



FIDBANK UK LIMITED
MASTERCARD KEY
FEATURES

Version 1.2

the Prudential Regulation Authority and regulated by the Financial Conduct
Authority and Prudential regulation Authority.

This document sets out the key features of our Mastercard Debit Card for personal customers. You should read it carefully to help you decide if this product is right for you. You can find the full terms & conditions relating to the Mastercard Debit Card on our website, www.fidbank.co.uk, or you can ask us for a copy.

<p>How to apply for a Mastercard Debit Card</p>	<p>You can request a Mastercard Debit Card if you are a personal customer with FidBank UK Limited Current Account.</p> <p>You can request a Mastercard Debit in person at our London offices, or by sending a completed application to us in the post or by email. Our address is “FidBank UK Limited, 1 King’s Arms Yard London EC2R 7AF United Kingdom” and our Email address is bankingservices@fidbank.uk. You can download an application form from our website www.fidbank.co.uk or ask us to send you one in the post or email.</p>
<p>Currencies available</p>	<p>£Sterling, US\$ Dollar</p>
<p>Features of the Card</p>	<p>Easy payments - Pay for goods and services online, in store or over the phone. You can also set up regular payments from your card, for example for membership or subscription fees.</p> <p>Access to cash - You can make free cash withdrawals (up to your daily limit) with your debit card from any cash machine (ATM) bearing the MasterCard® symbol.</p> <p>Worldwide acceptance - Use your debit card at over 29 million retail outlets across 160 countries, wherever you see the MasterCard® logo.</p> <p>Secure online shopping - The FidBank UK Secure system protects you when you shop on websites that use MasterCard SecureCode®. It’s an extra level of security that helps prevent fraudulent use of your card.</p>
<p>Manage your card on the move</p>	<p>The FidBank UK Limited CardAssist App comes with everything you need to easily manage your debit card on your mobile phone or tablet. FidBank UK Limited CardAssist offers a range of services to make using your debit card convenient and secure giving you peace of mind. Simply download the App from Apple Store or Google Play Store on to your smart device.</p>

Important information about the Debit card	<p>When you request a debit card for use on your account, every cardholder will be able to:</p> <ul style="list-style-type: none"> • Withdraw cash up to the daily amount from ATMs. • Make purchases for any amount, up to the limit of the total available balance in the account in accordance with the terms and conditions and debit card mandate. <p>If your bank account mandate contains any rules or restrictions on the number of signatories required to make transactions of a certain value, these will not apply to transactions made by cardholders with a debit card. Please consider this information carefully when deciding to request a debit card.</p>
Changing your mind	<p>You have the right to change your mind and cancel your card within the first 14 days after you request it.</p>
Charges	<p>There is an annual fee for the debit card details on this and other charges can be found in the tariff on our website www.fidbank.co.uk</p>
Debit Card Currency	<p>You may request a debit card to be issued to you in the currency of your current account (£Sterling, US\$ Dollar).</p>
FidBank UK Limited CardAssist	<p>FidBank UK Limited CardAssist provides you with details of your transaction, secure retrieval of your PIN and control of your debit card from your smartphone (Apple iOS or Android OS systems).</p>
Foreign exchange services	<p>Currency exchange services are available.</p>
Closing your account	<p>You can close your card at any time, providing that you are not overdrawn.</p>