



## Account and Visa Card Terms & Conditions for SpectroCoin users

These Terms & Conditions apply to your Account and Visa card, distributed by the SpectroCoin. Please read them carefully. You can download a copy of these Terms & Conditions at any time from within your Online account portal and/or mobile application. Log in via SpectroCoin website or mobile app.

In these Terms & Conditions:

"Account", "account" means your account, linked to the Visa Card, which is used to top-up the Visa Card.

"Distributor" means Spectrocoin, a third party who may distribute the Account and Visa Card to you on our behalf.

"Online account portal" means functionality of Spectrocoin platform [www.spectrocoin.com](http://www.spectrocoin.com), allowing you to access your account.

"You" means the named Account and Visa Card holder being the authorised user of the SpectroCoin platform [www.spectrocoin.com](http://www.spectrocoin.com).

"Visa Card", "card" means a pre-paid card, which is distributed to you by SpectroCoin.

"Wallet" means your wallet and, or your account on the Spectrocoin platform, which allows you to make and receive payments from your Account.

"We", "us" or "our" means Contis Financial Services Ltd or the Distributor acting on our behalf.

If you have any questions you can contact SpectroCoin Customer Services by:

- Telephone: +44 20 3769 5474 (standard geographic rates apply);
- Email: [helpdesk@spectrocoin.com](mailto:helpdesk@spectrocoin.com);
- Online: Contact SpectroCoin via the "Live chat" option available through the platform [www.spectrocoin.com](http://www.spectrocoin.com) or app to send us a secure message or fill the form in Contact page at [www.spectrocoin.com](http://www.spectrocoin.com);
- Post: Ausros al. 68, LT-76233, Siauliai, Lithuania.

Your account and Visa Card is issued by Contis Financial Services Limited, Navigation House, Belmont Wharf, Skipton, North Yorkshire, BD23 1RL, who is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (registered number 900025) as an e-money issuer. Your account and Visa Card may be distributed by a third party SpectroCoin on our behalf.

### 1. What is an account and card?

An account is an electronic money account from which you can make and receive payments from your Spectrocoin Wallet. Account shall be reached through Online account platform.

A Visa Card, distributed to you by Spectrocoin, is a Visa prepaid card that can be used worldwide wherever Visa is accepted. It can be used online, in shops, over the phone or to withdraw cash from an ATM.

You can only spend money that you have paid into your account, so before making transfers or using your card you need to make sure there are enough funds in the account. Money in the account are not bank deposits and do not earn interest.

If you need more money in the account, you shall make a payment from your Spectrocoin Wallet to the account.

### Who can apply for an account and card?

You must be at least 18 years old and a EEA (European economic area) resident to be issued with an account and card. You can only apply if you are currently client of Spectrocoin and have a valid Wallet at Spectrocoin platform available through [www.spectrocoin.com](http://www.spectrocoin.com) or its mobile app. You must provide an email address and mobile phone number to open an account so that we can communicate with you. There is a maximum of three accounts at each residential address.

### How can I apply for the account?

You can apply through Online account portal at [www.spectrocoin.com](http://www.spectrocoin.com).

Before we can open an account for you and issue you a card we may require evidence of your identity and residential address and we may also need to carry out checks on you electronically.

### How do I get started?

As soon as you receive your card you must sign the signature strip on the back.

You will then need to activate your card. You can do this by logging into your Online account portal via the website [www.spectrocoin.com](http://www.spectrocoin.com) or mobile app

By activating your card you are agreeing to these Terms & Conditions. SpectroCoin terms and conditions also apply for you as a client of SpectroCoin. Your card must be activated within 3 months of it being issued or it may be automatically cancelled and your account may be closed.

You also need to obtain your PIN to authorise chip-and-pin transactions and ATM withdrawals. You can view your PIN by logging into your Online account portal after you activate your card.

### 5. What if I want to change my Personal Identification Number (PIN)?

If you want to change your PIN, you can do so at any ATM with the Visa logo in the UK. You can get a reminder of your PIN through your Online account platform at [www.spectrocoin.com](http://www.spectrocoin.com) or by mobile app.

### 6. How do I add funds to the Account?

You may pay into your account by using card load functionality in the Wallet. You cannot pay into your account by a balance transfer from a credit card. You may only pay in funds up to your maximum account balance.

As soon as we receive the funds that you have paid in, they will be on your account and ready to use. There may be occasions when we delay the funds reaching your account for up to three working days, this may happen when we need to confirm the transaction with the sending bank.

Where an over-payment has been made to your account in error, we reserve the right to debit the account with the excess amount to correct the payment transaction.

### 7. How do transactions work?

You can use your Visa card to authorise the following transactions to merchants that accept Visa Debit card payments:

- Chip and PIN card payments by inserting your Plutus card in the terminal and inputting your PIN;
- Magnetic Stripe card payments to any merchant that cannot accept Chip and PIN cards by signing the sales voucher;

- Contactless card payments by waving the Plutus card over the contactless card reader;
- Internet card payments to online merchants by providing the Plutus card details and any other security details such as your secure code credentials as requested by the online merchant;
- Mail order or telephone order card payments to merchants by providing the Plutus card details as requested by the merchant;
- ATM cash withdrawals at ATMs displaying the Visa logo by inserting your Plutus card at the ATM, inputting your PIN and following the instructions at the ATM;
- E-wallet payments by adding your card to the Samsung Pay, Google Pay or Apple Pay (when available) wallets in your mobile phone and waving your mobile phone over the contactless card reader or checking the e-wallet option online. You authorise the e-wallet transaction using your mobile phone security protocol which may include biometric information such as fingerprint or face ID on your mobile phone.

Like other payment cards, we cannot guarantee a third party or ATM will accept your card.

You may, in addition, be required to enter a one-time passcode or other security information including biometric information to authorise a transaction or make account amendments. One-time passcodes will be sent to the mobile phone number registered to your account.

As soon as a transaction is authorised we will deduct the value of your transaction from the available balance on your account. Fees may be deducted at the time of authorisation or when the transaction has been confirmed through the Visa system. A full breakdown of each transaction, including charges, will be available to view on your online account portal.

Once we have received authorisation for a transaction we will transfer funds to the retailer within 3 days, or to a bank or financial institution on the day we receive the authorisation or the day you requested the payment to be made for future dated transactions. A transaction will be received at the time we receive the transaction instruction from the retailer or ATM operator.

#### **8. Can I cancel a transaction?**

Generally, authorisation for a transaction may not be withdrawn by you. However, you may be able to withdraw your authorisation where you have authorised a transaction which will take place on a future date. However, where a specific date is agreed, you may not revoke a payment order after the end of the business day preceding the agreed date.

To withdraw your authorisation of a Visa Card continuous payment authority, you must notify the retailer before the close of business on the business day before the day on which the transaction was due to take place and provide us with a copy of the notice if requested.

We may charge you an Administration Fee if a transaction is revoked by you under this paragraph (see the Fees and Limits table (section 32)).

#### **9. Can I pay for things in a foreign currency?**

Your card is denominated in Euro. If you make a purchase or an ATM withdrawal in any other currency we will convert the sum into Euro using the exchange rate set by Visa on the day they process the transaction, this may differ from the actual date of the transaction.

An international transaction fee will apply to each of these transactions (see the Fees and Limits table (section 32)).

Any changes to the exchange rate used to convert foreign transactions will be made immediately. You can find the exchange

rate for a transaction made in a currency other than Euro on a given date at:

[http://www.visaeurope.com/en/Cardholders/exchange\\_rates.aspx](http://www.visaeurope.com/en/Cardholders/exchange_rates.aspx)

#### **10. Is there anything I can't buy with my card?**

You may not use your card for illegal purposes. It also cannot be used for a limited number of specified transactions. Please see website [www.spectrocoin.com](http://www.spectrocoin.com) for more details.

#### **11. How can I check my account?**

You can check your account by accessing it securely through our mobile app or Online account portal. Your statement will show:

- information on the payee of each transaction and a reference enabling you to identify each payment transaction;
- the amount of the transaction shown in the currency in which the transaction was paid or debited to the account;
- the amount of charges for the transaction;
- the exchange rate used in the payment transaction (where applicable); and
- the date the transaction is authorised or posted on to the account.

This information is accessible at all times via your Online account portal, is available free of charge, and can be stored and reproduced as necessary. Paper statements are available on request and are subject to a fee (see the Fees and Limits table in section 32).

You may, in addition, be required to enter a one time passcode or other security information including biometric information to access your account. One time passcodes will be sent to the mobile phone number registered to your account.

#### **12. How long will the card last?**

Your card will be valid for 3 years. You will not be able to use your card after its expiry date. These terms and conditions shall cease to apply when your card is cancelled or expires and is not replaced/renewed.

#### **13. Does the account and card have spending limits?**

You can only spend the money that is paid into your account. Limits also apply to daily ATM withdrawals, and other limits may be applied to the amount of spend and the number of transactions you can perform. See the Fees and Limits table (section 32) and your Online account portal for further details.

If, for any reason, the transaction is completed when there are insufficient funds in your account then you will have to reimburse the shortfall to us, unless it is due to an error by the retailer with whom you made the transaction.

We may collect this shortfall from the card you have with us or from any funds which you subsequently pay into your account. We may suspend your card until the negative balance is restored and charge you an Administration Fee (see the Fees and Limits table (section 32) for transactions that you make using your card that results in a negative balance or increases the negative balance on your account.

#### **14. What if I have been overcharged or charged for transactions I didn't make?**

If you dispute a transaction that has been processed on your card you should contact the merchant first as this may lead to the quickest resolution. If the dispute cannot be resolved with the merchant or you dispute any other account transaction you should contact us without undue delay and in any event within 13 months on becoming aware of any unauthorised or incorrectly executed payment transaction.

Where you have informed us that an executed payment was not authorised by you in accordance with these Terms and Conditions,

and you have taken all reasonable steps to keep safe personalised security information, keep your card secure, not disclosed your PIN or security information to anyone else and not acted fraudulently, we will:

- a) refund the amount of the unauthorised payment to you; and
- b) restore the debited payment account to the state it would have been in had the unauthorised payment not taken place.

Beyond this, we will have no further liability to you. Where payee details provided by you are incorrect, we are not liable for non-execution or defective execution of the payment transaction, but we will make reasonable efforts to recover the funds involved in the payment transaction and notify you of the outcome.

You may be entitled to claim a refund in relation to transactions where:

- the transaction was not authorised under these Terms and Conditions; we are responsible for a transaction which we fail to execute or incorrectly execute. In these circumstances, we will refund to you the amount of the non-executed or defective payment transaction and restore the debited payment account to the state in which it would have been had the defective payment transaction not taken place. We will also refund to you: (a) any direct charges for which you are responsible; and (b) any interest which you must pay, as a consequence of the non-execution or defective execution of the payment transaction; or
- a pre-authorised transaction did not specify the exact amount at the time of its authorisation and the amount charged is more than could reasonably be expected, taking into account normal spending patterns on the card and the circumstances of the transaction. A claim for a refund in these circumstances will not be accepted if the amount of the transaction was made available to you at least 4 weeks before the transaction date or if the claim is made more than 8 weeks after being charged to your account.

## 15. What about security?

You must keep your card and security credentials safe and not let anyone else know or use them. You must keep your security information secret at all times; never disclose your PIN or security information to anyone and do not store details of your PIN with your card. Security information includes your login and password details used to access your account or any other website where your card or account details are stored. We also recommend that you check the balance on your account regularly, through logging onto your account at the website [www.spectrocoin.com](http://www.spectrocoin.com) or the mobile app.

## 16. What if my card is lost or stolen or my account details are compromised?

If you lose your card or it is stolen, or you suspect that someone else has found out your PIN or security information or accessed your account without your permission, you must block it immediately by logging into your account and using block functionality. Or you must tell us without undue delay by reaching us through the Live Chat which is available 24/7. Your card will be cancelled immediately and your account may be blocked. If, after reporting a lost card, you subsequently find the card you must not use it. Cut it in half through the signature box, magnetic strip and chip.

If you ask us to do so, and provided that you provide information and assistance that we request from you, we will investigate any disputed transaction or misuse of your card or account.

If the investigations show that any disputed transaction was authorised by you, or you have acted fraudulently or with gross negligence (for example by failing to keep your card, security information or PIN secure or by failing to notify us without delay on becoming aware of the loss, theft, misappropriation or unauthorised

use of the card or account), then we will not refund the transaction amount and you will be fully liable for all losses incurred because of the unauthorised use of the card or account.

If the investigations show that you have not acted fraudulently or with gross negligence, your maximum loss or liability to us for any unauthorised transaction will be limited to €35 and we will process a refund as soon as practicable, and in any event no later than the end of the business day following the day after we receive your notification.

## 17. Will you ever block a transaction without me asking?

We may refuse to pay a transaction or honour a Direct Debit:

- if we are concerned about security of your card or account or we suspect your card or account is being used in an unauthorised or fraudulent manner;
- if sufficient funds are not paid into your account at the time of a transaction to cover the amount of the transaction and any applicable fees;
- if there is negative balance on your account;
- if we have reasonable grounds to believe that you are not using the card or account in accordance with these Terms & Conditions;
- if we believe that a transaction is potentially suspicious or illegal (for example, if we believe that a transaction is being made fraudulently); or
- because of errors, failures (whether mechanical or otherwise) or refusal to process a transaction by merchants, payment processors or payment schemes such as Visa, BACS or CHAPS.

If we refuse a transaction, we will tell you why immediately, if we can, unless it would be unlawful for us to do so. You may correct any information we hold and which may have caused us to refuse a transaction by contacting Customer Services. We will either refund the full amount of the payment transaction; or provide justification for refusing to refund the payment transaction. Any refund or justification for refusing a refund will be provided within 10 business days of receiving a request for a refund or, where applicable, within 10 business days of receiving any further information requested.

## 18. Can I cancel my account and card?

You have a legal right to cancel your account and card up to 14 days from the date your account is opened without incurring any penalty and we will refund any card issue fees. We may charge you a Card Cancellation Fee if we have already incurred costs by ordering a card in your name. You can also cancel your card any time after the 14 day period subject to a Redemption Fee (the Fees and Limits table (section 32) by contacting Customer Services. You should also cut your cancelled card in half through the signature box, magnetic strip and chip.

All fees and charges will be apportioned up until the time of the termination of the contract, and any fees and charges paid in advance will be reimbursed proportionally. You will not be entitled to a refund of money you have already spent on transactions authorised, or pending or any fees for use of the card or account before the card or account is cancelled or expires.

## 19. Could my account be cancelled?

We may cancel your account and application of these Terms and Conditions by giving you at least two months' notice. Reasons for cancellation may include:

- if these Terms and Conditions or your card expires;
- If your Wallet or membership of the Distributor is suspended, cancelled or terminated for any reason; If you are no longer an active client of the Distributor due to non-payment of indebtedness of any kind to the Distributor;
- if you break an important part of these Terms and Conditions or SpectroCoin Terms and Conditions, or repeatedly break these Terms and Conditions or SpectroCoin

terms and conditions and fail to resolve the matter in a timely manner;  
if you act in a manner that is threatening or abusive to our staff, or any of our representatives; or  
if you fail to pay fees or charges that you have incurred or fail to pay back any negative balance on your card.

We may also cancel your account immediately if we:

- suspect unauthorised or fraudulent use of your card;  
have any other security concerns; or  
need to do so to comply with the law.

Your account also can be cancelled as specified in SpectroCoin terms of condition, which apply to your Wallet or SpectroCoin account.

We may also deny access to your card and/ or account where we consider it to be at risk of money laundering or terrorism financing, fraud or other criminal activity. Should we need to take these actions and where possible, we will give reasons for doing so except where restricted by law.

In these circumstances, we may ask you where the unused funds shall be transferred. You must do this within 3 months of the date we tell you that your account is cancelled.

## 20. Can I get money back once I have put it on?

You can clear the balance on your account through spending, ATM withdrawals, or transfers to SpectroCoin account. See the Fees & Limits table (section 32) for the fees that would apply.

## 21. Is money on my account protected like my bank account?

The account and associated card is an electronic money product and although it is a product regulated by the Financial Conduct Authority, it is not covered by the Financial Services Compensation Scheme. No other compensation scheme exists to cover losses claimed in connection with the account and associated card. We will however ensure that any funds received by you are held in a segregated account so that should we become insolvent your funds will be protected against claims made by our creditors.

The Wallet provided by Spectrocoin is not an electronic money product.

## 22. What if I have a complaint?

If you are unhappy in any way with your card and account or the way it is managed, you can contact Customer Services so we can investigate the circumstances for you. Any complaints you have will be dealt with quickly and fairly.

We will make every possible effort to address all points of complaint by email. We will respond within 15 business days upon receiving the complaint. If a full response cannot be provided within these timeframes, we will send a holding reply with a full response to follow within 35 business days. If we are unable to resolve your complaint to your satisfaction you may contact the Financial Ombudsman Service at Exchange Tower, London, E14 9SR. Telephone: +44 (0)800 023 4 567 from landlines, +44 (0)300 123 9 123 from mobile phones or +44 (0)20 7964 0500 for calls from outside the UK and e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

## 23. What if I change my details?

You must let us know as soon as possible if you change name, address, telephone number, mobile number or e-mail address. If we contact you in relation to your account we will use the most recent contact details you have provided to us. Any e-mail or SMS text message sent to you will be treated as 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 told us.

## 24. What will happen to my personal information?

We are the controller of your personal data which we will use in order to open, administer and run your account. For further information

about how we will use your personal data, please view our Privacy Policy at [www.spectrocoin.com](http://www.spectrocoin.com).

SpectroCoin is a data processor, processing such data according to our guidelines.

## 25. Will these Terms & Conditions ever change?

We may change these Terms & Conditions by notifying you by e-mail or other agreed means at least two months before the change is due to happen. We will assume that you agree with the change. If you do not agree with the change you must tell us before the change happens and we will cancel your account immediately. If you cancel your account in this way then we will return any balance on the account to you and you will not be charged a Redemption Fee.

An up-to-date version of the account Terms & Conditions, as well as any notices of future changes will always be available via website [www.spectrocoin.com](http://www.spectrocoin.com) or a link on this website. You should check this website and your Online account portal regularly for such notices and changes.

## 26. When may use of the card and account be interrupted?

From time to time, your ability to use your card or account may be interrupted, e.g. when we carry out systems maintenance. If this happens, you may be unable (a) to use your card to pay for purchases or obtain cash from ATMs and/or (b) to obtain information about the funds available in your account and/or about your recent transactions.

In addition, like other payment cards, we cannot guarantee a merchant will accept your card, or that we will necessarily authorise any particular transaction. This may be because of a systems problem, something outside our reasonable control, to comply with legal and regulatory requirements, or because we have suspended, restricted or cancelled your account or refused to replace it in accordance with these Terms & Conditions.

## 27. What is our responsibility?

If we incorrectly deduct funds from your account, we will refund them. If we subsequently establish that the refunded amount had in fact been correctly deducted, we may deduct it from your available balance and may charge you a fee. If you do not have sufficient available balance, you must repay us the amount immediately on demand.

If unauthorised transactions occur after you have notified us of the loss, theft, compromise or unauthorised use of your card or account, and you have not acted fraudulently or in breach of these Terms and Conditions, then we will be liable.

We will not be liable:

- in any event that a merchant refuses to accept your card;  
for any interruption, disruption or impairment of our service or any third party services on which we rely for the performance of our obligations hereunder;  
for refusing to authorise a transaction;  
for cancelling or suspending use of your card or account;  
for any loss arising from your inability to use your card or access your account due to interruptions;  
for any direct or indirect loss or damage you may suffer including loss of revenue, loss of reputation, goodwill, opportunity or anticipated savings as a result of your total or partial use or inability to use your card, mobile app, website or account or the use of your card or account by any third party (unless otherwise required by law);  
for the quality, safety, legality or any other aspect of any goods or services purchased with your card; and  
any abnormal and unforeseeable circumstances beyond our control, however so caused.

Nothing in these Terms and Conditions shall operate to exclude liability for death or personal injury due to negligence or for fraud or

fraudulent misrepresentation or for any statutory liability that cannot be excluded or amended by agreement between the parties.

### 28. When can I be charged (other than the fees in section 32)?

We may charge you for any reasonable costs that we incur in taking action to stop you using your card or account and to recover any monies owed as a result of your activities if you:

- use your card or account fraudulently; do not use your card or account in accordance with these Terms & Conditions; or have been grossly negligent, for example by failing to keep your card or PIN secure or by failing to notify us without delay after your card is lost, stolen, or used by someone else or where your account has been compromised.

In these circumstances we will not refund transactions and we reserve the right to charge you for any reasonable costs that we incur in taking action to stop you using your account and to recover any monies owed as a result of your activities.

If you have not been fraudulent, or grossly negligent, and have used your card and account in accordance with these Terms & Conditions, your maximum liability for any unauthorised transaction resulting from the use of a lost or stolen card or details before you notify us will be €35.

We may also charge you an Administration Fee if we have to manually intervene to complete a payment or rectify an error on the account caused by an error or omission on your part.

### 29. Am I permitted to give access to third party providers?

You may allow regulated Third Party Providers ("TPPs") (including Account Information Service Providers ("AISPs") and Payment Initiation Service Providers ("PISPs")) access to your online account; either to make payments, obtain account balances or obtain information on previous transactions.

Before giving consent to a TPP, you should:

- ensure that the TPP is authorised and holds the correct regulatory permissions;
- check what level of access you are consenting to, how your account will be used and the extent to which your data will be shared with third parties; and
- familiarise yourself with your obligations and rights under the TPP agreement, in particular your right to withdraw consent to access your account.

We may refuse to allow a TPP access to your account where we are concerned about fraudulent or unauthorised access.

We are not party to, or responsible for, any agreements between you and a TPP. Subject to any rights to refund you may have under these Terms and Conditions, we shall have no liability for:

- any loss whatsoever, as a result of using a TPP and entering into a TPP agreement; and
- any actions that the TPP takes in relation to suspending or terminating your use of their service or for any resulting losses.

### 30. Can I assign my rights or obligations under these Terms and Conditions?

You may not transfer or assign any rights or obligations you may have under these Terms & Conditions to any other person without our prior written consent. We may assign the benefit and burden of these Terms & Conditions to any other person at any time on giving you two months prior notice of this. If we do this, your rights will not be affected.

### 31. Governing law

This Agreement is concluded in English. All communications with you will be in English. These Terms & Conditions will be construed in accordance with English law and the exclusive jurisdiction of the English courts.

### 32. What are the fees and limits?

#### Fees

Fees and Charges	Value	Comments
Card Fee	€ 7	
Replacement Card	€ 7	New card is ordered, and card fee is applied
Monthly Management Fee	€1.15 per month less any subsidy from your distributor	First charge is within 15 days of card request.
Card delivery times	Within 10 working days by post. Within 5 working days by courier.	
TRANSACTIONS/PURCHASES		
POS Purchase Europe	FREE	
POS Purchase International	€ 0.5 plus 1.25% of the transaction value	Any transaction in a foreign currency will be converted into Euros. We'll do this at the rate of exchange provided by Visa Europe on the date they process the transaction which may differ from the actual transaction date. See more information on exchange rates on the Visa Europe website.
POS Purchase UK	€ 0.5 plus 1% of the transaction value	
Decline Transaction Fee (POS)	€ 0.12	
ATM Withdrawal Europe*	€1 plus 0.5% of the transaction value	Any transaction in a foreign currency will be converted into Euros. We'll do this at the rate of exchange provided by Visa Europe on the date they process the transaction which may differ from the actual transaction date. See more information on exchange rates on the Visa Europe website.
ATM Withdrawal International	€1 plus 1.5% of the transaction value	Any transaction in a foreign currency will be converted into Euros. We'll do this at the rate of exchange provided by Visa Europe on the date they process the transaction which may differ from the actual transaction date.

		See more information on exchange rates on the Visa Europe website.
<b>ATM Withdrawal UK</b>	€1 plus 1% of the transaction value	
<b>Decline Transaction Fee (ATM)</b>	€ 0 . 63	
<b>OTHER FEES</b>		
<b>ATM balance enquiry</b>	€ 0 . 35	Balance enquiries are FREE through your mobile app or by logging into your Online account portal.
<b>ATM PIN Change</b>	€ 0 . 98	
<b>Inactivity/dormancy fee</b>	Free	
<b>Administration Fees</b>	€ 23	Administration fee for instigating a chargeback on request of the Cardholder, transaction revocation, manually rectifying Cardholder errors or investigating shortfalls.
<b>Data subject access fee</b>	€10.00	Fee to provide information on your personal data held by us.
<b>Card cancellation fee</b>	€ 3 . 45	When you cancel the agreement within the first 14 days and a card has already been ordered in your name.
<b>Redemption fee</b>	€ 3 . 45	When you request a funds transfer on closing of the account.
<b>Chargeback/Dispute</b>	€ 23	
<b>LIMITS</b>		
<b>Minimum single pay-in</b>	€10.00	
<b>Maximum daily ATM withdrawal</b>	€ 300	
<b>Maximum balance</b>	€8,000	
<b>Expiry</b>	36 months	The card is valid for 36 months

Other fees may be applied by the SpectroCoin according to SpectroCoin terms and conditions that apply to your SpectroCoin account and Wallet or other services provided by the SpectroCoin, both as an independent service provider or Distributor.

Notes to fees and limits:

\* some ATM providers may charge an additional fee and should advise you before you confirm the transaction.

\*\* standard operator SMS charges apply for balance requests and addition charges may apply to receive SMS information outside the UK.

Your Visa **card and account** is issued by Contis Financial Services Ltd who is authorised by the Financial Conduct Authority to issue e-money (Firm Reference Number: 900025) and is a member of Visa. Registered head office is Navigation House, Belmont Wharf, Skipton, North Yorkshire, United Kingdom BD23 1RL.

Please note that Visa card and account is an electronic money product and although it is a product regulated by the Financial Conduct Authority, it is not covered by the Financial Services Compensation Scheme. We ensure that any funds received by you are held in a segregated account so that in the unlikely event that Contis Financial Services Ltd becomes insolvent your funds will be protected against claims made by creditors.

SpectroCoin is a distributor of the card and account, and SpectroCoin logo on the card is just for marketing purposes. SpectroCoin services are not an electronic money product.

Please take attention, that SpectroCoin terms and conditions, available via [www.spectrocoin.com](http://www.spectrocoin.com) also apply and matters, which are not regulated here are regulated by SpectroCoin terms and conditions. In case of any discrepancies between these Terms and Conditions and SpectroCoin terms and conditions, these Terms and Conditions prevail.