



**Connected Card Terms and Conditions**

**Additional Terms to Account Schedules for Current Accounts**

**8 April 2020**

## **Connected Card Terms and Conditions**

### **Additional Terms to Account Schedules for Current Accounts with Goals and Connected Card**

These terms and conditions (**Connected Card Terms and Conditions**) govern the use of your Connected Card by you and each Delegated User. These Connected Card Terms and Conditions form part of your Agreement with us in respect of each Account you hold with us and under which you provide a Connected Card to a Delegated User. Except where otherwise defined in these Connected Card Terms and Conditions, terms defined in the General Part will have the same meaning in these Connected Card Terms and Conditions. By ordering and providing a Connected Card to a Delegated User, you are accepting these Connected Card Terms and Conditions.

#### ***Delivery address for Connected Card***

We will only deliver a Connected Card to your address and not to a Delegated User's address.

#### ***Limits and Restrictions on Use***

You may only fund each Goal where a Connected Card is available up to the maximum amount we set from time to time. Individual payment transactions made using a Connected Card are subject to the same limit.

We may also set other restrictions on the number of Connected Cards you may have and the use of each Connected Card in our absolute discretion and may amend these restrictions with or without notice to you at any time.

You can find out more about these limits and restrictions in the App and on the Website.

#### ***Operation of your Connected Card***

You may order a Connected Card for each Delegated User you wish to provide a Connected Card to.

You authorise each Delegated User to use the Connected Card, subject to the terms of the Agreement in place between us and you. Each Delegated User will have equal and full rights in respect of payment instructions using a Connected Card and we will not require prior authorisation from you before acting on a payment instruction made by a Delegated User using a Connected Card.

Only you are permitted to contact us about the operation of a Connected Card including reporting a lost or stolen Connected Card or suspected fraudulent transactions on the Connected Card.

You confirm that you are the legal and beneficial owner of all funds deposited in each Goal where a Connected Card is available. Any funds deposited into your Goals shall be deemed to belong to you.

You are responsible for the operation of and access to any Connected Card including, once available, enabling Delegated Users to view transactions in your Goals, setting the PIN for the Connected Card or locking the Connected Card if you want to temporarily deactivate the Connected Card. **You must ensure any PIN you set for your Connected Card is not the same as the PIN you have set for the debit card which is linked to your Account.**

Where you no longer require a Delegated User to have a Connected Card for whatever reason, you are responsible for retrieving their Connected Card and keeping it safe.

#### ***Liability for Delegated Users***

You are solely responsible for any and all acts and omissions of each Delegated User in respect of the Connected Card they hold. This means that **where we suffer any loss, or you owe us or other third parties any funds because of the use (or misuse) by any of your Delegated Users of your Connected Card, you will be responsible to us for those losses or funds due.** You must ensure that your Delegated Users are aware of and adhere to the terms of the Agreement, including these Connected Card Terms and Conditions.

You must notify us immediately if a Connected Card is lost or stolen or if you suspect or become aware that any unauthorised or fraudulent transactions have been made using a Connected Card. To the extent permitted by law, we will not be liable to you for any losses you suffer because of the use of a Connected Card by you or a Delegated User.

No one other than a party to the relevant Account Schedule shall have any right to enforce any terms of these Connected Card Terms and Conditions.

#### ***Cancelling a Connected Card***

You may request that we cancel a Connected Card, by providing written instructions via the App or by contacting us.

We may cancel any Connected Card at any time with or without notice to you. If we need to cancel a Connected Card, we will try and notify you in advance.

Where we cancel a Connected Card, you and the relevant Delegated User will no longer be able to use the relevant Connected Card (including making or receiving any transactions or scheduled payments).

You must destroy each Connected Card once it has been cancelled.

### ***Disputes***

We will not get involved with disputes between you and Delegated Users including on what happens to funds after the deactivation of Connected Cards or any transactions from the Goal which is linked to the relevant Connected Card.

### ***Additional Rights***

In addition to our rights set out in the paragraph entitled "Closing your Account" in Section 3 (Managing your Account) of the General Part, we may close or suspend your Account immediately on notice and terminate our Agreement, or remove any Delegated User and cancel the relevant Connected Card if:

- we become aware of any dispute between you and any Delegated User;
- you breach the terms of the Agreement including these Connected Cards Terms and Conditions; or
- we suspect or become aware of any unauthorised, fraudulent or other illegal activity in respect of the relevant Goal or Connected Card.

### ***Additional Definitions***

**"Connected Card"** means the payment card linked to the relevant Goal, which is enabled for a Delegated User to access and operate in accordance with the terms of these Connected Card Terms and Conditions; and

**"Delegated User"** means any natural person you provide a Connected Card to use on your behalf.