

Card Management System Terms and Conditions

1. Scope

The terms and conditions in this Card Management System document apply to the use of the OPTIMUS Cards Card Management System unless otherwise agreed in writing to the contrary.

2. Use of Service and application of the Conditions

- a) The Card Management System may only be accessed and utilised by members of staff who:
 - i. have received their official log in details from their system administrator which the member of staff will need whenever the member of staff uses the Card Management System;
 - ii. have satisfied any applicable authorisation and/or security requirements;
- b) When a member of staff requests registration to use the Card Management System, that member of staff accepts the Conditions from that point in time.
- c) The following Conditions govern the use of the Card Management System and each member of staff shall be bound by them.
- d) The member of staff undertakes to comply strictly with the Conditions and the Operating Manual (which are designed to minimise the risk of unauthorised use of the Card Management System).
- e) The Card Management System may be accessed and utilised via such channels as we may from time to time designate. The Card Management System may only be accessed and utilised in accordance with the Operating Manual and these Conditions.

3. Authority to OPTIMUS Cards Limited

- a) You authorise and instruct us to act on all instructions and requests that are received through the Card Management System provided the instructions and requests are made by use of the relevant published procedures and SECURITY QUESTION(S). You cannot withdraw this permission. Although we may from time to time require other additional means of personal identification, we shall not be obliged to do so and we may act on such instructions and requests without taking any further steps to ensure that the instructions or requests are genuine.
- b) You must notify us without undue delay on becoming aware of the loss or theft of the Card Management System Logon Password or Security Questions.
- c) A support staff member may decline to act on any instruction or request for information received through the Card Management System when providing assistance to access and/or use the Card Management System if the support staff member believes that the Card Management System is being accessed and/or used in an irregular or unauthorised manner but we shall not be liable for any failure on the part of support staff to do so.
- d) Instructions or requests received through the Card Management System will normally be processed automatically. However, if during such processing we believe that the instruction or request is irregular or unauthorised, we may terminate such processing.
- e) We may decline to act on any instruction or request until it has been confirmed in writing and signed by you. We reserve the right to not act on any instruction or request received otherwise than by means of a channel authorised in respect of the Account in question.
- f) You can ask us to cancel or amend an instruction, but we do not have to do so.

4. Obligations of Financial Institutions

- a) The member of staff shall keep their log in details secret and secure. The Financial Institution must not write down or record any of them in a way that would let someone else use any of them against the member of staff's will.
- b) If the member of staff knows or suspects that his or her log in details is known by someone who should not know it, the member of staff must advise OPTIMUS Cards immediately.
- c) The member of staff is responsible for their security when being logged into the Card Management System and should never leave any device connected to the Card Management System unlocked whilst unattended.
- d) In the case of the code being forgotten, a new code may be requested from the OPTIMUS Cards. We shall not be liable for any loss or damage arising out of or in connection.

5. Account balance information

While we currently operate a real-time on-line system, which enables immediate updates to Accounts, the time necessary to complete the processing of instructions and requests may vary depending on whether they can be immediately processed and the nature of the instruction or request. Accordingly the Financial Institution acknowledges that account balance information given through the Card Management System is as up-to-date as our systems permit at the time of the Financial Institution's enquiry but it may not reflect transactions that are in hand, but which still have to be processed or verified

6. Availability of Service

- a) Although it is our intention that the Card Management System will be available to members 24 hours a day 365 days a year and that Customer Service will be available 09.00am to 5.00pm (Monday to Friday) and 09.00am to 1.00pm (Saturday) excluding bank holidays in England, there will be occasions when due to technical, security, maintenance, administrative or other reasons (whether within our control or not) some or all of the Services normally available through the Card Management System will not be available. Accordingly, we may from time to time, without incurring any liability to the member, temporarily suspend any or all of the Card Management System for such periods as we shall determine.
- b) We may from time to time add to, withdraw, suspend, amend or otherwise alter all or any of the services, which may be accessed and utilised through the Card Management System. We may amend, supplement or replace the Operating Manual from time to time.

7. Termination

On termination of an employee from the Financial Institution a request form must be completed to remove the member of staff as a user. Once the form is completed email to supervisorcs@optimuscards.com as soon as possible.

8. Variations of these Conditions

- (i) We may at any time amend, supplement or replace these Conditions as a result of changes in our policies, changes in technologies, to cater for new products, to comply with legal, or regulatory requirements or other circumstances affecting us or the services we offer. Any such amendment, supplement or replacement shall be effective and binding on the member of staff after notice of such amendment has been notified to the member of staff by notice in writing and/or through our Website and/or by means of another durable medium, or by any other means required or permitted by law.
- (ii) We may remove or change a service or add a new one at any time. We will tell you in advance if we make any of these changes. The amount of notice that we will give you will follow the contract that apply at that time.