



# GUÍA DE USUARIO



## USER GUIDE

### INSTRUCTIONS FOR USE AND TERMS AND CONDITIONS

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## **1.- WHAT IS THE GLOBALCARD PREPAID CARD?**

The GLOBALCARD Mastercard® Prepaid Card is a prepaid card that can be loaded in up to five different currencies simultaneously:

- Euros (EUR)
- US dollars (USD)
- Canadian Dollars (CAD)
- Sterling Pounds (GBP)
- Swiss Francs (CHF)

## **2.- WHAT CAN YOU DO WITH THE GLOBALCARD PREPAID CARD? BENEFITS.**

1. LOAD IT in Euros<sup>1</sup> and then change the currency available in your card balance to any of the other 4 currencies using our website (the GLOBALCARD MasterCard Prepaid Card will inform you, following the instructions included in the section "Cambio de moneda", which you can access from your "ACCESO CLIENTES" in our website [www.tarjetaglobalcard.com](http://www.tarjetaglobalcard.com), about the exchange rate and the quantity you will receive in your chosen currency).
2. MAKE SAFE PAYMENTS for all your purchases in establishments that are part of the MasterCard Worldwide Network displaying the MasterCard Acceptance Mark.
3. WITHDRAW MONEY in any ATM in the MasterCard Worldwide Network displaying the MasterCard Acceptance Mark.<sup>2</sup>
4. SHOP ONLINE knowing that it is completely safe to use it. Since it is a card that is not associated to any bank account, you can make online payments with a minimum risk in case of fraud.
5. CHECK YOUR BALANCE AND YOUR PAYMENT HISTORY by accessing your "PERSONAL AREA" in the GLOBALCARD website [www.tarjetaglobalcard.com](http://www.tarjetaglobalcard.com).
6. IF YOUR GLOBALCARD MASTERCARD GETS LOST OR STOLEN, you can always cancel it and secure your money<sup>3</sup>.
7. ENJOY THE BENEFITS OF BEING PREMIUM. We currently work with two kinds of cards for our natural person Customers: SDD and KYC card (or Premium card<sup>4</sup>). The main benefits from having a Premium card are:

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<sup>1</sup> If you reload your Card in our Global Exchange branches in the Spain Subsidiary, you may do so in any of the 5 currencies.

<sup>2</sup> Check conditions. Additional charges may apply on the part of the ATM owner.

<sup>3</sup> Under no circumstance will Prepaid Financial Services or any of its agents be held responsible for customers' negligence which may result in the loss of funds.

<sup>4</sup> These cards differ in the limits and conditions applied. For further information, check conditions.

- Better reload and cash withdrawal limits. Reload your Premium card with up to 5,900 Euros per quarter and withdraw 1,000 EUR per day.
- Better conditions. With the Premium Card you can withdraw money from any ATM in the MasterCard Worldwide Network displaying the MasterCard Acceptance Mark.

**How to get it?** There are three simple ways to become Premium<sup>5</sup>:

- **Send the following scanned documents to our e-mail address [globalcard@grupoglobalexchange.com](mailto:globalcard@grupoglobalexchange.com):**

If you are a resident in Spain: Spanish ID or NIE number.

If you are a resident in any other country in the European Union, you must send us an scanned copy of a document proving your residency in the European Country.

- **Send us the following documents by regular mail:**

Double-sided colour copy of your Spanish ID or NIE number. If you are a resident in any other country in the European Union, send a colour copy of the document accrediting your residence instead.

To the following address:

Global Exchange

A/A. Área GLOBALCARD

C/Primera, nº 17-19, 2ª planta

37188 Carbajosa de la Sagrada. Salamanca. España

- **Or request the PREMIUM service on the Internet:**

Access your "ACCESO CLIENTES" on our website [www.tarjetaglobalcard.com](http://www.tarjetaglobalcard.com). Once in, select the option "Actualizar a PREMIUM" and upload a scanned copy of the documents required: Spanish ID, NIE number or document accrediting that you are a resident in the European Union.

If you have any doubt, follow the instructions in our website or call our Customer Service phone at +34 923 015 027.

Once your request has been approved, Global Exchange will activate the PREMIUM service on your GLOBALCARD MasterCard and you can start enjoying the benefits of this new service.

Upgrading to the PREMIUM service is totally FREE and will not incur any additional cost for you.

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<sup>5</sup> KYC (Premium) cards are only available for Customers with permanent residence in Spain or any other country in the European Union, provided that they submit a document accrediting such residency. We reserve the right to reject any request.

### 3.- INSTRUCTIONS FOR USE.

FOLLOW THESE STEPS TO START USING YOUR PREPAID CARD:

1. **PURCHASE** your GlobalCard MasterCard Prepaid Card in any Global Exchange branch in the Spain Subsidiary<sup>6</sup>, or on our website [www.tarjetaglobalcard.com](http://www.tarjetaglobalcard.com), or through our Customer Service (+34 923 015 027)<sup>7</sup>.
2. **SIGN** the back of the Card. The Card can only be used by the person to whose name it has been issued.
3. **ACTIVATE** your Card and get your PIN number, free of charges.  
To proceed with the activation:
  - Send an SMS with the word [PIN] space [the last 8 digits of your GlobalCard] to +34 671 921 560.
  - Or call our Customer Service at +34 923 015 027 and press 1 on your phone's keyboard, which corresponds to the option "obtener su PIN".

**WARNING:** Remember that the phone number you activate your Card from will be associated to your GlobalCard MasterCard Prepaid Card. Any subsequent procedure you have to make via SMS will only be possible using this number.

The phone number associated to your Card can be modified by calling the GlobalCard Customer Service at +34 923 015 027.

Your GLOBALCARD MasterCard will be activated once you receive your PIN number via SMS or after contacting Customer Service to get your PIN code.

This PIN number is required to make any sort of payment or refund transaction. If you don't activate your Card, any transaction you try to make can be declined.

It is the responsibility of the cardholder to use the Card and PIN code safely; it must be confidential and it shall not be shared with anyone, restraining from writing it down on the Card or any other document.

4. **RELOAD** your Card for FREE:  
Once activated, the GLOBALCARD MasterCard Prepaid Card be loaded in a number of ways:
  - **In a Global Exchange branch in Spain Subsidiary.**<sup>8</sup>  
Whichever you choose, you just have to inform our Customer Service Representatives of the amount and currency you

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<sup>6</sup> Consult our available branches in Spain on the website [www.globalexchange.es](http://www.globalexchange.es)

<sup>7</sup> Prepaid Cards will only be sent within the Spanish territory.

<sup>8</sup> Consult our available branches in Spain on the website [www.globalexchange.es](http://www.globalexchange.es)

want to load your GLOBALCARD MasterCard Prepaid Card with.

Remember that in any of our branches you can top up your Card with any of these 5 currencies: EUR, USD, GBP, CAD y CHF.

- **Via bank transfer.**

In the section "Recargar la Tarjeta – Recargar con Transferencia Bancaria", which can be accessed from your "ACCESO CLIENTES" in the website [www.tarjetaglobalcard.com](http://www.tarjetaglobalcard.com), you will find the account number you have to make the transfer to.

Remember that you have to enter the number indicated in "Recargar la Tarjeta – Recargar con Transferencia Bancaria" as Concept for the Transfer (this is a 12-figure number that looks like this: 20000...).

For bank transfers, reload transactions to your Prepaid Card will always be made in Euros.

- **Via Card (Credit or Debit).<sup>9</sup>**

Access your "ACCESO CLIENTES" on our website [www.tarjetaglobalcard.com](http://www.tarjetaglobalcard.com) and select "Recargar la Tarjeta". Then, choose the option "Recargar con tarjeta de Débito/Crédito". Steps:

1. Register your debit/credit card: Upload a copy of the front and the back of your debit/credit card. (You can only register the credit/debit card the first time you make a reload transaction using this method)
2. Reload your Prepaid Card: select the number of the credit/debit card you have associated, enter the security code (CVV) and the amount you wish to transfer.

Reloads via credit/debit card can only be made in Euros.

- **Sharing funds between different GLOBALCARD MasterCard prepaid cards.<sup>10</sup>**

Access your "ACCESO CLIENTES" on our website [www.tarjetaglobalcard.com](http://www.tarjetaglobalcard.com) and select "Transferencia de fondos". You just have to enter the 16-digits number of the card where funds will be deposited into, the amount and the currency you wish to transfer, and confirm the transaction by entering your password.

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<sup>9</sup> This payment method is only available for KYC cards.

<sup>10</sup> This payment method is only available between KYC cards.

If you need help following the instructions on our website [www.tarjetaglobalcard.com](http://www.tarjetaglobalcard.com), call our Customer Service on +34 923 015 027 or send us an e-mail at [globalcard@grupoglobalexchange.com](mailto:globalcard@grupoglobalexchange.com), where our Customer Service Representatives will provide you with the assistance you need.

NOTE: Remember that in order to reload your GLOBALCARD MasterCard, either at our Spanish branches, using a credit/debit card or via bank transfer, you will have to be the cardholder, as mandated by current regulations on Anti-Money Laundering. Consequently, reload transactions carried out by third parties will be immediately rejected.

#### **4.- LIST OF KEY WORDS TO MANAGE YOUR GLOBALCARD MASTERCARD PREPAID CARD.**

Send an SMS to +34 671 921 560 to:

1. GET YOUR PIN CODE AND ACTIVATE YOUR CARD  
Send [PIN] space [last 8 digits of your GLOBALCARD MasterCard].  
Example: PIN 12345678
2. SHARE FUNDS WITH ANOTHER GLOBALCARD MASTERCARD using the number of the card receiving the funds.  
Send [COMPARTIR] space [last 4 digits of your GLOBALCARD MasterCard] space [16 digits of the Card receiving the funds] space [amount]. Example: COMPARTIR 5678 0034619125689 1000
3. CHECK THE BALANCE OF YOUR GLOBALCARD MASTERCARD PREPAID CARD  
If you wish to know the current balance available in your GLOBALCARD MasterCard, send [SAL] space [last 4 digits of your Card number].  
Example: SAL 5678
4. BLOCK YOUR GLOBALCARD MASTERCARD PREPAID CARD  
Send [BLOQUEO] space [last 4 digits of your Card number]. Example: BLOQUEO 5678
5. UNBLOCK YOUR GLOBALCARD MASTERCARD PREPAID CARD  
Send [DESBLOQUEAR] space [last 4 digits of your Card number].  
Example: DESBLOQUEAR 5678
6. GET HELP  
Send [AYUDA]. Example: AYUDA

## 5.- PRE-CONTRACTUAL INFORMATION.

### **Useful information:**

The issuer of your GLOBALCARD MasterCard and provider of payment services is Prepaid Financial Services Limited, registered in England and Wales, with registration number 6337638. Prepaid Financial Services is authorised and regulated as an e-money issuer by Financial Conduct Authority. Registered Office: 5th Floor, Langham House, 302-308 Regent Street, London W1B 3AT.

The details of the Financial Conduct Authority authorisation are available in the public record at: [http://www.fsa.gov.uk/register/2EMD/2EMD\\_MasterRegister.html](http://www.fsa.gov.uk/register/2EMD/2EMD_MasterRegister.html)

GLOBALCARD runs the programme on behalf of Prepaid Financial Services Limited; however, your Prepaid Card will continue being property of Prepaid Financial Services at all times.

The contract comes into force the minute you purchase a GLOBALCARD MasterCard.

Global Exchange commits to using Spanish during the whole contractual relationship.

Your name, phone number and e-mail address will be incorporated into a commercial database property of EURODIVISAS S.A. (C/Primera 17-19, Edificio 21, Planta 2 Polígono El Montalvo III, 37188 Carbajosa de la Sagrada, Salamanca, España; [www.tarjetaglobalcard.com](http://www.tarjetaglobalcard.com)) with the purpose of receiving news, information about offers, promotions and new products related to currency exchange services and other activities linked to tourism and travelling. You have the right to access this commercial database owned by EURODIVISAS S.A. to modify and delete your data anytime by writing to the attention of: "ARCO Eurodivisas" to the e-mail address [atencioncliente@grupoglobalexchange.com](mailto:atencioncliente@grupoglobalexchange.com)



## **6.- TERMS AND CONDITIONS.**

### **Definitions**

"Account Closure": A fee for redemption where specified in the Fees & Limits Schedule.

"Additional Cardholder(s)": The Customer can have access to up to 3 Additional Cards if he or she so wishes.<sup>11</sup>

"Business day": Monday to Friday, 09:00hrs to 21:00hrs (GMT+1), excluding bank and public holidays in Spain.

"Card": An electronic money account issued to the Customer by Prepaid Financial Services which is included in the Prepaid Card linked to said account.

"E-money": Monetary value stored in electronic means (including magnetic formats), represented as credit enforceable against the issuer, issued after the reception of funds intended for payment operations and accepted by people different to the e-money issuer.

"Entities or Associations": As shown in your Card.

"Expiry Date": The date in which the Card will stop functioning.

"Fee": Any fee payable by the Customers, as referenced in the Fees & Limits Schedule.

"Fees & Limit Schedule": The schedule contained at the end of the current document.

"KYB": Know Your Business. Requirements for knowledge of and information on Business, according to Anti-money Laundering regulations.

"KYC": Know your Customer. Requirements for knowledge of and information on Customers, according to Anti-money Laundering regulations.

"Limitation Period": The period of 6 years following the termination of this Agreement.

"Merchant": A retailer or any other person that accepts e-money.

"Payment Services": All payments, e-money services and/or any related services available to the Customer and/or Additional Cardholder(s), if any, through the use of the Account and/or Card.

"Reload": To add money to your Account (e-money account to which your Prepaid Card is associated).

"SDD Card": Simplified Due Diligence/Instant Issue prepaid cards.

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<sup>11</sup> Only applicable to KYC cardholders.

"Username and Password": A set of personal login details selected by the Customer to access their Payment Services on our websites [www.tarjetaglobalcard.com](http://www.tarjetaglobalcard.com).

"Virtual Card": Non-physical prepaid electronic payment card, the use of which is limited to online purchases or on the phone or mail orders.

"We", "us" or "ours": Prepaid Financial Services Limited as e-money issuer.

"You" or "your": The Customer and/or any person who has been provided with a Card by the Customer for use as an Additional Cardholder in accordance with these Terms and Conditions.

## **6.1. ABOUT PREPAID FINANCIAL SERVICES.**

Prepaid Financial Services is one of the main affiliates authorized by MasterCard, trademark property of MasterCard International Incorporated.

## **6.2. PREPAID CARD MANAGEMENT.**

You can access all information about your Prepaid Card, as well as check your balance and transaction history, reload your Card, etc., by logging into your "ACCESO CLIENTES" on our website [www.tarjetaglobalcard.com](http://www.tarjetaglobalcard.com), and manage your Card personally. You can also reach us at +34 923 015 027 to get your PIN number, block your Card, check your balance or any other issue regarding your GLOBALCARD prepaid card.

## **6.3. YOUR AGREEMENT AS CARDHOLDER.**

6.3.1 These terms and conditions govern the relationship between the cardholder and Prepaid Financial Services for the provision of Payment Services by Prepaid Financial Services. This Agreement also contains important warnings and information that may affect your rights and your ability to recover your money. By activating your account, you shall be deemed to have accepted and fully understood the terms and conditions set out in this Agreement and you agree to comply with these by your use of the Card and/or by indicating your acceptance.

6.3.2 Your Card is not associated to a bank account and it is not a Guaranty card or a Credit card. The available balance will not earn any interest.

6.3.3 Payment Services are prepaid payment services, not a credit or bank product, therefore you must ensure that you have sufficient available balance to pay for each purchase, payment or cash withdrawal that you make using Payment Services. If the available balance is insufficient to pay for a transaction, some merchants will not permit you to combine use of a Card with another payment method.

- 6.3.4 You may reload subject to the limits provided by the Fees & Limits Schedule. We reserve the right to change those limits and to decline any reload at any time. A Reloading Fee may apply.
- 6.3.5 Prepaid Cards from Prepaid Financial Services cannot be shared with third parties.
- 6.3.6 A cardholder is only entitled to own one Primary card.
- 6.3.7 The minimum age to purchase a Card is 18. Minors between 14 and 18 can access an additional card that will be associated to the Primary card (whose cardholder shall be over 18). This additional card will share funds and limits with the Primary card it is associated with. You can request these additional cards (up to three per cardholder) on our website [www.tarjetaglobalcard.com](http://www.tarjetaglobalcard.com).<sup>12</sup>
- 6.3.8 With your authorisation, we will issue cards (as well as their respective PIN codes) for the additional cardholders, and you authorise each new cardholder to perform transactions on your behalf. The cardholder of the Primary Card will be responsible for the fees, transactions or improper use of any Card or additional card requested.
- 6.3.9 You hereby accept that is Agreement is applied to any Card or additional cardholder you requested. Likewise, you agree to share this Agreement with any additional cardholder before they start using the Card.
- 6.3.10 If you're an enterprise customer who has requested a Prepaid Card and its corresponding PIN number for one or more employees, you are authorising every employee to make transactions in your name.

As cardholder, you are responsible for the use of the Cards and for any fee or charge incurred by your employees. The use of the Prepaid Card by your employees will be regarded as a confirmation that they have been informed of these terms and conditions and they have accepted them prior to use. You must provide every cardholder with a copy of these Terms and Conditions.

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<sup>12</sup> Additional cards can only be requested if the Primary Card is a KYC Card, and are only issued within Spanish territory.

## **6.4. KYC CARDS/KNOW YOUR CUSTOMER REQUIREMENTS.**

- 6.4.1 When purchasing a Card, we may require evidence of your identity and current address (in Spain or any other country in the European Union). You are under the obligation to help us comply with the applicable KYC requirements, as well as Anti-money Laundering regulations in our company. Our regulatory requirements demand that we keep registry of the information and documents you provided, a requirement that you hereby accept. To satisfy and comply with legal requirements on local regulations, the cardholder of the KYC Card might be asked to submit certain documents that should be verified before the Prepaid Card is activated and ready to use.
- 6.4.2 Prepaid Financial Services will not verify the solvency of the cardholder, but, should it appear in your credit history, the indication "unverified solvency" will be included.
- 6.4.3 By purchasing or using a card you are accepting the verifications described in this Agreement may be made effective.
- 6.4.4 SDD Cards are subject to lower reload limits than KYC Cards. You may upgrade your SDD Card to KYC (Premium) by providing your KYC documents. If KYC documents cannot be verified, cardholders may be declined. KYC documents, reload limits and benefits of these Cards are further explained in our website [www.tarjetaGlobalCard.com](http://www.tarjetaGlobalCard.com) or in the Fee & Limits schedule in this User guide.

## **6.5. KYB CARDS/KNOW YOUR BUSINESS REQUIREMENTS.**

- 6.5.1 Enterprise customers (KYB): in order to apply for a Prepaid Card you must be a company or a private or public limited liability company. You will need to provide us with KYB evidence regarding your tax identification number, company's address and address for tax purposes (which should be in Spain). We may require evidence that proves your identity and/or verify all the information you provide with credit-rating agencies, fraud prevention or other authorities. You will also be asked to comply with the KYC requirements included in clause 6.4.1. For further information on the KYB documents you would have to submit, contact our Customer Service on +34 923 015 027.

Besides, we may carry a credit history search in order to verify the identity of its owners, directors, partners or employees. The agencies may keep a record of said information as well as the searches performed.

## **6.6. POSSIBLE CARD RESTRICTIONS.**

- 6.6.1 The Card can only be used by the person to whose name it has been issued.

- 6.6.2 Only the cardholder is allowed to reload the GLOBALCARD MasterCard Prepaid Card. Reloads by third parties are not permitted in accordance with our duty to comply with current Anti-money Laundering regulations.
- 6.6.3 Some transactions, such as payments at petrol stations, tolls, hotels or rent-a-car services, may be restricted by the card's programme administrator.
- 6.6.4 Some merchants, such as restaurants, may pre-authorise up to 20% of the total amount of the transaction before processing the final bill.
- 6.6.5 When using a prepaid card for certain services, the service provider may check the card's balance availability by making a small charge (€0 to €1) that is returned soon after. Nevertheless, please note that these debits are regular transactions and therefore the relevant commission is applied.
- 6.6.6 Your ability to use or access the Payment Services may occasionally be interrupted, for example, if we need to carry out maintenance works in our systems. Please contact our Customer Service through our website [www.tarjetaglobalcard.com](http://www.tarjetaglobalcard.com) or reach us at +34 923 015 027 to report any issue detected.

## **6.7. CARD EXPIRY AND REDEMPTION OF FUNDS.**

- 6.7.1 Your Card has an Expiry Date printed on it. The funds in your account will no longer be usable following the expiry date of the most recent Card issued.
- 6.7.2 The Payment Services and this Agreement shall terminate on the Expiry Date unless you request or are issued with a replacement Card prior to the Expiry Date, in accordance with clause 6.8.3, or provided that we agree to continue providing Payment Services following the Expiry Date.
- 6.7.3 You may not use your expired Card(s) after the Expiry Date.
- 6.7.4 If a Card expires before your available balance is exhausted, you can contact Customer Service to request a replacement Card, provided that you do so 14 days before the Expiry Date and subject to payment of a fee (when specified).
- 6.7.5 Regardless of the Expiry Date, your funds are available for redemption by contacting us at any time before the end of the 6-year Limitation period. Exceeded that time, your funds will no longer be redeemable to you. Provided that your request for redemption is made less than 12 months following the Expiry Date, the redemption will not incur any Late Redemption Fee.

In the event that you make a request for redemption more than 12 months after the Expiry Date and before termination of the Agreement, an Account Closure Fee may be charged (when specified).

- 6.7.6 Additional cardholders' Cards will also expire on the Expiry Date shown in the Customer's Primary Card.
- 6.7.7 We reserve the right to issue you with a replacement for an expired Card even if you have not requested one. If we do so, clause 6.7.4. will not apply. If you have not requested a replacement Card, you will not be charged a Card Replacement Fee as set out in the Fees & Limits Schedule.
- 6.7.8 We shall have the absolute right to set-off, transfer, or apply sums held in the Account(s) or Card(s) in or towards satisfaction of all liabilities and fees owed to us and that have not been paid or satisfied when due.

## **6.8. CANCELLING YOUR CARD.**

- 6.8.1 If you are a Customer and you wish to cancel the Payment Services at any time, you must request cancellation by sending an e-mail to [cancelacionglobalcard@grupoglobalexchange.com](mailto:cancelacionglobalcard@grupoglobalexchange.com), informing us of your wish to cancel and claim a refund of your unused funds. You must e-mail us from the e-mail address you provided when registering your account. Our Customer Service department will then suspend all further use of your Payment Services.
- 6.8.2 To proceed with the cancellation and refund of your unused funds, you may be asked to provide the SDD or KYC identity documents submitted at the time of purchase.
- 6.8.3 Once we have received all the necessary information from you and all transactions and applicable fees and charges have been processed, we will refund to the Customer any available balance less any fees and charges payable to us, provided that:
  - i. You have not acted fraudulently or with gross negligence or in such a way as to give rise to reasonable suspicion or gross negligence; and
  - ii. We are not required to withhold your available balance by law or regulation, or at the request of the police, a court or any regulatory authority.
- 6.8.4 Once the Payment Services have been cancelled, it will be your responsibility to destroy your Card(s).
- 6.8.5 As Cardholder, you have 14 days beginning on the date of the successful registration of your prepaid Card (purchase date) to exercise your right to a "cooling-off" period where we will

proceed with the cancellation of the Account and refund of unused balance without incurring any commission or penalty, as established in clause 6.8.3.

- 6.8.6 If the Agreement is cancelled 14 days after the "cooling-off" period, then you are subject to the deduction of the reasonable expenses we have incurred in, as established in the Fee & Limits Schedule.

## **6.9. CLAIMS AND PAYMENT DISPUTES.**

- 6.9.1 If, after having refund your available balance, we discover that new transactions have been made or new fees and charges have been incurred in using the Card(s), or if a previous refund transaction is overridden, we will notify you immediately and you will have to pay the amount required as debt right away.

- 6.9.2 Our purpose is to provide our Customers with an easy access to our Customer Service, who receives, records, investigates and responds to claims. In the event that you are not satisfied with any of our services, please email us at [globalcard@grupoglobalexchange.com](mailto:globalcard@grupoglobalexchange.com).

We take complaints very seriously and value the opportunity they provide to assist us with reviewing the way we do business and helping us meet our Customers' expectations. Our main aim is to resolve any complaints that you may have as quickly and effectively as we can.

## **6.10. LOSS OR THEFT OF YOUR CARD.**

If your Card is stolen or lost, you must contact us as soon as possible, after which your card will be blocked. To do so, you can send an SMS with the word [BLOQUEO] space [last 4 digits of your Card]; or reach us on your Customer Service phone at +34 923 015 027 and press option 3 to "Comunicar pérdida o robo de Tarjeta". Card replacement fees may apply.

If you subsequently find or retrieve a Card that you have reported lost or stolen, it will not be reactivated so you must immediately destroy the found Card and wait until you receive the new one.

Sending a replacement prepaid Card (duplicate) for loss or theft will only be allowed within Spanish territory.

## **6.11. CHANGES TO THE TERMS AND CONDITIONS.**

We may update or amend these terms and conditions (including our Fees & Limits Schedule). Notice of any changes will be published on the website, or send by e-mail or phone at least 2 months in advance. By continuing to use the Payment Services after the expiry of the 2-month notice period, you acknowledge that you accept to be bound by the

updated or amended terms and conditions. If you do not wish to be bound by them, you should stop using the Payment Services immediately in accordance with our cancellation policy.

#### **6.12. DEPOSIT GUARANTEE.**

The Payment Services, Card and Account are payment products and not deposit, credit or banking products, and as such they are not covered by the Financial Services Compensation Scheme.

#### **6.13. FUNDS PROTECTION.**

In the improbable even that Prepaid Financial Services became insolvent you may lose your funds. Nevertheless, we will do everything legally in our power to protect your funds.

#### **6.14. FEES SCHEDULE (valid from 04/04/2016).**

The information contained in this table summarises the features of the GLOBALCARD Prepaid Card with the purpose of establishing the applicable fees. The fees do not substitute any terms or conditions previously established.

**Depending of the usual country of residence of the User and the information submitted at the time the GLOBALCARD Prepaid Card was purchased, there are 2 usage levels, with different characteristics:**

<b>COUNTRY OF RESIDENCE AND INFORMATION SUBMITTED</b>	
<b>BASIC (SDD)</b>	<b>PREMIUM (KYC)</b>
User submits his PASSPORT or any other ID, but does not provide proof of residence in SPAIN or any other country in the EUROPEAN UNION.	User submits Spanish ID or NIE number. If case of being a resident in any other country in the EUROPEAN UNION, he provides document accrediting such residency.



<b>LÍMITES / LIMITS</b>		
	<b>BÁSICA (SDD)</b>	<b>PREMIUM (KYC)</b>
Mínima recarga / Minimum Load	30 €	30 €
Máxima Carga Inicial / Maximum Initial Load	1.000 €	5.900 €/trimestre / quarterly
Máximo recargas posteriores / Maximum reload	1.000 € diarios / daily (máximo 2.500 € anuales / yearly)	5.900 €/trimestre / quarterly
Máximo balance en Tarjeta / Maximum Card Balance	2.500 € / Incluyendo todas las divisas / including all currencies	5.900 € / Incluyendo todas las divisas / including all currencies
Máximo Importe retirada ATM / Maximum ATM Withdrawal	Hasta 1.000 € al año / up to 1.000 € yearly	Hasta 1.000 € diario / up to 1.000 € daily
Máximo gasto por día en comercios / Maximum Retail Transaction	Disponible en la Tarjeta / Up to Card Balance	Disponible en la Tarjeta / Up to Card Balance

<b>CUOTAS DE EMISIÓN / EMISSION FEES</b>		
	<b>BÁSICA (SDD)</b>	<b>PREMIUM (KYC)</b>
Comisión Emisión Tarjeta GLOBALCARD / Card Emission	9,90 €	
Tarjeta duplicada por extravío o robo / Duplicate of card because of lost and stolen card		
Tarjeta adicional / Additional card	5 €	
Cancelación de tarjeta antes de caducidad / Redemption fee prior to expiry date		
Ascenso de categoría de SDD a KYC (Upgrade)	Gratis / Free	

<b>CUOTAS DE RECARGA / LOAD FEES</b>		
	BÁSICA (SDD)	PREMIUM (KYC)
Recarga online desde Tarjeta Crédito / Internet Credit Card Load	No aplica / Not applicable	Gratis / Free
Recarga online desde Tarjeta Débito / Internet Debit Card Load		
Recarga online por transferencia bancaria / Internet Reload by Bank transfer	Gratis / Free	
Recargas en oficinas Global Exchange España / Reload at Global Exchange Spain Bureaux		
Recarga online/SMS desde Tarjeta Prepago / Internet/SMS Card to Card transfer	No aplica / Not applicable	Gratis / Free

<b>CUOTAS DE RETIRADA DE FONDOS/ WITHDRAWAL FEES*</b>		
	BÁSICA (SDD)	PREMIUM (KYC)
Retirada ATM Eurozona / ATM Withdrawal - Eurozone	2,25% (con un mínimo de 4 € / minimum 4 €)	
Retirada ATM Internacionales / ATM Withdrawal - International	No disponible / Not available	2,25 % (con un mínimo de 4 € / minimum 4€)
Retirada Efectivo en Oficinas Global Exchange España / Cash out at Global Exchange Spain Office	2,25% (con un mínimo de 4 € / minimum 4 €)	

\*El titular del cajero podrá establecer comisiones adicionales por su uso o la propia configuración de algunos cajeros puede impedir, limitar o de alguna forma penalizar el uso de las tarjetas prepago, por lo que recomendamos consultar las condiciones de utilización de los cajeros antes de realizar la transacción / The owner of the ATM may charge additional fees. In some cases, the use of prepaid cards in certain ATMs may be limited or rejected somehow, so ATM conditions should be checked carefully before performing any transaction.

<b>CUOTAS DE PAGOS EN COMERCIOS/ RETAIL PURCHASES FEES</b>		
	BÁSICA (SDD)	PREMIUM (KYC)
Pago en comercios Eurozona / Retail Purchase Transaction - Eurozone	0,90 €	
Pago en comercios internacionales / Retail Purchase Transaction - International		
Por transacción denegada / Transaction Decline Fee	Gratis / Free	

<b>CUOTAS DE TIPOS DE CAMBIO/ FX RATE FEES</b>		
	BÁSICA (SDD)	PREMIUM (KYC)
Tipo de cambio (transacciones en divisas distintas a las de la Tarjeta. Ejemplo: Baht Tailandés, Dólar Australiano) / FX rate (for transactions outside of card purse currencies i.e. Thai Baht, Australian Dollar)	5%	

CUOTAS DE CONSULTAS/ ENQUIRIES FEES		
	BÁSICA (SDD)	PREMIUM (KYC)
Consulta Saldo sms/ATM / Sms/Balance Enquiry	0,30 €	
Consulta Saldo At. IVR / IVR Balance Enquiry		
Activación Tarjeta y recepción del PIN / Card activation and PIN receipt	Gratis / Free	
Bloqueo-Desbloqueo Tarjeta mediante sms / Card Block/Unblock by sms		
Llamada para informar robo o pérdida /Call to Lost and Stolen Number		
Re- envío PIN sms/At. Cliente / PIN by sms/IVR - Subsequent Enquiries		
Llamadas al Servicio de At. Al Cliente / Call to Customer Services Number*		
E-mail consulta / E - mail enquiry		

\* Tu compañía telefónica podrá aplicarte algún cargo / Some charges can be applied from your telephone company



[www.tarjetaglobalcard.com](http://www.tarjetaglobalcard.com)

## **USER GUIDE**

### **INSTRUCTIONS FOR USE AND TERMS AND CONDITIONS**

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