

Pockit Prepaid MasterCard® General Spend Terms and Conditions of Use

1. The card

- 1.1 These terms and conditions apply to any holder of this card (**'the card'**). By using your card you are demonstrating your agreement to these terms and conditions.
- 1.2 The card is promoted by Pockit Limited Registered Office: Cavendish House, 18 Cavendish Square, London, W1G 0PJ. Registered in England No. 07157877 and issued by Wirecard Card Solutions Limited Registered Office: 3rd Floor, Grainger Chambers, 3-5 Hood Street, Newcastle upon Tyne, NE1 6JQ. Registered in England No. 07875693. Authorised and regulated in the UK by the Financial Conduct Authority to issue e-money (Firm Reference Number: 900051).
- 1.3 You will apply for a card in a stated currency. All references to that currency in these terms and conditions are relevant to you.
- 1.4 The card is an e-money product, and as such it is not covered by the Financial Services Compensation Scheme. In the unlikely event that Wirecard Card Solutions Ltd becomes insolvent, your funds may become valueless and unusable, and as a result you may lose your money.
- 1.5 These terms and conditions are available online at <http://www.pockit.com/terms-and-conditions/>. You can request a copy of these terms and conditions at any point in their duration.

Definitions

In these terms and conditions, the following words and phrases have the meanings shown next to them:

ATM – means automatic teller machine or cashpoint facility or cash dispenser;

Business day – means a day between and including Monday to Friday, between 9am and 5pm (UK time) except for bank or public holidays in England and Wales;

Card – means your Pockit Pay As You Go Card (including any secondary / or replacement card);

Card scheme – means MasterCard;

Fees – a variety of charges that can be raised for purchase and ongoing use of the card;

Full Limit Cardholder – means we have been able to verify your identity and give you access to more generous limits, which are detailed in Section 20 of these terms and conditions;

PIN – means personal identification number i.e. the security number provided for use with the card;

Purse value – means the maximum value of funds that can be held with the card at any one time;

Simple Limit Cardholder – means we have not been able to verify your identity and therefore the limits on your card are restricted, you cannot order additional cards and can only load via Bank Transfer and PayPoint. The limits are detailed in Section 20 of these terms and conditions;

Supplier – a retailer, merchant or other supplier of goods and/ or services which accepts payment by means of a card, card number, PIN or card and signature;

Summary Box – The section that includes notification of charges, limits and restrictions associated with the card;

Supplier's bank – the merchant acquirer used by the supplier for the purposes of receiving payments arising from transactions.

Pockit Prepaid Card – means a card with the features set out in condition 3.2;

Verification of identity – means confirming personal identity and address of you by conducting electronic verification of your details or by you providing documentation of identity;

We / us / our – means Wirecard Card Solutions Limited or co-brand partners acting on our behalf;

Year – 12 month period following the date when the card is issued to you and each subsequent 12 month period.

You / your – means the person or persons who have received the card and are authorized to use the card as provided for in this Agreement;

2. Loading the card

2.1 The table below sets out the methods by which you can pay for and load up your card when you first get it and how you can load it up subsequently:

When you pay	Method	Card type Sterling
Purchase Only (Pockit Prepaid Card cannot be loaded with a Credit Card)	Credit card	No minimum load required
Purchase	Debit card	No minimum load required
Reloading	Debit card (Only available to a Full Limit Card)	Minimum single load - £10 Maximum single load - £750 Up to permitted card purse value
Reloading	Bank transfer	Minimum single load - £10 Maximum single load (Full Limit Card) - £5,000 Maximum single load (Simple Limit Card) - £500 Please note that the above limits are up to the permitted card purse value which is £5,000 for the Full Limit Card and £2,000 for the Simple Limit Card
Reloading	PayPoint	Minimum single load - £10 Maximum single load - £249

2.2 To load your card by debit card, you must use a debit card that has been issued by a regulated financial institution in the UK or EEA and is registered at the same address as this card.

2.3 The time that it takes for your card balance to be updated when you load your card depends on the method that you use and the time that it takes for the funds to be sent to the Issuer. If the Issuer receives the funds on a business day, your card will be updated with the amount on the same business day. If the Issuer receives the funds on a day that is not a business day, the Issuer will update your balance on the next business day. You can check the transfer time, for example, with your bank or debit card provider if paying from a bank account or debit card.

2.4 When funds are loaded onto your card, the payment is made in the same currency as that of your card. The currency you have used to load your card may be different to that of the card. Your statement will show the exchange rate used which applied on the date that the card was loaded. Exchange rates may change and the exchange rate which applies when you check may not be the exchange rate that was used to convert your funds to load your card.

3. Moving from a Simple Limit Cardholder to a Full Limit Cardholder

3.1 If you are a Simple Limit Cardholder; you can upgrade to a Full Limit Cardholder by providing us with a scanned copy of your passport or driving license **and** a utility bill or bank statement. **Please note that the utility bill or bank statement provided must be no older than 3 months.**

3.2 In order to send these documents to us; all you have to do is login to your Pockit account and follow the on-screen instructions to upload your identification documents and send them to Pockit. Alternatively you can contact us via phone.

3.3 Once we have received your identification documents, we will check them and provide you a response via email within 48 hours.

4. Use of the card

- 4.1 The card is a prepaid product which can be used to pay for goods and services at retailers that display the MasterCard Acceptance Mark. To use the card, present it at the time of payment. Use it in full or part payment of your purchase.
- 4.2 When you receive your card, you must login to the Pockit website or call 08447799990 to get your PIN and this will automatically activate your card.
- 4.3 You must not make purchases that exceed the balance of funds available on the card. Your balance will be reduced by the amount of each purchase you make. If any purchase takes you over your available funds or the card limits in force from time to time and set out in condition 3 (e.g. ATM withdrawal limit) the transaction will be declined.
- 4.4 You can use the card to make purchases in-store, via the internet or over the phone. The card can be used to obtain cash through ATMs. There is no cash back facility. This is not a debit card supported by a bank account, and is not in any way connected to a bank account. It is also not a guarantee card, charge card or credit card. You will not earn any interest on any funds loaded on to the card.

You must not use the card for:

- 4.4.1 pre-authorized regular payments;
- 4.4.2 transactions at self-service petrol pumps;
- 4.4.3 transactions for cash (other than ATM withdrawal) including for example cash back, cash from a bank, money orders, traveller's cheques, foreign exchange, or bureau de change, or
- 4.4.4 any illegal purposes.
- 4.5 Your card cannot be used in situations where it is not possible for the supplier to obtain online authorisation that you have sufficient balance for the transaction. For example: transactions on trains, ships, and some in-flight purchases.
- 4.6 We may stop, suspend or restrict your card or PIN on reasonable grounds relating to:
 - 4.6.1 the security of your card, card number or PIN, and
 - 4.6.2 the suspected unauthorised or fraudulent use of your card or PIN. We will, if possible, inform you before stopping, suspending or restricting your card or PIN that we intend to do so and the reasons for doing this. If we are unable to do so then we will inform you immediately afterwards. The requirement to inform you does not apply where it would compromise reasonable security measures or it would be unlawful to do so.
- 4.7 We are not responsible for the quality, safety, legality, or any other aspect of any goods or services purchased with the card. We are not liable for the failure of any merchant to honour the card.
- 4.8 We will not issue the main card under these terms and conditions to anyone under the age of 18 years old. We may allow you to have additional cardholders who are at least 13 years old.

5. Transactions

- 5.1 You agree that any use of your card, card number or PIN constitutes your authorisation and consent to a transaction.
- 5.2 The time of receipt of a transaction order is when it is received by us. If a transaction order is received after 4pm on a business day then it will be deemed to have been received on the next business day. If receipt does not fall on a business day then it will be deemed to have been received on the next business day.

- 5.3 You cannot stop a transaction after it has been transmitted to us by giving your consent to the transaction, or once you have given your consent to the supplier for a pre-authorized payment.
- 5.4 We may refuse a transaction or suspend or terminate the right to top up your card. We may do this if the relevant phone or computer link is busy. We may also do this if:
- 5.4.1 a transaction might take you over your available funds on the card; or
 - 5.4.2 a transaction might take you over any of your card limits; or
 - 5.4.3 We reasonably believe that we need to do so to keep to the rules of the payment system under which your card is issued, or
 - 5.4.4 We reasonably believe that there are needs to do so to comply with any law or as a matter of good practice

6. Foreign currency transactions

- 6.1 The card can be used for transactions which are not in the currency of the card. A transaction fee for overseas ATMS will be applied, see Summary Box.
- 6.2 If you make a transaction in a currency other than the currency of the card we will change the amount into the currency of the card at the wholesale market rate or any rate that a government may set. We will charge an FX Fee, see Summary Box.
- 6.3 Exchange rates may change, and the exchange rate which applies on the date that you make your transaction may not be the same as the exchange rate we use on the date that we convert the transaction charge and deduct the FX Fee from your balance.

The exchange rate applied will include this service charge. You can check the exchange rate used as described in condition 7. Your online statement will show the exchange rate and service charge.

7. Checking your balance

- 7.1 To check the available balance on your card or to review your transactions login at www.pockit.com or call 08447799990 24 hours a day to speak to one of our customer service agents.

8. When your card expires

- 8.1 The card's expiry date is printed on the card. You must not use the card after its expiry date and you will not be able to reload it. An additional cardholder's card will expire on the same date as the main cardholder's card.
- 8.2 If you have used your card in the period of two weeks before its expiry date we will send you an email to inform you that we will automatically transfer the outstanding balance to a new card. The new card will be issued to you free of charge and sent to you at the address you have given us under condition 15.3 within two weeks of the expiry date. This renewal will not apply to additional cardholder cards. Please inform us if you do not want your card to be renewed. To do this, please contact us on 08447799990. **Please Note**, if you are a Simple Limit Cardholder, you will not be provided with a replacement card.
- 8.3 If your card has not been used in the eight weeks prior to its expiry date, you will be sent an email asking if you want to replace that card and keep any existing balance on it. If you request that we do this, you will be issued with a replacement card within two weeks. A replacement card fee may apply (see Summary Box).

- 8.4 If you renew your card in circumstances under conditions 8.2 or 8.3 this agreement will continue to apply.
- 8.5 If you request that your card is not renewed under condition 8.2 and 8.3 or do not request a replacement under condition 8.4, you will not be able to use it after its expiry date. You can redeem any outstanding balance on the card up to 6 years after the expiry date by following the process in condition 9. **If any balance remains on the card for more than 6 years after the expiry date, it will not be refunded.**

9. Redemption

- 9.1 You can redeem all or part of your balance by calling us on 08447799990 up until the date that is 6 years after the expiry date shown on your card. We will transfer any redeemed funds into a bank account which is in your name. We may request proof from you of the account name.

10. Additional cardholders

- 10.1 You can request that additional cardholders are issued cards with access to your balance and we will be charge a fee per card (see Section 20). The additional card can only receive funds (top-up) by load from the primary card. All transactions or charges will be deducted from your balance.
- 10.2 You must provide personal information of name and address and date of birth about an additional cardholder who has given authority to you to provide this data.
- 10.3 Any additional cardholder must be at least 13 years old. This is your responsibility to demonstrate to us, and we may ask for proof of age.
- 10.4 You must make sure that any additional cardholder complies with the requirements of these terms and conditions in respect of their card.
- 10.5 You must make sure that any additional cardholders under 18 years old do not use a card for any purpose for which the minimum age is 18 or higher, e.g. gambling, adult entertainment, purchase of alcohol.
- 10.6 If you are a Simple Limit Cardholder you **cannot** order any additional cards
- 10.7 If your card expires or this agreement is terminated, access to your balance will cease for any additional cardholder and any additional cardholder cards will expire or terminate as applicable. This will happen even if the expiry date printed on an additional cardholder's card is later than that on your card

11. Liability

- 11.1 You must sign your card as soon as you receive it and keep it safe. You must always make sure that you:
- 11.1.1 do not allow anyone else to use your card;
 - 11.1.2 do not reveal your PIN and never write down your password(s), PIN or any security information you have given us unless you do this in a way that would make it impossible for anyone else to recognise any of that information;
 - 11.1.3 only release the card, card number or PIN to make (or try to make) a transaction.
- 11.2 If your card is lost or stolen or someone else finds out the PIN or if you think your card, card number or PIN may be misused, you must:
- 11.2.1 Call us without undue delay on 08447799990 (we have a 24 hour service) to report the card lost or stolen so that we can stop your card and PIN;

- 11.2.2 stop using the card, card number or PIN immediately. If you find the card after you have reported it lost, stolen or misused, you must cut it up and tell us as soon as you can.
- 11.3 If your card, an additional cardholder card, or any replacement card, is lost or stolen, once you have reported it you can request a replacement by calling 08447799990. We will charge a fee for the replacement card. This is set out in the Summary Box.
- 11.4 You may not be liable for any use of the card, card number or PIN by another person who does not have your permission to use it or if it is lost, stolen or destroyed, unless:
- 11.4.1 you agreed to that person having your card, card number or PIN, or through gross negligence or carelessness, failed to comply with condition 11.1, in which case you may be liable for any use that occurs before you tell us in accordance with these terms and conditions, or
- 11.4.2 you acted fraudulently then, to the extent permitted by law, you may be liable for misuse of the card, card number or PIN.
- 11.4.3 you may only be liable to a maximum of £50 resulting from transactions arising from the use of a lost or stolen card or from the misappropriation of the payment instrument where the cardholder has failed to keep security features of the card safe. The £50 liability limit is applicable to each instance of loss, theft or misappropriation and not each transaction.
- 11.5 If your card is used without your permission, or is lost, stolen or if you think the card may be misused, we may disclose to law enforcement agencies, any information which we reasonably believes may be relevant.
- 11.6 We will not be liable for:
- 11.6.1 any abnormal or unforeseeable circumstances outside our reasonable control (for example, a failure of computer systems which happens for reasons outside our reasonable control or any industrial action which happens for reasons outside our reasonable control) if this prevents us from providing its usual service;
- 11.6.2 any person refusing to accept or honour (or delays in accepting or honouring) your card, card number or PIN, or
- 11.6.3 any cash dispenser failing to issue cash. We will not be liable for the way in which you are told about any refusal or delay.
- 11.7 In case of errors or disputes about transactions, call us on 08447799990.

12. Altering these Terms and Conditions

- 12.1 We may change any of these terms and conditions, including fees and charges, or introduce new terms. If we make any changes, we will give 2 months prior written notice to you by email.
- 12.2 If we change these terms and conditions, the new terms and conditions will be available at www.pockit.com/terms-and-conditions/ from the date the change takes place.
- 12.3 You will be deemed to have accepted any change to these terms and conditions unless you notify us of any objection before the proposed date of the change.
- 12.4 Between receipt of the notice and the proposed date of change, if you notify us that you do not accept the change, this agreement will terminate immediately and subject to condition 9.4.2 you can redeem your total balance at that time without charge.

13. Cancellation rights

- 13.1 If you change your mind about having the card, you can cancel it within 14 days of the date you receive confirmation of your application being approved by calling us on 08447799990 or emailing us on help@pockit.com. You will not be charged for canceling the card during this period. We will refund any balance remaining on the card to you and any fees that you have paid.
- 13.2 We will reimburse you in the currency the same as that of your prepaid card.

14. Ending this agreement

- 14.1 We may terminate this agreement at any time. Unless there are exceptional circumstances we will give you 2 months' prior written notice.
- 14.2 You can terminate this agreement by calling us on 08447799990 or emailing us on help@pockit.com, subject to conditions 12.4 and 13.
- 14.3 If you do not redeem your full balance within 6 years of your card's expiry date, this agreement terminates.

15. General

- 15.1 By entering into this agreement you agree that we may use your information in accordance with the 'How we use your information' section of these terms and conditions, as set out in condition 18.
- 15.2 We may monitor and/or record telephone calls between you and us or service providers.
- 15.3 You must provide us with an email and postal address and phone number and let us know of any changes.
- 15.4 We may transfer our rights or obligations under this agreement or arrange for any other person to carry out its rights or obligations under this agreement. You may not transfer any of your rights or obligations under this agreement.
- 15.5 We can delay enforcing its rights under this agreement without losing them.
- 15.6 If we cannot enforce any paragraph, condition or part of a paragraph or condition under this agreement, it will not affect any of the other paragraphs, conditions or the other part of the paragraph or condition in this agreement.
- 15.7 This agreement is governed by the law of England and Wales. The language of this agreement is English and all notices and information given under this agreement will be in English.

16. Payment services information

- 16.1 This condition 16 only applies if the supplier's bank is located within the European Economic Area (EEA) and the payment services being carried out are transacted in Euro, or another currency of an EEA member state.

- 16.2 We will ensure that a transaction you make is credited to the supplier's bank, or that returned funds following redemption or cancellation are credited to your bank within these timescales:

Type of Transaction	Timescale
Transaction carried out in a currency other than Euro (€) or Pounds Sterling (£) Or Transaction involving more than one currency	By the end of the fourth business day following the day on which the transaction or order is received
Any other Transaction	By the end of the business day following the day on which the transaction order is received

- 16.3 If you use your card or provide your card details to a supplier to make a transaction before you know the amount which is going to be charged to your card, then you may be entitled to request a refund if the amount is unexpectedly large, provided that you tell Pockit within eight weeks from the date the transaction is deducted from your balance but you will NOT be entitled to a refund if you have been told by us, or the supplier, of the amount of that transaction at least four weeks before the transaction is due to be deducted from your balance, and you consented to the transaction.
- 16.4 On receipt of such a request under condition 16.3, we may require you to provide us with the information to ascertain whether the conditions in condition 16.3 have been met. Within 10 business days of receiving a request from you under condition 16.3 or of receiving any additional information required under this paragraph, we will provide a refund or justify why we are refusing the request.
- 16.5 We are liable for the correct execution of the transaction unless we can prove that the transaction was received by the supplier's bank, in which case the supplier's bank is liable to the supplier. You may request that we make immediate efforts to trace an incorrectly executed transaction and notifies you of the outcome.
- 16.6 When a supplier initiates a transaction it is the supplier's bank which is liable for the correct transmission of the relevant details to us. If the supplier's bank can prove that it is not responsible for a transaction which has failed or has been incorrectly executed, we will be responsible to you.
- 16.7 If we are responsible for an incorrect amount of a transaction being deducted from your balance, we will correct the error. If we are responsible for a transaction being deducted from your balance which you did not authorise, we will refund the amount of the transaction to your balance and treat the transaction as if it had never occurred. You must inform us of an unauthorised or incorrect transaction as soon as possible and in any event no later than 13 months after the debit date. If you do not do so, we may not be liable.
- 16.8 We are not liable if you incorrectly identify the supplier under a transaction. In such a case, we will make reasonable efforts to recover the funds involved.

17. Complaints and how to contact us

- 17.1 If you would like to make a complaint, or contact us for any other reason connected to these terms and conditions please write, in the first instance, to Pockit Limited, Cavendish House, 18 Cavendish Square, London, W1G 0PJ. You can also contact us via email on help@pockit.com or call us on 08447799990 and speak to one of our customer services agent to lodge a formal complaint. We have procedures in place to make sure that we handle your complaint fairly and quickly. However, if you are not satisfied with the outcome of your complaint, you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR.

18. How we use your information

- 18.1 We will search your record at credit reference and fraud prevention agencies. These searches are to check your identity and we do not carry out full credit reference checks or credit scoring for this purpose. We will use an automated decision-making system to assess your application and verify your identity.
- 18.1.1 If we are unable to verify your identity adequately, we may ask you to provide some documentary evidence to help confirm your identity and address.
- 18.2 Credit reference agencies may check the details you supply against any particulars on any database (public or otherwise) to which they have access. An unrecorded enquiry will be made. An unrecorded enquiry is a search that was not made for lending purposes. It cannot affect your credit rating or score when you apply for credit. It is not seen by lenders other than the one that carried out the search. It is included on your credit report so you know the search was made but does not affect your credit rating, or score, when you apply for credit.
- 18.3 If you give us false or inaccurate information and we identify fraud, we will record this with fraud prevention agencies. Law enforcement agencies may access and use this information.
- 18.3.1 The fraud prevention agencies will share records with other organisations. We and other organisations may access and use the information recorded by fraud prevention agencies overseas.
- 18.3.2 Please phone us on 08447799990 if you would like details of those credit reference and fraud prevention agencies. You have a legal right to these details.
- 18.3.3 You have certain rights to receive a copy of any information we hold about you. Please write to: Pockit Limited, Cavendish House, 18 Cavendish Square, London, W1G 0PJ. We may charge you for this service.
- 18.4 Some information held by credit reference and fraud prevention agencies will be disclosed to us and other organisations too, for example:
- 18.4.1 to prevent fraud and money laundering, by checking applications for credit, credit-related or other facilities, proposals and claims for all types of insurance, job applications and employee records, and to verify your identity.
- 18.4.2 The information held by these agencies may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.
- 18.5 When you have an agreement with us we may use the following types of information about you:
- 18.5.1 information you give us or we already hold about you, including any phone number you call us from, which we may record;
- 18.5.2 information we receive when making a decision about your application or agreement, including information we receive from enquiries and searches made in your name with credit reference and fraud prevention agencies;
- 18.5.3 information (including details of payments and transactions) we may hold about any managed account or policy which you hold with or through us, and
- 18.5.4 information we receive from anyone who is allowed to provide us with information about you.
- 18.6 We will process, use, manage, control, release and record information about you to:
- 18.6.1 search credit reference and fraud prevention agencies' records (including information from overseas) to manage your account;
- 18.6.2 manage your accounts and policies, and manage any application, agreement or correspondence you may have with us;

- 18.6.3 carry out, monitor and analyse our business;
 - 18.6.4 contact you by post, by phone or in another way about other products and services which we consider may interest you – unless you tell us that you prefer not to receive direct marketing;
 - 18.6.5 fight fraud, money-laundering, terrorism and other crimes, and
 - 18.6.6 keep to any laws or regulations in any country
- 18.7 We may reveal information about you:
- 18.7.1 to any person working for us or our co-brand partner
 - 18.7.2 to fraud prevention agencies;
 - 18.7.3 to any organisation which backs any of our products which you hold;
 - 18.7.4 to any payment system under which we issue your card;
 - 18.7.5 if a payment is processed through a worldwide payment system, to certain authorities in order to detect and prevent terrorism (including authorities outside the UK);
 - 18.7.6 to any person to whom we transfer any of our rights or obligations under any agreement we may have with you, and
 - 18.7.7 to anyone you authorise us to give information about you to.
- 18.8 Processing your information, as described above, may involve sending it to other countries outside of the EEA including the United States of America. In such circumstances we are responsible for making sure that your information continues to be protected.
- 18.9 We will keep information about you for only as long as we need to or is required to meet legal obligations.

19. SUMMARY BOX

Charges

This table summarises key product features and information and is not intended to replace the terms and conditions of the product. . The fees' limits and restrictions that apply to each card are set out below.

Fees and limits	
Fee to buy card	£0.99
Fee for loading card by debit card (Not available to Simple Limit Cardholders)	Free
Fee for loading the card by cash at PayPoint	£0.99
Fee for loading the card by electronic / bank transfer	Free
Fee for additional card (up to a maximum of 3). Please note, additional cards are not available to Simple Limit Cardholders)	£0.99
Fee for replacement card	£0.99
Fee for redemption (when applicable – see condition)	Free
Fee for termination	Free
Card limits (Full Limit Cardholders)	
Maximum balance at any time	£5,000

Maximum monthly load	£5,000
Maximum annual load	£30,000
Daily ATM withdrawal limit	£250
Card Limits (Simple Limit Cardholders)	
Maximum balance at any time	£2,000
Maximum monthly load	£800
Maximum annual load	£2,000
Daily ATM withdrawal limit	£50
Maximum monthly withdrawal limit	£100
Maximum annual withdrawal limit	£250
Transaction fees	
Fee for purchases in the currency of the card	Free
Fee for purchases not in currency of card	Free
FX fee for purchases not in currency of card	4.0%
Cash withdrawal fees	
Fee for ATM withdrawal in the currency of the card. NOTE ATM providers may raise addition charges.	£0.99
Fee for ATM withdrawal in a currency other than the currency of the card. NOTE ATM providers may raise addition charges.	£2.25
Maximum Load Limits	
Maximum debit card load per day (Not available to Simple Limit Cardholders)	£750
Maximum debit card load per week (Not available to Simple Limit Cardholders)	£2,000
Maximum cash load at PayPoint	£249
Ongoing features	
Fee to receive a paper copy statement	Free
Monthly administration fee	Free
Dormancy fee	Free
Investigation Fee (per transaction)	Free
Customer Service Charges	
Usage of Online Customer Portal	Free
Customer Service Line (incl. Lost & Stolen line)	8p per min
SMS Services (Standard Network Rates Apply in addition to costs stated below)	
Balance Enquiry	£0.08
Block Card	£0.08
Unblock Card	£0.08