

PURE + SOLID®

FREQUENTLY ASKED QUESTIONS

1. APPLYING

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- How quickly will I get my Pure + Solid® MasterCard?
- Do I need a good credit history to apply for the Pure + Solid® MasterCard?
- Can I get my Pure + Solid® MasterCard sent to a different address than registered address?

2. LOADING

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- How long will it take for my top-up to appear on my Pure + Solid® MasterCard?
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- I have wired funds but they were refunded.

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5. PIN

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- What is "Cash over the Counter"?

7. ADDITIONAL CARDS

- Do you offer a partner card for my Pure + Solid® MasterCard?
- Can I have more than one Pure + Solid® MasterCard?

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- Can I have the balance on my Pure + Solid® MasterCard refunded to me?
- What happens when my Pure + Solid® MasterCard expires?
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- What happens if my Pure + Solid® MasterCard is lost or stolen?
- I do not recognize a transaction on my statement, what should I do?

10. OTHER

- Will I earn interest on my Pure + Solid® MasterCard card balance?
- Do I receive a statement?
- What do I do if any of my personal details change?
- My card has suddenly stopped working. Why?
- What is your complaints procedure?

PURE + SOLID®

1. APPLYING

Am I eligible for a Pure + Solid® MasterCard?

If you are aged over 18 you can apply for the card, provided we are able to verify your identity at your registered address.

How quickly will I get my Pure + Solid® MasterCard?

Once we have verified your identity and you have paid for your card, it can take up to 4-10 weeks for you to receive it. Your Pure + Solid® Platinum MasterCard will be delivered to you in person after a delivery date is agreed with you.

Do I need a good credit history to apply for the Pure + Solid® MasterCard?

We do not run credit checks. You only need to be able to pass identity checks at your registered address. This is run automatically when you apply for the card, and will not affect your credit history.

Can I get my Pure + Solid® MasterCard sent to a different address than registered address?

Unfortunately we are bound by regulations, which mean we are only able to send cards to your registered address. If your Pure + Solid® Platinum MasterCard is to be delivered to you in person, the delivery date and location will be agreed with you upfront.

2. LOADING

Is my Pure + Solid® MasterCard prefunded when I buy it?

The price paid for your Pure + Solid® MasterCard is the purchase price. Your card is not preloaded.

How can I top up my Pure + Solid® MasterCard?

You can top up your card by bank transfer or standing orders only. Payment details can be found in your member area at www.pureandsolid.com under the "Load Card" section.

How long will it take for my top-up to appear on my Pure + Solid® MasterCard?

Once payment is received, funds will normally be available for use on the Pure + Solid® MasterCard within minutes. However, on rare occasions this can take longer; for the protection of our customers some loads are randomly held while we double-check their validity.

We will only credit your card once we have received the funds from your bank. Bank transfers can take anything between a few working hours and 10 working days to reach us after the money has left your account. This time depends entirely on your bank and where the bank is based. This also means that top-ups made by bank transfer on a weekend or outside of normal banking hours cannot be credited to your card until the next working day at the earliest.

Do you accept direct debits to top-up my Pure + Solid® MasterCard?

We only accept payment via bank transfer and standing orders. Unfortunately, we do not accept any kind of direct debits to load your card.

I have wired funds but they were refunded.

Please check all wire details in advance and make sure you have entered the correct details for the receiving bank. If the details were entered correctly we might have refunded the money because you exceeded load limits and/or the maximum balance of your card. If this isn't the case, please call our Customer Service on +44(0)203 695 11 70 between 9 a.m. and 5.00 p.m. Monday to Friday CET (Central European Time) or use the "Send Enquiry" function in your member area.

3. GETTING STARTED

What do I need to do when I receive my card?

You must sign your Pure + Solid® MasterCard as soon as you receive it. You must then activate it before you can use it. You will receive your activation code with your card. Please log into your member area at www.pureandsolid.com and activate your card under the “Account Overview” section. Once the card is active, you can request your PIN by text message in the “Account Overview” section. Please check the mobile number you have given us under the “Contact Settings” section and change it if necessary.

Can I change my PIN?

Unfortunately, you cannot change your PIN. If you forget your PIN, you can get it sent to your mobile phone. To do so, please log in to your member area at www.pureandsolid.com, click on the settings symbol and choose the “Resend PIN” option. Please first check the mobile number you have given us under the “Contact Settings” section and change it, if necessary.

4. CHARGES

What are the Pure + Solid® MasterCard costs?

For full transparency regarding all fees and charges please look at our “Limits and Fees” section under www.pureandsolid.com/legal-information/fees-and-limits/.

5. PIN

Can I change my PIN?

Unfortunately, you cannot change your PIN. If you forget your PIN, you can get it sent to your mobile phone. To do so, please log in to your member area at www.pureandsolid.com, click on the settings symbol and choose the “Resend PIN” option. Please first check the mobile number you have given us under the “Contact Settings” section and change it, if necessary.

How do I get a reminder of my PIN?

Please log in to your member area at www.pureandsolid.com, click on the settings symbol and choose the “Resend PIN” option. Please first check the mobile number you have given us under the “Contact Settings” section and change it, if necessary.

I have exceeded my PIN tries, how can I get my Pure + Solid® MasterCard unblocked?

Please call our Customer Service on +44(0)203 695 11 70 between 9am and 5pm, Monday – Friday CET (Central European Time) to get the card unblocked. Please make sure you have your card details, your registered email address and (if set) your security question at hand. At weekends please email customercare@pureandsolid.com from your registered email address or via the “Send Enquiry” function in your member area.

6. CARD USAGE

Is my Pure + Solid® MasterCard like a normal bank card or credit card?

Your Pure + Solid® MasterCard is not a credit card or charge card but it does work like a debit card. It is a MasterCard Card that carries a variable amount of money depending on how much has been loaded on to it. Each time you use the card to purchase something the purchase amount is deducted from the available balance.

Where can I use Pure + Solid® MasterCard?

You can use the Pure + Solid® MasterCard wherever there is a MasterCard Acceptance Mark, including shops, restaurants, online or on the telephone. Before using the Pure + Solid® MasterCard, you need to make sure there are enough funds loaded on it. You will not be able to use your Pure + Solid® MasterCard after its expiry date.

The Pure + Solid® MasterCard is not accepted at ATM locations; however, you can withdraw cash using the "Cash over the Counter" feature.

Can I use the Pure + Solid® MasterCard in countries where Euros, Dollars or Pound Sterling are not the local currency? If so what exchange rate would apply? What percentage would I pay in commission?

The Euro, Dollar and Pound Sterling Pure + Solid® MasterCard can be used anywhere in the world and in any currency, wherever there is a MasterCard Acceptance Mark, including shops, restaurants, online or on the telephone.

If you use your card for a transaction in a currency other than the currency of the card, e.g. using a EUR card for a USD transaction, a 2.49% foreign exchange fee will be applied.

What is "Cash over the Counter"?

The Pure + Solid® MasterCard is not accepted at ATM locations; however, you can withdraw cash using the "Cash over the Counter" feature. This can be done at any bank branch, which offers this service. You must have your Pure + Solid® MasterCard and an identification document, such as a passport or ID card, with you.

Please note that a fee of either EUR 5, GBP 3.50 or USD 7.50 (depending on your card currency) applies for using the "Cash over the Counter" feature.

7. ADDITIONAL CARDS

Do you offer a partner card for my Pure + Solid® MasterCard?

Unfortunately, only one Pure + Solid® MasterCard is offered for each account.

Can I have more than one Pure + Solid® MasterCard?

Yes, each customer is allowed to apply for three Pure + Solid® MasterCards. Each card will be treated separately, i.e. a unique balance, PIN and log in credentials to the member area.

8. REDEEMING FUNDS

Can I have the balance on my Pure + Solid® MasterCard refunded to me?

If you wish to have the balance on your Pure + Solid® MasterCard refunded to you, we will arrange this for you. We can transfer the money to you, and you can retain the Pure + Solid® MasterCard for future use. You can request a refund by emailing us at customercare@pureandsolid.com or using the "Send Enquiry" function in your member area. Please note that there is a fee of either EUR 5, GBP 3.50 or USD 7.50 (depending on your card currency) for refunding funds back to you.

What happens when my Pure + Solid® MasterCard expires?

We will contact you 12 weeks prior to the expiry of your Pure + Solid® MasterCard to ask if you wish to renew your card. If so, this renewal will run for a further five years and your balance will be available on the new card. If not, we will return the available balance to you.

How do I cancel my Pure + Solid® MasterCard?

You have a legal right to cancel your Pure + Solid® MasterCard for up to 14 days after you receive the card. Under these terms and conditions, you also have the right to cancel your Pure + Solid® MasterCard at any time after this 14 day period. If your Pure + Solid® MasterCard is cancelled, we will immediately block it, so it cannot be used any longer.

You will not be entitled to a refund of money you have already spent on authorized or pending transactions or any fees for use of the Pure + Solid® MasterCard Card before it is cancelled or expires. The purchase price of your Pure + Solid® MasterCard is not refundable. You can cancel your Pure + Solid® MasterCard Card by sending an email to customercare@pureandsolid.com or using the "Send Enquiry" function in your member area.

If you cancel your Pure + Solid® MasterCard, we will arrange for any unused funds to be refunded to you, once all transactions and fees have been deducted, including the redemption fee, unless you have arranged to transfer any unused funds to another Pure + Solid® MasterCard of the same currency.

We may also block your Pure + Solid® MasterCard immediately if we suspect fraud or misuse, we have any other security concerns or we need to do so to comply with the law. If we do this, we will inform you as soon as possible after taking these steps. If we cancel your Pure + Solid® MasterCard, you must tell us what you want us to do with any unused funds within three months of the date we inform you that your Pure + Solid® MasterCard is cancelled.

9. LOST OR STOLEN

What happens if my Pure + Solid® MasterCard is lost or stolen?

You should treat your card like cash. Keep your card safe and do not let anyone else use it. When you retrieve your PIN, you must immediately memorize it and keep it in a secure place at all times. If your Pure + Solid® MasterCard is lost or stolen, you may lose some or all of the money loaded onto it.

We recommend that you check the balance and transactions on your Pure + Solid® MasterCard regularly. You can see your card balance and most recent statement of transactions online at any time by selecting "Account Overview" in the member area at www.pureandsolid.com.

If your Pure + Solid® MasterCard is lost or stolen or you suspect that your Pure + Solid® MasterCard has been used by someone else, you must tell us as soon as possible by calling our 24 hour helpline on +44(0)203 695 11 70 (normal UK landline charges apply), or you can select the "Block" option in the "Settings" section of your member area on the website. We will then cancel your Pure + Solid® MasterCard. If you ask us to do this, we will ask the appropriate authorities to investigate any suspected misuse of your card and they may need more information and assistance from you.

We will immediately refund the amount of any transactions which the investigations shows were not authorized by you, provided you have kept your Pure + Solid® MasterCard and PIN secure. However, if the investigations show that any disputed transaction was authorized by you or you have not kept your Pure + Solid® MasterCard or PIN secure, we will not refund the disputed transaction amount.

I do not recognize a transaction on my statement, what should I do?

If you have a statement enquiry, please call our Customer Service on +44(0)203 695 11 70 between 9 a.m. and 5.00 p.m. Monday to Friday CET (Central European Time) or use the "Send Enquiry" function in your member area.

We will refund the amount of any transactions which the investigations show are not authorized by you, provided you have kept your Prepaid Card and PIN secure. However, if the investigations show that any disputed transaction was authorized by you or you have not kept your Prepaid Card or PIN secure, we will not refund the disputed transaction amount.

Before you submit a dispute, please read the terms and conditions carefully.

10. OTHER

Will I earn interest on my Pure + Solid® MasterCard card balance?

You will not earn any interest on any funds loaded on your Pure + Solid® MasterCard.

Do I receive a statement?

You can view your current balance and transactions online free of charge in your member area at www.pureandsolid.com.

What do I do if any of my personal details change?

If your phone number or e-mail address change, you must let us know as soon as possible by logging into the member area at www.pureandsolid.com and updating the necessary sections under "Contact Settings". Some details, such as surname or address, cannot be changed by you. In these instances please send us an enquiry using the "Enquiry" section in the member area. We will then contact you to obtain further documents.

If we contact you in relation to your Pure + Solid® MasterCard, for example to notify you that we have cancelled your card or to send you a refund, we will use the most recent contact details you have given us. Any email to you will be treated as having being received as soon as it is sent by us. We will not be liable to you if your contact details have changed and you have not updated your online account.

My card has suddenly stopped working. Why?

This could be for a number of reasons:

- i. Your card is damaged.
- ii. You have no balance left on your Pure + Solid® MasterCard and need to load more funds.
- iii. We have blocked the card for security purposes or on your instructions.
- iv. The card has expired and you have not confirmed that you need a replacement; please check the expiry date on the card itself. If you need help, please email us at customercare@pureandsolid.com

For all these cases we recommend you log in to the member area at www.pureandsolid.com to check the status of your card, your available balance, the card expiry date and if necessary send us an enquiry using the "Send Enquiry" section under "Support".

What is your complaints procedure?

This prepaid card program is managed by Pure + Solid Ltd, 3rd Floor, 14 Hanover Street, W1S 1YH, London, United Kingdom. If you are unhappy in any way with your Pure + Solid® MasterCard or the way it is managed, tell us by using the e-mail enquiry facility in your member area at www.pureandsolid.com so we can investigate the circumstances for you. Any complaints you have will be dealt with quickly and fairly. You may be able to take unresolved complaints to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: +44(0)845 080 1800 and email: enquiries@financial-ombudsman.org.uk