value of funds loaded onto your Card and available for use;
"Business Days" means the days of Monday to Friday but does not include public holidays in the United Kingdom;
"Card" means any UNISON Prepaid MasterCard (s) issued to you under this Agreement;
"Card Number" means the 16 digit card number on the front of your Card;
"Cardholder" means you, the person entering into this Agreement with us;
"Cashback" means the value of the savings you are entitled to receive in respect of Transactions with Merchants using your Card;
"Customer Services" means the contact centre for dealing with queries and requests for services in relation to your UNISON Prepaid MasterCard. Contact details for Customer Services can be found in paragraph 21;
"e-money" means the electronic money associated with your Card;
"EEA" means the European Economic Area which currently includes all countries in the European Union together with Iceland, Norway and Liechtenstein;
"MasterCard" means MasterCard International Incorporated whose head office is at 2000 Purchase Street, Purchase, New York 10577 USA;
"MasterCard Acceptance Mark" means MasterCard International Incorporated signage indicating acceptance of the Card;
"Merchant" means a retailer, or any other person, firm or corporation that accepts Cards which display the MasterCard Acceptance Mark;
"PIN" means the Personal Identification Number for use with the Card;
"Programme" means the UNISON programme under which your Card has been issued to you;
"Programme Manager" means P&MM Limited, a company registered in England and Wales with number 0190180 whose registered office is at Avalon House, Breckland, Linton Road, Milton Keynes, Buckinghamshire, MK14 6LD;
"Restricted Account" means an Account with spending limits, see paragraph 3.2 for further details;
"Transaction" means a retail sale completed by using your Card;
"Union Income" means Union Income Limited, a company registered in England with number 06353562 whose registered office is at 5th Floor, 7/10 Chandos Street, London, W1G 9DQ
"we", "us", "our" means PrePay Technologies Limited, a company registered in England and Wales with number 04008083 who can be contacted at PO BOX 3371, Swindon, SN5 7MJ. PrePay Technologies Limited is authorised and regulated by the Financial Services Authority to issue e-money and is registered in the Financial Services Register with registration number 900010;
"Website" means the website at www.UNISONprepaid.com which allows you to access your personal Card information, manage your Account and contains a list of Merchants and any additional terms and conditions applicable to specific Merchants;
"you", "your" means the named cardholder as entered on the application form for each Card.

2. THIS AGREEMENT

2.1. Your Card is an e-money prepaid card. This is not a credit, charge or debit card.
2.2. Your Card has been issued by Cydsdale Bank PLC pursuant to licence from MasterCard International Incorporated. We are a registered Service Provider of Cydsdale Bank PLC. Your rights and obligations relating to the use of this Card are subject to this Agreement between you and us; you have no rights against Cydsdale Bank PLC or MasterCard International Incorporated or their respective affiliates. If you experience any difficulties in using the Card you should contact Customer Services. The e-money associated with this Card will be denominated in Pounds Sterling and is issued to you by us. The Card remains the property of Cydsdale Bank PLC.
2.3. Your card is an on-line service. All account information can be viewed via the website, including these terms and conditions. Any communication or notification from us or Union Income in respect of your card account will be sent by email to your registered email address.

3. PURCHASING, RECEIVING AND ACTIVATING YOUR CARD

3.1. You may only apply for and hold a Card if you are, or have applied to become, a member of an Affiliate. You can obtain one additional Card associated with your Card account. There is a total limit of 4 Card Account(s) per household and a limit of two Restricted Accounts per household. In the event that your application is declined then

you will not receive a Card.

3.2. If we cannot verify your identity, address and/or any other relevant information provided by you with satisfactory certainty at the time you apply for an Account we will issue you with a Restricted Account. The Restricted Account limits are a total spending limit of £1,600 per each calendar year (each and every 12 months period) of which no more than £600 can be in cash withdrawals or a single debit Transaction; and you may load a maximum of £600 into your Account at any one time, subject to yearly spending limits (fees may apply, see paragraph 12).

3.3. If you are issued with a Restricted Account, you will have the option to upgrade to a non-Restricted Account by providing satisfactory documentation as proof of identity, address and other relevant information (fees may apply, see paragraph 12).

3.4. You agree that we may communicate with you by e-mail or via the Website for issuing any notices or information about your Account or Card and therefore it is important that you provide a valid e-mail address. Additionally, your Transaction history and statements are made available to you in the Website.

3.5. Up to two Cards with different names can be issued in respect of each Card Account at any one time and both applicants must be residing at the same address (all cards will be sent to the Union member's address).

3.6. Your Card will be posted to the address provided by you when you applied. You should receive your Card within 14 days of application.

3.7. When you receive your Card(s), you (and any additional named Cardholder) must sign it immediately and must then call Customer Services (as detailed in paragraph 21) to activate it. Please note that your Card (or any additional Card) cannot be used until it has been activated. When you call Customer Services you will need to select the "Card Activation" option from the menu. You will then be asked to enter your Card Number and your Activation Code which you will find on the letter that came with your Card. You will also be asked to provide certain personal details to confirm your identity.

3.8. You will be given a 4 digit PIN when you activate your Card. You should keep your PIN secure at all times. We will not reveal your PIN to a third party. If you forget your PIN, you can reset it by calling Customer Services.

3.9. You can change your PIN at any UK-ATM that has a PIN change facility available. When you select or change your PIN, you must not select a PIN that can be easily guessed, such as, for example, a number 1234.

3.9.1. is easily associated with you, such as your telephone number or birth date;

3.9.2. is part of data imprinted on the Card;

3.9.3. consists of the same digits or a sequence of running digits; or

3.9.4. is identical to the previously selected PIN.

4. USING YOUR CARD

4.1. Your Card can be used at any Merchant displaying the MasterCard Acceptance Mark.

4.2. You can authorise Transactions on your Card at any Merchant by entering your PIN or other security code. If the Merchant does not accept chip and PIN authorisation, the Merchant may allow you to authorise the Transaction by signature or receipt. Please be aware that you may not usually stop a Transaction once it has been authorised as at that point it is deemed to be received by us. You will be responsible for all Transactions where you or any additional Cardholder authorises such Transaction, regardless of the manner of such authorisation.

4.3. Your Card is a prepaid card, which means that the Card's Available Balance will be reduced by the full amount of each Transaction and/or authorisation, plus any taxes and charges that are applicable (the Full Deductible Amount). In order for a Transaction to be authorised, the Full Deductible Amount must be less than or equal to the Available Balance on your Card. You must not use your Card if the Full Deductible Amount exceeds the Available Balance or after the expiry date of the Card. If, for any reason, a Transaction is processed for an amount greater than the Available Balance on your Card, you must either top-up your card with an amount sufficient to take your Card back into credit immediately you are notified of the deficit, or repay the Programme Manager the amount by which the Full Deductible Amount exceeds your Available Balance within 14 days of receiving an invoice from the Programme Manager, they reserve the right to take all steps necessary, including legal action, to recover any monies outstanding.

4.4. You can check your Available Balance at any time by calling Customer Services, by SMS or via the Website. You can check your Transaction history at any time by calling Customer Services, or via the Website.

4.5. Due to security safeguards, Merchants that accept your Card are required to seek authorisation from us for all Transactions you make. There are some circumstances where Merchants may require you to have an Available Balance greater than the value of the Transaction you wish to make. You will only be charged for the actual and final value of the Transaction you make. Merchants request this as they may need to access more funds than you initially planned to spend. For example:

4.5.1. Hotels and rental cars - As Merchants may not be able to accurately predict how much your final bill will be, they may request an authorisation for funds greater than your Available Balance.

4.5.2. Internet Merchants - Certain Internet Merchant sites will, on registration or at checkout stage, send a request for payment authorisation to verify if funds are available; this will temporarily impact your Available Balance. Also please bear in mind that many sites won't deduct payment until goods are dispatched so please be aware of these variances on cleared funds when checking your Available Balance and ensure that you have sufficient funds on your Card to cover your purchases.

4.5.3. In-transit and similar purchases - You may be unable to use your Card where Merchants cannot obtain an online authorisation from us. Examples include Transactions made on-board ships or trains, in-flight purchases, and some remote terminals, designed for rapid low value Transactions (eg motorway bills).

4.6. Your Card cannot be used as self service petrol pumps. You can use your Card to pay by taking it to the cashier.

up a monthly direct debit from your bank account.

Alternatively you can load using a debit card, or load your card with cash at a Post Office® counter or PayPoint terminal.

How can I top up my UNISON Prepaid Plus Card?

You can top-up your card using one of the following payment options:

- Monthly direct debit
- Debit Card payment
- PayPoint terminal
- Post Office® counter

Is there a minimum spend required to receive my cashback?

No, there is no minimum spend to receive your cashback. You just need to make sure you have sufficient funds on your card before you start spending.

Need help?

Call 0844 846 8064 or email: customerservices@unisonprepaid.com

HOW TO APPLY

Applying is quick and easy, there are no credit checks, no applications fees!

1. Fill in your personal details on the form provided
2. Complete the direct debit (money loaded will be available for you to spend when you receive and activate your card)
3. Pass the form back to us or post it to: FREEPOST PLUS RSEH-CZJR-ZBYE, UNISON Prepaid Plus, Linton House, 39-51 Highgate Road, LONDON, NW5 1RT (no stamp required)

Or you can apply online:

www.UNISONprepaid.com

You will receive an email from us once your application has been completed. Your card will then be sent to you within 14 working days.

Please note: you need internet access to enjoy some of the prepaid card functions, such as viewing your statement and topping up your card online.

www.UNISONprepaid.com

THE PERFECT SHOPPING PARTNER!

Use the UNISON Prepaid Plus MasterCard® card to earn 3% to 6% cashback savings at over 40 shopping retailers.

There's no minimum or maximum spend or any limit on how much cashback you can earn! And you can still receive loyalty points with your Nectar or Boots Advantage card.

Here's all you need to do:

- 1. TOP UP:** Simply get your card and make sure it's topped up with funds.
- 2. SHOP:** Use your card in-store or online at retail partners to earn cashback.
- 3. EARN CASHBACK:** Your cashback is automatically paid to your prepaid card the next time you top up. It's that easy!

It's time to let your everyday shopping pay you back. A few pence for your potatoes in Sainsbury's, some small change for your smellies at Boots. Sound too good to be true?

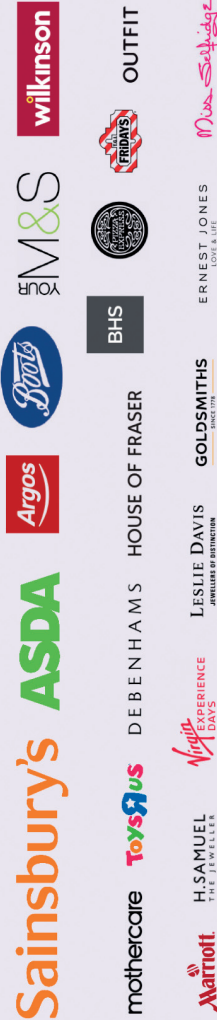
Take a look at a typical breakdown below (based on a prepaid card loaded with £550 by direct debit; excludes £1.95 monthly fee).

	Cashback
Monthly family shopping	£12.00
£4.00 at Sainsbury's/ASDA	£1.00
£20 in Boots (toiletries)	£2.50
£50 in Pizza Express (dining)	£1.50
£30 in Argos (homeware)	£2.50
£50 in M&S (clothing)	£19.50
Monthly cashback earned	£19.50

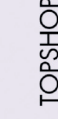
You could earn over £200 each year!!

Earn between 3% and 6% cashback when you use your card at...

Range of retail partners and cashback rates are subject to change. Some retailer exclusions apply.



Sainsbury's ASDA



mothercare **ToysRUs** **DEBENHAMS** **HOUSE OF FRASER**



americanGolf **RIVER ISLAND** **STRADA** **Treime** **B&Q** **Zizzi** **The Works** **Bella Italia** **W**



halfords **TOPSHOP** **TOPMAN** **DOROTHY PERKINS** **EVONS** **BURTON** **WOLLIS**

