

## Terms and Conditions

Fees and Limits	GBP Card	EUR Card	USD Card
Card Issue Fee	£5.00	€7.00	\$10.00
POS Transaction Fee	Free	Free	Free
POS Transaction in other currency	2% of transaction value	€1.00+ 2% transaction value	\$1.00+ 2% transaction value
ATM Withdrawal	£1.00 per transaction	€1.50 per transaction	\$2.00 per transaction
ATM Withdrawal in other currency	(Euro) £1.50 +2% of transaction Value (Int) £2.00 +2% of transaction Value	€1.50 +2% of transaction Value	\$2.00 +2% of transaction Value
Declined ATM transaction fee	£0.50	€0.50	\$0.75
ATM Pin Change	Free	Free	Free
Maximum card Balance	£10,000	€12,000	\$15,000
ATM withdrawal per day	£250	€300	\$400
Balance Enquiry <b>(Personalised Cards Only*)</b>	Free online or Via App* Call Customer Services (Standard National landline Rates Apply)	Free online or Via App* Call Customer Services (Standard National landline Rates Apply)	Free online or Via App* Call Customer Services (Standard National landline Rates Apply)
SMS confirmation of ATM withdrawals and purchases**	£0.15 per SMS message** £0.25 per ATM balance enquiry	€0.18 per SMS message** €0.25 per ATM balance enquiry	\$0.24 per SMS message** \$0.50 per ATM balance enquiry
Top-Up Fees and Limits	Free at Counter and by Bank Transfer via the Jersey Post Web Site: <a href="http://www.jerseypost.com/credcard">www.jerseypost.com/credcard</a>	Free at Counter and by Bank Transfer via the Jersey Post Web Site: <a href="http://www.jerseypost.com/credcard">www.jerseypost.com/credcard</a>	Free at Counter and by Bank Transfer via the Jersey Post Web Site: <a href="http://www.jerseypost.com/credcard">www.jerseypost.com/credcard</a>
Service Fees	£2.00 per month (after 3 months inactivity)	€2.50 per month (after 3 months inactivity)	\$3.00 per month (after 3 months inactivity)
Replacement card	£10.00	€12.00	\$15.00
Transaction history, Contact us, notify lost & stolen card online <b>(Personalised Cards Only*)</b>	Free*	Free*	Free*
Pin Reset/Retrieval via customer services	Free (Standard National landline Rates Apply)	Free (Standard National landline Rates Apply)	Free (Standard National landline Rates Apply)
Paper Statements per 62 day period	£1.50	€1.80	\$2.40
Transaction Revocation	£10.00 Admin fee	€12.00 Admin fee	\$16.00 Admin fee
Cancellation/Redemption	£5.00	€7.00	\$10.00
Expiry	Prepaid card is valid for 36 months (must be used within 3 months of expiry for automatic re-issue)		
Limits	Cardholders must be 18 years or over You may not use your card to Pay at a Pump Petrol Station		



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### Card Benefits

#### Personalised card - features

- ✓ Welcome email
- ✓ Card activation
  - Via card online portal, or...
  - Via automated phone system - 01756 693590 Option 2  
(note you will need your card and 8-digit account number)
- ✓ Loading of funds to cards
  - Jersey Post website – [www.jerseypost.com/credcard](http://www.jerseypost.com/credcard), or...
  - In branch (Broad Street only)
  - Direct (GBP cards only) - see card online portal for details
- ✓ Card online account portal
  - Balance and transaction listings
  - Activation / PIN retrieval
  - SMS alerts (optional)
  - Standing order (GBP cards only)
- ✓ Balance check via:
  - ATM
  - Card online portal
  - Phone - 01756 693590 Option 1  
(note you will need your card and 8-digit account number)
  - SMS (optional)
  - Mobile phone app
- ✓ Mobile phone app
  - To download, search for 'credcard' (android and iPhone)  
(note you will need to have activated 'card online portal' to use this feature)

#### Non - Personalised card - features

- ✓ Card activation
  - via card online portal, or...
  - via automated phone system - 01756 693590 Option 2  
(note you will need your card and 8-digit account number)
- ✓ Loading of funds to cards
  - Jersey Post website – [www.jerseypost.com/credcard](http://www.jerseypost.com/credcard), or...
  - in branch (Broad Street only)
- ✓ Balance check via:
  - Card online portal
  - Phone - 01756 693590 Option 1  
(note you will need your card and 8-digit account number)