

# PURE + SOLID®

## CARDHOLDER TERMS AND CONDITIONS

### 1. THE CARD

1.1 These terms and conditions apply to any holder of this card ('the card'). By using your card you are demonstrating your agreement to these terms and conditions.

1.2 The card is promoted by Pure and Solid Limited, registered office: 3rd Floor, 14 Hanover Street, Hanover Square, London, W1S 1YH, registered in England and Wales No.: 8659863 (co-brand partner). This card is issued by Wirecard Card Solutions Limited ('WDCS' or 'the issuer'), registered office: 3rd Floor, Grainger Chambers, 3-5 Hood Street, Newcastle upon Tyne, NE1 6JQ, registered in England No. 07875693. WDCS is authorised and regulated in the UK by the Financial Conduct Authority to issue e-money (Firm Reference Number: 900051).

1.3 You will apply for a card in a stated currency. All references to that currency in these terms and conditions are relevant to you.

1.4 The card is an e-money product, and as such it is not covered by the Financial Services Compensation Scheme. In the unlikely event that WDCS becomes insolvent, your funds may become valueless and unusable, and as a result you may lose your money.

1.5 These terms and conditions are available online at [www.pureandsolid.com](http://www.pureandsolid.com). You can request a copy of these terms and conditions at any point in their duration.

### 2. DEFINITIONS

In these terms and conditions, the following words and phrases have the meanings shown next to them:

*ATM* – means automatic teller machine or cashpoint facility or cash dispenser;

*Business day* – means a day between and including Monday to Friday, between 9am and 5pm (UK time) except for bank or public holidays in England and Wales;

*Card* – means your Pure + Solid MasterCard Prepaid;

*Card scheme* – means MasterCard;

*Fees* – a variety of charges that can be raised for purchase and ongoing use of the card;

*PIN* – means personal identification number i.e. the security number provided for use with the card;

*Purse value* – means the maximum value of funds that can be held with the card any one time;

*Supplier* – a retailer, merchant or other supplier of goods and/or services which accepts payment by means of a card, card number, PIN or card and signature;

*Summary Box* – The section that includes notification of charges, limits and restrictions associated with the card;

*Supplier's bank* – the merchant acquirer used by the supplier for the purposes of receiving payments arising from transactions.

*Pure + Solid MasterCard Prepaid* – means a card with the features set out in condition 3. and 18.;

*Verification of identity* – means confirming your personal identity and address by conducting electronic verification of your details or by you providing documentation of identity;

*We/us/our* – means the issuer or the co-brand partner acting on our behalf;

*Year* – 12 month period following the date when the card is issued to you and each subsequent 12 month period.

*You/your* – means the person or persons who have received the card and are authorized to use the card as provided for in this Agreement;

### 3. LOADING THE CARD

3.1 The table below sets out the methods by which you can pay for and load up your card when you first get it and how you can load it up subsequently:

WHEN YOU PAY	METHOD	CARD TYPE EUR	CARD TYPE USD	CARD TYPE GBP
Purchase and Reload	Bank transfer	Minimum single load: EUR 100 Maximum single load up to the permitted card purse value for each Card type is equal to the	Maximum single load up to the permitted card purse value for each Card type is equal to the maximum monthly load (see summary	Maximum single load up to the permitted card purse value for each Card type is equal to the maximum monthly load (see summary

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		maximum monthly load (see summary box). Minimum single load: USD 100	box). Minimum single load: GBP 100	box).
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3.2 To load your card, you must use a regulated financial institution to send a bank transfer to the issuers' bank account using an account in your name.

3.3 The time that it takes for your card balance to be updated when you load your card depends on the method that you use and the time that it takes for the funds to be sent to the Issuer. If the Issuer receives the funds on a business day, your card will be updated with the amount on the same business day. If the Issuer receives the funds on a day that is not a business day, the Issuer will update your balance on the next business day. You can check the transfer time with your bank.

3.4 When funds are loaded onto your card, the payment is made in the same currency as that of your card. The currency you have used to load your card may be different to that of the card. Your online statement will show the exchange rate used which applied on the date that the card was loaded. Exchange rates may change and the exchange rate, which applies when you check may not be the exchange rate that was used to convert your funds to load your card.

## 4. USE OF THE CARD

4.1 The card is a prepaid product which can be used to pay for goods and services at retailers that display the Card Scheme symbol. To use the card, present it at the time of payment. Use it in full or part payment of your purchase.

4.2 When you receive your card, you must activate your card online at [www.pureandsolid.com](http://www.pureandsolid.com).

4.3 You must not make purchases that exceed the balance of funds available on the card. Your balance will be reduced by the amount of each purchase you make. If any purchase takes you over your available funds or the card limits in force from time to time and set out in condition 3 and 18 (e.g. daily cash over the counter limit) the transaction will be declined.

4.4 You can use the card to make purchases in-store, via the internet or over the phone. The card cannot be used to obtain cash through ATMs, cash can only be obtained by using the 'cash over the counter' functionality through banks offering this service and only in their opening hours. There is no cash back facility. This is not a debit card supported by a bank account, and is not in any way connected to a bank account. It is also not a guarantee card, charge card or credit card. You will not earn any interest on any funds loaded on to the card. You must not use the card for:

4.4.1 pre-authorized regular payments;

4.4.2 transactions at self-service petrol pumps;

4.4.3 transactions for cash through ATMs including for example cash back, money orders, traveller's cheques, foreign exchange, or bureau de change, or

4.4.4 any illegal purposes.

4.5 Your card cannot be used in situations where it is not possible for the supplier to obtain online authorisation that you have sufficient balance for the transaction. For example: transactions on trains, ships, and some in-flight purchases.

4.6 We may stop, suspend or restrict your card or PIN on reasonable grounds relating to:

4.6.1 the security of your card, card number or PIN, and

4.6.2 the suspected unauthorised or fraudulent use of your card or PIN. We will, if possible, inform you before stopping, suspending or restricting your card or PIN that we intend to do so and the reasons for doing this. If we are unable to do so then we will inform you immediately afterwards. The requirement to inform you does not apply where it would compromise reasonable security measures or it would be unlawful to do so.

4.7 We are not responsible for the quality, safety, legality, or any other aspect of any goods or services purchased with the card. We are not liable for the failure of any merchant to honour the card.

4.8 We will not issue the card under these terms and conditions to anyone under the age of 18 years old.

## 5. TRANSACTIONS

5.1 You agree that any use of your card, card number or PIN constitutes your authorisation and consent to a transaction.

5.2 The time of receipt of a transaction order is when it is received by us. If a transaction order is received after 5pm on a business day then it will be deemed to have been received on the next business day. If receipt does not fall on a business day then it will be deemed to have been received on the next business day.

5.3 You cannot stop a transaction after it has been transmitted to us by giving your consent to the transaction, or once you have given your consent to the supplier for a pre-authorised payment.

5.4 We may refuse a transaction or suspend or terminate the right to top up your card. We may do this if the relevant phone or computer link is busy. We may also do this if:

5.4.1 a transaction might take you over your available funds on the card; or

5.4.2 a transaction might take you over any of your card limits, which are set out in condition 18; or

5.4.3 We reasonably believe that we need to do so to keep to the rules of the payment system under which your card is issued, or

5.4.4 We reasonably believe that there are needs to do so to comply with any law or as a matter of good practice

## 6. FOREIGN CURRENCY TRANSACTIONS

6.1 The card can be used for transactions, which are not in the currency of the card although a fee will be applied for doing so.

6.2 If you make a transaction in a currency other than the currency of the card we will change the amount into the currency of the card at the wholesale market rate or any rate that a government may set. We will charge a service charge (commission), see Summary Box.

6.3 Exchange rates may change, and the exchange rate, which applies on the date that you make your transaction may not be the same as the exchange rate we use on the date that we convert the transaction charge and deduct the service charge from your balance. The exchange rate applied will include this service charge. You can check the exchange rate used as described in condition 7. Your online statement will show the exchange rate and service charge.

## 7. CHECKING YOUR BALANCE

7.1 To check the available balance on your card or to review your transactions visit [www.pureandsolid.com](http://www.pureandsolid.com), 24 hours a day.

## 8. WHEN YOUR CARD EXPIRES

8.1 The card's expiry date is printed on the card. You must not use the card after its expiry date and you will not be able to reload it.

8.2 We will contact you by email or phone at least twelve weeks before your card expires to ask you if you would like your card to be renewed based on the conditions set out in condition 18. In case you instruct us to renew your card for you we will automatically transfer the outstanding balance to a new card. The new card will be issued to you based on the conditions set out in condition 18 and sent to you at the address you have given us under condition 14.3 within at least two weeks of the expiry date. Tell us if you do not want your card to be renewed. To do this, contact us on [customercare\(at\)pureandsolid.com](mailto:customercare(at)pureandsolid.com).

8.2.1 In case you chose card renewal option 2 in condition 18 you are liable to return your card to us using the delivery address we give you during the renewal process at your cost

8.2.2 Subject to condition 8.2.1 and for the avoidance of doubt, we are neither liable nor responsible for your card in transit. We therefore recommend sending the card to us using insured mail service. We will notify you after we are in receipt of your card.

8.2.3 Subject to condition 8.2.1 please note that we will not provide you with any substitute for your card during the renewal process, nor will you be able to make any transactions/purchases with your card.

8.3 Subject to condition 8.2 and only if we cannot get hold of you or obtain your confirmation for the renewal of your card, your card will not be renewed. Rest assured that we will try at least twice to get in contact with you.

8.4 If you renew your card in circumstances under condition 8.2 this agreement will continue to apply.

8.5 If you request that your card is not renewed under condition 8.2 or if condition 8.3 applies you will not be able to use it after its expiry date. You can redeem any outstanding balance on the card up to 6 years after the expiry date by following the process in condition 9. If any balance remains on a non-renewed card for more than 6 years after the expiry date, it will not be refunded.

## 9. REDEMPTION

9.1 You can redeem all or part of your balance by sending us an email with your request at [customercare\(at\)pureandsolid.com](mailto:customercare(at)pureandsolid.com) up until the date that is 6 years after the expiry date shown on your card. We will transfer any redeemed funds into a bank account which is in your name. We may request proof from you of the account name.

9.2 You will be charged a fee (see Summary Box) to cover redemption costs on each occasion that you redeem if you redeem all or part of your balance at the following times:

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- 9.2.1 where redemption is requested before termination of the contract;
- 9.2.2 where the e-money holder terminates the contract before any agreement termination date; or
- 9.2.3 where redemption is requested more than one year after the date of the termination of the contract.
- 9.3 You will be reminded of this fee before redemption. Please note that if your balance is equal to or less than the amount you want to redeem in the circumstances listed above, the fee will equal your balance which will be reduced to zero.
- 9.4 You will not be charged a fee for redemption if:
  - 9.4.1 we terminate this agreement, or
  - 9.4.2 if the request for redemption is at termination of the contract or up to one year after that date.

## 10. LIABILITY

- 10.1 You must sign your card as soon as you receive it and keep it safe. You must always make sure that you:
  - 10.1.1 do not allow anyone else to use your card;
  - 10.1.2 do not reveal your PIN and never write down your password(s), PIN or any security information you have given us unless you do this in a way that would make it impossible for anyone else to recognise any of that information;
  - 10.1.3 only release the card, card number or PIN to make (or try to make) a transaction, and
- 10.2 If your card is lost or stolen or someone else finds out the PIN or if you think your card, card number or PIN may be misused, you must:
  - 10.2.1 call us without undue delay so that we can stop your card and PIN or contact us on [customercare@pureandsolid.com](mailto:customercare@pureandsolid.com);
  - 10.2.2 if we ask, write to us within seven days to confirm the loss, theft or possible misuse (the address is Pure and Solid® Limited, 3rd Floor, 14 Hanover Street, Hanover Square, London, W1S 1YH, United Kingdom), and
  - 10.2.3 stop using the card, card number or PIN immediately. If you find the card after you have reported it lost, stolen or misused, you must keep it safe or send it back to us as soon as you can.
- 10.3 If your card or any replacement card, is lost or stolen, once you have reported it you can request a replacement by calling +44 (0) 20 369 511 70. We will charge a fee for the replacement card. This is set out in the Summary Box.
- 10.4 You may not be liable for any use of the card, card number or PIN by another person who does not have your permission to use it or if it is lost, stolen or destroyed, unless:
  - 10.4.1 you agreed to that person having your card, card number or PIN, or through gross negligence or carelessness, failed to comply with condition 10.1, in which case you may be liable for any use that occurs before you tell us in accordance with these terms and conditions, or
  - 10.4.2 you acted fraudulently then, to the extent permitted by law, you may be liable for misuse of the card, card number or PIN.
  - 10.4.3 you may only be liable to a maximum of GBP 50.00 or currency equivalent for EUR or USD resulting from transactions arising from the use of a lost or stolen card or from the misappropriation of the payment instrument where the cardholder has failed to keep security features of the card safe. The GBP 50.00 or currency equivalent for EUR or USD liability limit is applicable to each instance of loss, theft or misappropriation and not each transaction.
- 10.5 If your card is used without your permission, or is lost, stolen or if you think the card may be misused, we may disclose to law enforcement agencies, any information which we reasonably believes may be relevant.
- 10.6 We will not be liable:
  - 10.6.1 for any abnormal or unforeseeable circumstances outside our reasonable control (for example, a failure of computer systems which happens for reasons outside our reasonable control or any industrial action which happens for reasons outside our reasonable control) if this prevents us from providing its usual service;
  - 10.6.2 for any person refusing to accept or honour (or delays in accepting or honouring) your card, card number or PIN, or
  - 10.6.3 for any cash dispenser retaining your card.
  - 10.6.4 if you lose your card or your card is stolen. We will neither reimburse the value of the card to you nor will we pay the card replacement fee for you. A card replacement is subject to the fees listed in condition 18. Summary Box.
- 10.7 In case of errors or disputes about transactions, call us on + 44 (0) 20 369 511 70 or email us at [customercare\(at\)pureandsolid.com](mailto:customercare(at)pureandsolid.com).

## 11. ALTERING THESE TERMS AND CONDITIONS

- 11.1 We may change any of these terms and conditions, including fees and charges, or introduce new terms. If we make any changes, we will give 2 months prior written notice to you by email.

11.2 If we change these terms and conditions, the new terms and conditions will be available at [www.pureandsolid.com](http://www.pureandsolid.com) from the date the change takes place.

11.3 You will be deemed to have accepted any change to these terms and conditions unless you notify us of any objection before the proposed date of the change.

11.4 Between receipt of the notice and the proposed date of change, if you notify us that you do not accept the change, this agreement will terminate immediately and subject to condition 9.4.2 you can redeem your total balance at that time without charge.

## 12. CANCELLATION RIGHTS

12.1 If you change your mind about having the card, you can cancel it within 14 days of the date you receive confirmation of your application being approved by sending us an email to [customercare\(at\)pureandsolid.com](mailto:customercare(at)pureandsolid.com). You will not be charged for canceling the card during this period. We will refund any balance remaining on the card to you and any fees that you have paid.

12.2 We will reimburse you in the currency the same as that of your card.

## 13. ENDING THIS AGREEMENT

13.1 We may terminate this agreement at any time. Unless there are exceptional circumstances we will give you 2 months' prior written notice.

13.2 You can terminate this agreement by sending us an email at [customercare\(at\)pureandsolid.com](mailto:customercare(at)pureandsolid.com), subject to conditions 11, 12 and 13. If you do not redeem your full balance within 6 years of your card's expiry date, this agreement terminates.

## 14. GENERAL

14.1 By entering into this agreement you agree that we may use your information in accordance with the 'How we use your information' section of these terms and conditions, as set out in condition 17.

14.2 We may monitor and/or record telephone calls between you and us or service providers.

14.3 You must provide us with an Email and postal address and phone number and let us know of any changes.

14.4 We may transfer our rights or obligations under this agreement or arrange for any other person to carry out its rights or obligations under this agreement. You may not transfer any of your rights or obligations under this agreement.

14.5 We can delay enforcing its rights under this agreement without losing them.

14.6 If we cannot enforce any paragraph, condition or part of a paragraph or condition under this agreement, it will not affect any of the other paragraphs, conditions or the other part of the paragraph or condition in this agreement.

14.7 This agreement is governed by the law of England and Wales. The language of this agreement is English and all notices and information given under this agreement will be in English.

## 15. PAYMENT SERVICES INFORMATION

15.1 This condition 15 only applies if the supplier's bank is located within the European Economic Area (EEA) and the payment services being carried out are transacted in Euro, or another currency of an EEA member state.

15.2 We will ensure that a transaction you make is credited to the supplier's bank, or that returned funds following redemption or cancellation are credited to your bank within these timescales:

TYPE OF TRANSACTION	TIMESCALE
Transaction carried out in a currency other than Euro (EUR) or US Dollar (USD) or Pounds Sterling (GBP) or transaction involving more than one currency.	By the end of the fourth business day following the day on which the transaction or order is received
Any other transaction	By the end of the business day following the day on which the transaction order is received

15.3 If you use your card or provide your card details to a supplier to make a transaction before you know the amount which is going to be charged to your card, then you may be entitled to request a refund if the amount is unexpectedly large, provided that you tell us within eight weeks from the date the transaction is deducted from your balance but you will NOT be entitled to a refund if you have been told by us, or the supplier, of the amount of that transaction at least four weeks before the transaction is due to be deducted from your balance, and you consented to the transaction.

15.4 On receipt of such a request under condition 15.3, we may require you to provide us with the information to ascertain whether the conditions

in condition 15.3 have been met. Within 10 business days of receiving a request from you under condition 15.3 or of receiving any additional information required under this paragraph, we will provide a refund or justify why we are refusing the request.

15.5 We are liable for the correct execution of the transaction unless we can prove that the transaction was received by the supplier's bank, in which case the supplier's bank is liable to the supplier. You may request that we make immediate efforts to trace an incorrectly executed transaction and notify you of the outcome.

15.6 When a supplier initiates a transaction it is the supplier's bank, which is liable for the correct transmission of the relevant details to us. If the supplier's bank can prove that it is not responsible for a transaction, which has failed or has been incorrectly executed, we will be responsible to you.

15.7 If we are responsible for an incorrect amount of a transaction being deducted from your balance, we will correct the error. If we are responsible for a transaction being deducted from your balance, which you did not authorise, we will refund the amount of the transaction to your balance and treat the transaction as if it had never occurred. You must inform us of an unauthorised or incorrect transaction as soon as possible and in any event no later than 13 months after the debit date. If you do not do so, we may not be liable.

15.8 We are not liable if you incorrectly identify the supplier under a transaction. In such a case, we will make reasonable efforts to recover the funds involved.

## 16. COMPLAINTS AND HOW TO CONTACT US

16.1 If you would like to make a complaint, or contact us for any other reason connected to these terms and conditions please write to Pure and Solid Limited, 3rd Floor, 14 Hanover Street, Hanover Square, London, W1S 1YH, United Kingdom, email us at [customercare\(at\)pureandsolid.com](mailto:customercare(at)pureandsolid.com) or call us on +44 (0) 20 731 706 84. We have procedures in place to make sure that we handle your complaint fairly and quickly. However, if you are not satisfied with the outcome of your complaint, you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR.

## 17. HOW WE USE YOUR INFORMATION

17.1 We will search your record at credit reference and fraud prevention agencies. These searches are to check your identity and we do not carry out full credit reference checks or credit scoring for this purpose. We will use an automated decision-making system to assess your application and verify your identity.

17.1.1 If we are unable to verify your identity adequately, we may ask you to provide some documentary evidence to help confirm your identity and address.

17.2 Credit reference agencies may check the details you supply against any particulars on any database (public or otherwise) to which they have access. An unrecorded enquiry will be made. An unrecorded enquiry is a search that was not made for lending purposes. It cannot affect your credit rating or score when you apply for credit. It is not seen by lenders other than the one that carried out the search. It is included on your credit report so you know the search was made but does not affect your credit rating, or score, when you apply for credit.

17.3 If you give us false or inaccurate information and we identify fraud, we will record this with fraud prevention agencies. Law enforcement agencies may access and use this information.

17.3.1 The fraud prevention agencies will share records with other organisations. We and other organisations may access and use the information recorded by fraud prevention agencies overseas.

17.3.2 Please email us at [customercare\(at\)pureandsolid.com](mailto:customercare(at)pureandsolid.com) if you would like details of those credit reference and fraud prevention agencies. You have a legal right to these details.

17.3.3 You have certain rights to receive a copy of any information we hold about you. Please write to: Pure and Solid Limited, 3rd Floor, 14 Hanover Street, Hanover Square, London, W1S 1YH, United Kingdom. We may charge you for this service (see summary box).

17.4 Some information held by credit reference and fraud prevention agencies will be disclosed to us and other organisations to, for example:

17.4.1 prevent fraud and money laundering, by checking applications for credit, credit-related or other facilities, proposals and claims for all types of insurance, job applications and employee records, and to verify your identity.

17.4.2. The information held by these agencies may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

17.5 When you have an agreement with us we may use the following types of information about you:

17.5.1 information you give us or we already hold about you, including any phone number you call us from, which we may record;

17.5.2 information we receive when making a decision about your application or agreement, including information we receive from enquiries and

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searches made in your name with credit reference and fraud prevention agencies;

17.5.3 information (including details of payments and transactions) we may hold about any managed account or policy which you hold with or through us, and

17.5.4 information we receive from anyone who is allowed to provide us with information about you.

17.6 We will process, use, manage, control, release and record information about you to:

17.6.1 search credit reference and fraud prevention agencies' records (including information from overseas) to manage your account;

17.6.2 manage your accounts and policies, and manage any application, agreement or correspondence you may have with us;

17.6.3 carry out, monitor and analyse our business;

17.6.4 contact you by post, by phone, by email or in another way about other products and services which we consider may interest you – unless you tell us that you prefer not to receive direct marketing;

17.6.5 fight fraud, money-laundering, terrorism and other crimes, and

17.6.6 keep to any laws or regulations in any country

17.7 We may reveal information about you:

17.7.1 to any person working for us or our co-brand partner;

17.7.2 to fraud prevention agencies;

17.7.3 to any organisation, which backs any of our products which you hold;

17.7.4 to any payment system under which we issue your card;

17.7.5 if a payment is processed through a worldwide payment system, to certain authorities in order to detect and prevent terrorism (including authorities outside the UK);

17.7.6 to any person to whom we transfer any of our rights or obligations under any agreement we may have with you, and

17.7.7 to anyone you authorise us to give information about you to.

17.8 Processing your information, as described above, may involve sending it to other countries outside of the EEA including the United States of America. In such circumstances we are responsible for making sure that your information continues to be protected.

17.9 We will keep information about you for only as long as we need to or is required to meet legal obligations.

## 18. SUMMARY BOX

### Charges

This table summarises key product features and information and is not intended to replace the terms and conditions of the product. . The fees' limits and restrictions that apply to each card are set out below.

The fee structure for your card depends on whether you have purchased a 'Euro (EUR) card', 'US Dollar (USD) card' or 'Pounds Sterling (GBP) card'.

### CARD LIMITS

PURE + SOLID SILVER MASTERCARD	EUR	USD	GBP
Maximum balance at any given time	50,000	70,000	40,000
Maximum monthly load limit	50,000	70,000	40,000
Minimum load amount	100		
Maximum annual load limit	100,000	140,000	80,000
Daily cash over the counter limit	2,500	3,000	2,000
Annual cash over the counter limit	50,000	70,000	40,000

PURE + SOLID GOLD MASTERCARD	EUR	USD	GBP
Maximum balance at any given time	100,000	140,000	80,000
Maximum monthly load limit	100,000	140,000	80,000
Minimum load amount	100		
Maximum annual load limit	200,000	280,000	160,000
Daily cash over the counter limit	5,000	7,000	4,000
Annual cash over the counter limit	100,000	140,000	80,000

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PURE + SOLID PLATINUM MASTERCARD	EUR	USD	GBP
Maximum balance at any given time	150,000	200,000	120,000
Maximum monthly load limit	150,000	200,000	120,000
Minimum load amount	100		
Maximum annual load limit	300,000	40,000	240,000
Daily cash over the counter limit	10,000	14,000	8,000
Annual cash over the counter limit	150,000	200,000	120,000

## CARD FEES

PURE + SOLID SILVER MASTERCARD	EUR	USD	GBP
Fee to buy a Silver Card	1,490	1,990	1,290
Fee to load a Silver Card by bank transfer (bank transfers are limited to accounts held in the cardholder's name)	Free	Free	free
Annual card fee (starts 2nd year)	390	490	290
Fee for card renewal (Pure + Solid communicates with the cardholder to obtain confirmation for card renewal. In case Pure + Solid cannot reach cardholder the card will not be renewed.)	990	1,290	790
Fee for card replacement (e.g. if lost or stolen)	990	1,290	790
Fee for redemption of funds to cardholders' bank account	15	20	10

PURE + SOLID GOLD MASTERCARD	EUR	USD	GBP
Fee to buy a Gold Card	14,690	19,690	12,690
Fee to load a Gold Card by bank transfer (bank transfers are limited to accounts held in the cardholder's name)	Free	Free	free
Annual card fee (starts 2nd year)	690	990	590
Fee for card renewal option 1 (Card is automatically renewed if sufficient funds on card, i.e. new card.)	14,690	19,690	12,690
Fee for card renewal option 2 (Existing card is sent to Pure + Solid . Card is re-manufactured and sent back to cardholder.)	9,690	12,690	8,690
Card renewal options 1 and 2: Pure + Solid communicates with the cardholder prior to card expiry to check which option (option 1 or 2) is the cardholders preferred way for its Gold Card to be renewed. In case Pure + Solid cannot reach cardholder the card will not be renewed.	-	-	-
Fee for redemption of funds to cardholders' bank account	15	20	10

PURE + SOLID PLATINUM MASTERCARD	EUR	USD	GBP
Fee to buy a Platinum Card	28,690	38,690	24,690

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Fee to load a Platinum Card by bank transfer (bank transfers are limited to accounts held in the cardholder's name)	Free	Free	free
Annual card fee (starts 2nd year)	990	1,390	890
Fee for card renewal option 1 (Card is automatically renewed if sufficient funds on card, i.e. new card.)	28,690	38,690	24,690
Fee for card renewal option 2 (Existing card is sent to Pure + Solid . Card is re-manufactured and sent back to cardholder.)	19,690	26,690	16,690
Card renewal options 1 and 2: Pure + Solid communicates with the cardholder prior to card expiry to check which option (option 1 or 2) is the cardholders preferred way for its Gold Card to be renewed. In case Pure + Solid cannot reach cardholder the card will not be renewed.	-	-	-
Fee for redemption of funds to cardholders' bank account	15	20	10

## TRANSACTION FEES

(SAME FOR ALL PURE + SOLID CARD TYPES)	EUR	USD	GBP
Service charge (commission) for purchases not in currency of card	2.49%	2.49%	2.49%
CASH WITH DRAWAL FEES (SAME FOR ALL PURE + SOLID CARD TYPES)	EUR	USD	GBP
Fee to obtain cash over the counter	5	7.50	3.50
FEES FOR ONGOING FEATURES	EUR	USD	GBP
Fee to receive a paper copy of monthly statement, including postage to cardholders' home address (online statement is set for all Pure + Solid Card types, this fee is applicable in case cardholder requests paper copy statement)	5	7.50	3.50
Fee to obtain copy of any information Pure + Solid holds about cardholder (including postage to your home address)	15	20	10
CARD USAGE RESTRICTIONS (SAME FOR ALL PURE + SOLID CARD TYPES)			
ATM withdrawal	Please note that ATM withdrawals are not permitted. However, cash can be obtained over the counter worldwide. Please note that obtaining cash over the counter will require verification, subject to conditions of the offering bank.		
CARD USAGE RESTRICTIONS (SAME FOR ALL PURE + SOLID CARD TYPES)			
Card Validity	60 months	60 months	60 months
PIN delivery method	Online via log-in area at <a href="http://www.pureandsolid.com">www.pureandsolid.com</a> or via text message		
Card delivery time	4-10 weeks		

# P U R E + S O L I D®

	<p>Silver and Gold Cards are delivered by insured parcel. The parcel insurance covers the precious metal value.</p> <p>Platinum Card is delivered in person to recipients' home address. Pure + Solid will contact the cardholder to agree a suitable time.</p>
Card renewal process	<p>The card renewal process starts at least 12 weeks prior to card expiry. Pure + Solid will contact the cardholder to clarify its preferred renewal option. For more details please see condition 8 of the Terms and Conditions of use for Pure + Solid MasterCard Prepaid Cards.</p>