

**Prepaid Mastercard®
Cash Passport™ Platinum
Terms and Conditions**

By purchasing the Cash Passport™ card, you declare that you have been informed of and agree to these Terms and Conditions prior to entering into this Agreement, and that you accept and shall comply with these Terms and Conditions (the “**Agreement**”). This is a copy of the Agreement for you to keep.

Subject to the Purchase Location allowing this service, a Card may be sold to a parent or legal guardian of a minor under the age of eighteen (18) and above the age of sixteen (16) years who may then use the Card. We will require: (i) the consent and assistance of the minor’s parent or legal guardian, to be evidenced by a signature from that minor’s parent or guardian who by signing accepts and agrees to the Agreement, to be liable for all acts of the minor and to act on behalf of the minor; and (ii) verification of the identity of both the minor and parent or legal guardian, in accordance with our instructions from time to time.

1 In these Terms and Conditions:

Additional Card means an additional Card that may be purchased by you to use as a backup for security purposes;

AED means the lawful currency of the United Arab Emirates;

ATM means an automated teller machine;

AUD means the lawful currency of Australia;

BRL means the lawful currency of Brazil;

CAD means the lawful currency of Canada;

Card means the “Cash Passport” with ATM and merchant access and functionality, as set out in the Agreement;

Card Fund means the aggregate sum of the

funds loaded onto the Card in each Currency and available for transactions;

Card Services means any services, including call center services, provided by us or our third party service provider, Mastercard Prepaid Management Services Limited (the “**Program Manager**”), in connection with the Card;

CHF means the lawful currency of Switzerland;

Currency means, subject to clause 2.2, any one (1) or more of USD, EUR, GBP, CAD, AUD, NZD, MXN, JPY, AED, CHF and any additional currency that we may make available in connection with the Card from time to time;

EUR means the lawful currency of the Eurozone;

GBP means the lawful currency of Great Britain;

JPY means the lawful currency of Japan;

Local Currency means the currency of the country where a transaction is undertaken;

MXN means the lawful currency of Mexico;

My Account means the web application at confidenc cambio.com.br/cashpassport (or any other internet site we notify to you in replacement), which gives access to information about the Card using the security details;

NZD means the lawful currency of New Zealand;

PIN means a unique Personal Identification Number allocated to each Card;

Purchase Location (also referred to as Travelex Confidence) means any participating branch of the business from which you purchased the Card, within the country of purchase;

Shortfall occurs in certain circumstances when the Card Fund drops below zero (0);

USD means the lawful currency of the United States of America;

we, us, our means Travelex Card Services Limited (the “**Issuer**”);

working day means Monday to Friday 9am to 5pm, except for any public bank holidays in England and Wales;

you, your means the purchaser of the Card, who, in the case of a person under the age of eighteen (18) and over the age of sixteen (16) years (“**minor**”) is the minor’s parent or legal guardian;

1.1 Any references to ‘Card’ also include any Additional Card, where appropriate.

2 The Card

2.1 The Card is subject to minimum load/reload amounts and can be loaded using BRL, converted into any available Currency and the exchange rate will be determined by the Purchase Location. Please check with the Purchase Location or at **confidencecambio.com.br/cashpassport** to find out how you can reload the Card, as we may make additional methods available to reload the Card from time to time. Unless otherwise notified to you, the Agreement shall apply to such additional methods. You may only use the Card in accordance with the Agreement.

2.2 The Currencies available in respect of the Card may vary from time to time. Before you make the decision to purchase a Card, please check with the Purchase Location or on **confidencecambio.com.br/cashpassport – ‘reload available currencies’ section** – for details of available Currencies. If we introduce

a new Currency, you will be deemed to have acknowledged and agreed that, unless otherwise notified to you, the Agreement applies to such new Currency.

2.3 Subject to clause 3.4, you are responsible for determining the amount held in each Currency and for ensuring you have sufficient funds for all transactions. You may allocate amounts between the various Currencies in My Account and/or by such additional methods as we may make available to you from time to time.

2.4 At the time of purchase, you may request one (1) Additional Card, which can be used as a backup by you. The Additional Card is linked to the Card Fund and only you can use it. You may be charged a fee, as set out in clause 6 (Fees and Limits), for the Additional Card. The Additional Card fee is deducted from the Card Fund. If a foreign exchange conversion takes place, the foreign exchange rate used is the rate determined by Mastercard to be the wholesale rate in effect on the day the fee is applied.

2.5 There is no interest payable to you on the balance and the Card does not generate any other similar return. The Card Fund does not amount to a deposit with us.

3 Using the Card

3.1 There may be a delay of up to twenty-four (24) hours (or as advised by the Purchase Location), before you are able to use the Card.

3.2 The Card can be used worldwide at merchants, including shops, restaurants and online, and at ATMs outside Brazil, providing there are sufficient funds available on the Card for the transaction, and a fee may apply (for

more details, please refer to clause 6). There are a number of countries and geographical regions where the use of the Card is currently prohibited. If you attempt to withdraw cash from an ATM, or use your Card to buy goods or services in any of these countries or regions, your transaction will be declined, due to restrictions. You declare that you are aware of the list of countries and regions with restrictions which can be viewed at **confidencecambio.com.br/cashpassport**

3.3 Subject to clauses 3.4 and 8.4, the applicable Currency balance (and therefore the total Card Fund) will be debited with the amount of each cash withdrawal or transaction and any fee, and these debits will reduce the balance of the applicable Currency (and therefore the total Card Fund). Each transaction will require authorization or validation before completion, and we cannot stop a transaction once authorized.

3.4 If there are insufficient funds in a particular Currency to pay for a transaction, the balance of the transaction will be automatically processed using other Currencies held on the Card in the following order of priority: USD, EUR, GBP, CAD, AUD, NZD, MXN, JPY, AED and CHF. The exchange rate applied will be the one in effect at the time of the transaction. If, following use of the available balances of all Currencies, there are still insufficient funds to pay for a transaction, the Card may be declined, or the merchant may allow you to pay the balance by some other means. If we change the Currencies available to you in connection with the Card, or the applicable order of priority, in a way that reduces the number of available Currencies or impacts

the use of your Card or the way transactions are processed, we will notify you by email and/or through other available channels, and such changes will also be made available via **confidencecambio.com.br/cashpassport**

3.5 When using the Card at certain merchants including bars and restaurants, an additional amount (typically 10%-20%) may be automatically added to the amount of the transaction as an anticipated service charge or tip, temporarily reducing the balance on the Card. When the Card is used to purchase gas at an automated gas pump, the Card must have a minimum balance of USD75 or currency equivalent. This is to ensure there are sufficient funds available to cover the final cost of the transaction and to reduce the risk of a Shortfall arising on the Card. If your actual service charge or tip is less than the additional amount added or you spend less than the minimum amount when purchasing gas, the respective amount may temporarily reduce the balance on the Card. Only the actual amount of the final bill agreed between you and the merchant will be deducted from the Card. For further information, please refer to the FAQs section at **confidencecambio.com.br/cashpassport**

3.6 Certain merchants, such as hotels, cruise lines and car rental companies, may apply pre-authorisations or have specific acceptance policies for prepaid cards. We recommend that you check directly with the relevant merchant prior to use. It is not recommended to use the Card as: a guarantee of payment, for example as a deposit for hotels, cruise lines or car rental, as merchants such as these may estimate the final bill and this amount will be

temporarily unavailable to access or spend, as any debits to the Card as a result of such arrangements will be considered to have been authorized by you.

3.7 The Card is only for your use and expires on the date on the front of the Card. Upon expiry, you will still be able to obtain a refund of the balance in accordance with the Agreement, or you may choose to transfer the remaining funds to a new Card. You may be charged for this service - please check with the Purchase Location.

3.8 If the Card is damaged, lost or stolen while you are traveling, you may contact Card Services to request a replacement Card ("**Replacement Card**"), which may take up to seven (7) to ten (10) business days to be made available for use (subject to availability in your location). You may also request emergency cash services from Card Services, which will be subject to availability in your location and the available balance on the Card. If you are in your home country and require a Replacement Card because your Card has been damaged, lost or stolen, you need to visit your Purchase Location. Any request for a Replacement Card must be made on or before the Termination Date and the balance of the Card will be transferred to the Replacement Card. A Replacement Card will be issued to you free of charge.

3.9 A monthly inactivity fee will be applied until the balance of the Card is zero (0), unless you have used the Card for loads, reloads or transactions in the previous six (6) months. Accordingly, you must reload your Card or use it for transactions within the period described

in clause 6 to keep the Card active, except where the balance is zero (0). If the available Card Fund, following the debit of any monthly inactivity fee (please refer to the fees and limits set out in clause 6) is less than the fee which is payable by you, we will waive the remainder of the fee. You agree that the monthly inactivity fee is deducted from the Card Fund. If a foreign exchange conversion takes place, the foreign exchange rate used is the rate determined by Mastercard to be the wholesale rate in effect on the day the fee is applied.

3.10 You cannot use the Card for money transfers, accessing or purchasing goods from adult or gambling locations or internet sites, for recurring payments such as subscriptions, or for any unlawful activity. You must comply with all laws and regulations (including any foreign exchange controls) in respect of the Card in the country of purchase and/or use. We reserve the right to suspend the Card, terminate the Agreement and exercise any other remedies available to us due to your failure to comply with any part of this provision.

3.11 The Card can only be used if it is in credit. If a Shortfall arises following any transaction authorized by you, the resulting debit balance immediately becomes a debt, payable by you to us and we retain the right to recover this debt. A Shortfall fee may be payable (see the fees and limits set out in clause 6). You agree to reload the Card Fund to bring the balance back to zero (0) or above, within thirty (30) days of request. If the Card Fund (or any Currency balance) does drop below zero (0), you must not make any subsequent transactions. The Shortfall fee will usually be

charged in USD unless there are insufficient funds available in USD, in which case the amount will be funded by converting the outstanding amount into the next available Currency balance on the Card and a foreign exchange rate (including the foreign exchange fee) will be applied (see clause 8). The foreign exchange rate used is the rate determined by us in effect on the day the Shortfall fee is applied. We are entitled to set off any sum of money on a Currency due from you to us against any positive balance on any other Currency should you fail to bring a balance back to zero (0) within thirty (30) days of our request.

3.12 If required, we may provide the Brazilian Central Bank and other public authorities with information regarding transactions made with the Card, subject to clause 12.

3.13 Purchases abroad, which may be considered investments or imports (which as such, are subject to specific regulations), are not permitted.

3.14 Any usage of the Card inconsistent or in contravention with the usage described in the Agreement is not permitted.

3.15 We may inform the Conselho de Controle de Atividades Financeiras (Financial Activity Control Counsel) of any transaction involving the Card that may be covered by Anti-Money Laundering (Law No. 9,613/1998) or any other valid anti-money laundering legislation.

3.16 If you are entitled to a refund for goods or services purchased using the Card, or another credit for any other reason, this will be made to the Card and a foreign exchange rate (including the foreign exchange fee) may be applied.

4 Keeping your Card and PIN secure

4.1 You must sign the back of the Card as soon as you receive it.

4.2 You must do all that you reasonably can to keep the Card and the PIN and other security details secret and safe at all times and not disclose them to any third party.

4.3 You must never allow anyone else to use the Card, PIN or other security information.

4.4 You must never write down the PIN or any other security information together with the Card.

4.5 We will never ask you to reveal any PIN.

4.6 The PIN may be disabled if an incorrect PIN is entered three (3) times. If the PIN is disabled, please contact Card Services for assistance. There may be a twenty-four (24) hour delay in reactivating the PIN, and we may not be able to reactivate the PIN whilst you are abroad. If the PIN is disabled, or if a merchant does not accept chip and PIN or contactless payment, you will be required to sign for any transactions at merchants, provided that this is supported by and acceptable to the merchants.

4.7 You must call Card Services immediately and without undue delay if the Card is lost or stolen, you believe it could be misused, or you suspect that someone else may know the PIN or any other security details. We will suspend the Card to prevent further use. If a lost Card is subsequently found, it must not be used unless Card Services confirm it may be used.

4.8 You will be required to confirm details of any loss, theft or misuse to Card Services in writing and you must assist us and the police in any inquiries.

4.9 We may suspend the Card, with or without notice, if we think the Card has been or is likely to be misused, if you have breached the Agreement or if we suspect any illegal use of the Card. If we do suspend the Card, we will inform you of our decision, unless such disclosure is prohibited by law or would otherwise compromise fraud prevention or security measures.

4.10 You must memorize the PIN. **This is very important as you cannot change the PIN issued with the Card.** For security purposes, you should not keep the PIN written anywhere near the Card. If you forget the PIN, you can obtain a PIN reminder via My Account at **confidenc cambio.com.br/cashpassport** or by calling Card Services and answering the security questions you supplied on your application.

5 Liability for unauthorized transactions

5.1 We recommend that you check your transaction history and balance at least once a month. If you notice an error in any Card transaction or a Card transaction that you do not recognize, you must notify Card Services immediately and in any event within sixty (60) working days of the transaction debit date. After this period, you acknowledge that it will no longer be possible to dispute incorrect or unrecognized transactions. We may request that you provide additional written information concerning any such Card transaction by completing the dispute form that will be provided by Card Services to you following the opening of your dispute.

5.2 You will be liable for all losses in respect of the Card if you: (i) have acted fraudulently; (ii)

have failed to use the Card in accordance with the Agreement; (iii) have failed to notify Card Services without undue delay on becoming aware of the loss, theft or misuse of the Card; or (iv) have failed to take all reasonable steps to keep the Card's security features safe.

5.3 Where you are not liable for an unauthorized transaction, we will refund the value of that transaction and will have no further liability to you for any other losses you may suffer. If our investigations conclude that the transaction you have disputed has been authorized by you or on your behalf, or you have acted fraudulently, we will not refund the value of the transaction and we may charge you an investigation administration fee of up to USD80 (or Currency equivalent). The investigation administration fee will usually be charged in USD, unless there are insufficient funds available in USD, then the amount will be funded by converting the outstanding amount into the next available Currency balance on the Card and a foreign exchange rate (including the foreign exchange margin) will be applied (see clause 8). The foreign exchange rate used is the rate determined by us in effect on the day the amount is debited.

6 Fees and Limits

6.1 Fees and limits apply to the Card, as set out in the following tables. The fees we charge are subject to change from time to time, in accordance with the Agreement. You will be notified of any change in the applicable fees.

Fees	Fee amount	Explanation
Card fee	Please check with the Purchase Location	Charge for getting a Card
Additional Card fee	USD5	Charge for getting an Additional Card – a backup Card (only for your use if your main Card is lost or stolen). Accesses the same funds as your main Card
Replacement Card fee	Free	Free service to send you a new Card whilst you are away if your Card is lost, stolen or damaged
Fee for loads and reloads	Free	No charge to load money onto your Card
Fee for using your Card	Free	No charge for using your Card at merchants (e.g. shops, restaurants and online)
Fee to cash out at the Purchase Location and to transfer a balance to a new Card if applicable	Free	No charge when you cash out your Card including transferring a balance to a new Card if applicable. Your Card will remain active unless you choose to close it
Shortfall fee	USD15 or Currency equivalent	Charged if a transaction takes your balance below zero
Monthly inactivity fee	USD2 per month	Only charged after a 6-month period of you not using your Card for transactions or to reload. No balance, no fee
Cash over the counter fee	USD10, EUR7.50, GBP6.50, CAD16, AUD15, NZD20, MXN150, JPY1400, AED30, CHF7	Charged when withdrawing cash from a bank (for example). The bank may charge an additional fee
ATM withdrawal fee - international	USD2.50, EUR1.90, GBP1.60, CAD4, AUD3.80, NZD5, MXN40, JPY350, AED8, CHF1.75	Flat rate fee charged when withdrawing from an ATM outside of Brazil. Some ATM operators may also charge a fee. The Card may not be used for ATM withdrawals in Brazil and may only be used at international ATMs

Fees	Fee amount	Explanation
Foreign exchange fee	5.50%	Fee charged if using your Card for a transaction in a currency not on your Card or if you don't have enough balance in the Local Currency and the rest is taken from another Currency wallet
Currency transfer fee	Foreign exchange rate applies, varies each day	Charged when transferring money between wallets
Brazilian tax on financial transactions (IOF)	The tax amount is disclosed at the time of the transaction	IOF (Financial Operations Tax) for international prepaid cards is a Brazilian federal tax applied to foreign exchange transactions. It is charged on the loading, reloading, or cash out of prepaid international cards, calculated as a percentage of the transaction amount in Brazilian Reais. The applicable rate is defined by law and may change over time

Limits¹	Amount
Minimum amount you can load or reload	USD50
Maximum amount you can withdraw in 24 hours over the counter, i.e. at a bank	USD250
Maximum amount you can withdraw from ATMs in 24 hours – international. The Card may not be used for ATM withdrawals in Brazil	USD2,000
Maximum amount you can spend at merchants in 24 hours	USD10,000
Maximum amount you can have on your Card at any one time	USD60,000

Limits¹	Amount
Maximum amount you can load in total in a 12-month period	USD100,000
Maximum number of active accounts you may hold at any one time	1
Card life	See Card for expiry date
Maximum number of tries when entering your PIN	3 in each 24-hour period

¹ The limits shown refer to the USD equivalent of the total limits available on the Card (when combining all Currencies).

6.2 You agree to pay and authorize us to debit the Card Fund for the fees set out in the Agreement.

6.3 From time to time, we may limit the amount you can load on the Card, or the amount you can withdraw from ATMs or spend at merchants over certain time periods. Some merchants and ATM operators also impose their own limits on the amount that can be spent or withdrawn over a specific time period.

6.4 Certain merchants may charge an additional fee if the Card is used to purchase goods and/or services. The fee is determined and charged exclusively by the merchant and is not retained or managed by us.

7 Card Fund

7.1 Until the expiry of the Card or termination of the Agreement, you can add additional funds to each Currency through the Purchase Location (who will advise you of the acceptable methods of payment) or through other methods made available from time to time, which are set out at **confidenc cambio.com.br/cashpassport**, subject to certain fees and limits as set out in clause 6.

7.2 You may also be able to make a balance inquiry at some ATMs outside Brazil, although availability is dependent on the country and the ATM used. There may be a fee payable (to the ATM operator) for balance inquiries.

7.3 If an ATM displays a balance for the Card Fund, then this may be displayed in USD or in a different currency, in which case the exchange rate applied may be different to ours and discrepancies can arise. An ATM will not display a balance for each Currency. An accurate balance for each Currency can be obtained through Card Services or through My Account at **confidenc cambio.com.br/cashpassport**

7.4 Information sent over the internet may not be completely secure and the internet and the online systems are not controlled or owned by us or the Program Manager. Therefore, neither we, nor the Program Manager, can guarantee that they will function at all times and we, and the Program Manager, accept no liability for unavailability or interruption, or for the interception or loss of personal information or other data.

8 Foreign Currency Transactions

8.1 There are some instances where a foreign exchange rate will apply: i) initial load or reloads, where you allocate funds in a foreign Currency; ii) point of sale transactions, where the transaction is in a currency that is not one of the Currencies available on the Card (including any transaction where we deduct funds under clause 3.4 due to insufficient funds); iii) ATM withdrawals where the Local Currency is not one of the Currencies available on the Card (including any transaction where we deduct funds under clause 3.4 due to insufficient funds); iv) when an ATM withdrawal fee is charged and the currency of your transaction does not match one of the Currencies on the Card or there are insufficient funds in the relevant Currency to cover the whole transaction; v) where funds are allocated from one Currency to a different Currency by you or in accordance with this Agreement; vi) where you end the Agreement or request repayment of the balance of the Card under clause 9; and vii) when a Shortfall fee, an investigation administration fee, an Additional Card Fee or monthly inactivity fee is charged and there are insufficient funds in USD. The method for calculating the foreign exchange rate for each scenario is as set out next.

8.2 The foreign exchange rate used for initial loads and subsequent reloads varies by

Purchase Location and the time that it takes to load or reload the Card. You can ask the Purchase Location for the exchange rate beforehand.

8.3 If a point of sale transaction or ATM withdrawal is made in a currency which is different to any of the available Currencies on the Card, or exceeds the relevant available Currency balance on the Card, the amount will be funded by converting the transaction amount into the next available Currency balance on the Card in the following order of priority: USD, EUR, GBP, CAD, AUD, NZD, MXN, JPY, AED and CHF. The foreign exchange rate used is the rate determined by Mastercard to be the wholesale rate in effect on the day the transaction is processed by Mastercard, plus the foreign exchange fee (see the fees and limits set out in clause 6).

8.4 If an ATM withdrawal is made in a currency which is different to any of the available Currencies on the Card, or exceeds the relevant available Currency balance on the Card, then the USD ATM withdrawal fee will be applied and will be converted into the last Currency being used to fund the transaction at a foreign exchange rate determined by Mastercard on the day the transaction is processed.

8.5 The foreign exchange rate (Currency transfer fee) used for allocating funds from one Currency to another Currency is selected from the range of rates available in wholesale currency markets (which vary each day, together with a margin).

8.6 Where you end the Agreement, or request repayment of the Card Fund under clause 9, these funds will usually be converted into BRL. The foreign exchange rate used for this is set and determined by the Purchase Location and will be applied based on the rate in effect

at the time the transaction is executed. You can contact the Purchase Location for more information on the applicable exchange rate.

8.7 You acknowledge and agree that where a Shortfall fee or investigation administration fee is charged and there are insufficient funds in USD, the amount will be automatically funded by converting the outstanding amount into the next available Currency balance on the Card. The method for calculating this is described in clauses 3.11 and 5.3 respectively.

8.8 You acknowledge and agree that in the event an Additional Card fee or monthly inactivity fee is charged and there are insufficient funds in USD, a foreign exchange rate may be applied. The method for calculating this is described in clauses 2.4 and 3.9 respectively.

8.9 Foreign exchange rates can fluctuate and the rate that applies one day will not necessarily be the same on any other day. They may also change between the time a transaction is made at a merchant and the time it is processed by Mastercard and billed to your Card. Where a Mastercard foreign exchange rate is applied, the rate may vary throughout the day and is not set by us.

9 Redeeming Unspent Funds

You may redeem (cash out) any unspent Card Fund through the Purchase Location. Payment will usually be in BRL and the exchange rate (if applicable) will be determined by the Purchase Location. A fee may be charged by the Purchase Location for this service as set out in the fees and limits in clause 6. Please check with the Purchase Location for more information on the fee and on the applicable foreign exchange rate.

10 Ending the Agreement

10.1 Subject to clause 10.7, the Agreement

shall terminate in the event of the expiry of the Card ("**Termination Date**").

10.2 Subject to clause 10.4, we may end the Agreement at any time prior to the Termination Date by giving you at least thirty (30) days' written notice by letter or email sent to the address you have provided to us.

10.3 You may end the Agreement prior to the Termination Date at any time by writing to or emailing Card Services.

10.4 We may ask for the return of the Card and end the Agreement prior to the Termination Date, with or without notice, if you materially breach any of these Terms and Conditions.

10.5 Upon ending the Agreement in accordance with this clause 10, you will no longer be able to use the Card. The ending of the Agreement will not affect your right (if any) to redeem unspent funds (cash out) in accordance with clause 9.

10.6 The provisions of clause 9 shall survive termination of this Agreement.

10.7 For the purposes of clause 10.1, the expiry of the Card shall mean the later of either the expiry of the initial Card (including any Replacement Card) or the Additional Card issued to you under this Agreement.

11 Changing the terms

11.1 We have the right to amend the Agreement and will notify you of any such changes by email or in writing. The latest version of the Agreement shall be available on **confidencecambio.com.br/cashpassport**

11.2 We may amend the Agreement without notice, in order to comply with local laws and regulations.

11.3 If you are dissatisfied with any change, you can end the Agreement by contacting

Card Services within thirty (30) days of such change taking effect.

12 Personal Information

The information collected about you in connection with the Card Services is your personal information. Please see the Privacy Statement section for details of how we, the Program Manager and Travelex Confidence use your personal information to administer your Card.

13 Liability

13.1 Unless otherwise required by law or as set out in the Agreement, we will not be liable to you in respect of any losses you or any third party may suffer in connection with the Card, except where such losses are due to a breach by us of the Agreement or due to our negligence.

13.2 Without prejudice to the provisions above, Travelex Confidence shall be responsible for handling general inquiries relating to the acquisition and purchase of the Card. Matters relating to the issuance and operation of the Card and the Card Services shall be handled by the Issuer and/or the Program Manager respectively, in accordance with their respective roles and the terms set out in this Agreement.

13.3 Any consequential or indirect damages (including lost profits), extraordinary damages, or special or punitive damages must be duly evidenced and shall be addressed through the appropriate legal channels.

13.4 We are not responsible for ensuring that ATMs and point of sale terminals will accept the Card, or for the way in which a merchant processes a transaction. We will not be liable to you for disputes concerning the quality of goods or services purchased on the Card or any additional fees charged by the operators

of these terminals (for example, when you withdraw currency from an ATM, the ATM provider may charge you an additional fee for the service).

13.5 Nothing will limit our liability to you for death or personal injury arising out of our negligence, or for our fraud, or insofar as any limitation or exclusion of liability is prohibited by law.

13.6 You agree to pay us for any losses, damages, claims or expenses (including reasonable attorney fees) we incur due to your failure to comply with the Agreement.

14 Law, Jurisdiction and Language

14.1 The Agreement shall be governed by the laws and the courts of the country in which you were issued with the Card.

14.2 Any disputes arising from this Agreement will be submitted to the non-exclusive jurisdiction of the city of São Paulo, State of São Paulo.

14.3 We will communicate with you in Portuguese or English and the Agreement is available in Portuguese only. You acknowledge that communications with Card Services may be conducted in Portuguese or English.

15 Third Party Rights

Except for any party referred to in clause 16, nothing in the Agreement gives any third party any benefit or right (including any enforcement right).

16 Transferring our rights

We may assign any of our rights and obligations under the Agreement, without your prior consent, to any other person or business, subject to such party continuing the obligations in the Agreement to you.

17 Contact details

17.1 If you have any questions or requests in

relation to the Card, including, but not limited to, acquisition, reload, cashing out the Card or other transactions carried out with Travelex Confidence, you may contact Travelex Confidence through its customer service channels available at **confidencecambio.com.br/cashpassport**

17.2 For questions related to the operation of the Card, for example, accessing My Account, available balance inquiries, transactions inquiries, Card blocking and unblocking, loss or theft of the Card, transaction disputes or PIN inquiries, you can contact Card Services in accordance with the instructions available at **confidencecambio.com.br/cashpassport**

17.3 If you have any further queries, are dissatisfied with the standard of service, you think we have made a mistake in operating the Card, or you require information about your personal information, please contact Card Services.

17.4 Instructions on how to contact Card Services are available at **confidencecambio.com.br/cashpassport**

17.5 Any notice sent by either party under the Agreement by email shall be deemed given on the day the email is sent, unless the sending party received an electronic indication that the email was not delivered; and if by post, shall be deemed given ten (10) working days after the date of posting.

17.6 We will try to resolve any problems as quickly as possible and in accordance with the complaints procedure, which can be found on **confidencecambio.com.br/cashpassport** or is available on request.

Privacy Statement

The Issuer, the Program Manager, and Travelex Confidence use your personal information for different purposes related to

the Card Services in accordance with the General Personal Data Protection Law. This means that if you would like to exercise any of your legal data protection rights, you must contact the relevant company separately. The following statement describes how and why these companies use your personal information.

Issuer

The Issuer performs all necessary activities relating to the operation of the Card; allowing you to receive, activate and use your Card. The processing of your personal information is necessary for the performance of this Agreement for these purposes and for compliance with legal and regulatory obligations applicable to the Issuer. The Issuer does not use your personal information for marketing purposes and will not share your personal information with third parties for marketing purposes.

Personal information will only be collected directly and voluntarily from you as part of the application process or as a result of transactions relating to your Card. The Issuer is also required by the Anti-Money Laundering (Law No. 9,613/1998) and Counter-Terrorism Financing Act to collect personal information to identify you and then verify your identity. Some personal information may be verified by the Issuer with the use of third party or publicly available sources.

Please read the Issuer's Privacy Notice at **Travelex-Card-Services-Ltd-HK-Customer-Privacy-Notice.pdf** to understand how and why the Issuer processes your personal information and the details of any third party who has access to that data.

You can contact the Issuer's Data Protection Team at protecaodedados@travelexbank.com.br

Program Manager

The Program Manager manages your Card account on behalf of the Issuer, holds all records of your transactions for the Issuer and provides the Card Services expressly assigned to it in this Agreement. The Program Manager performs only necessary activities relating to the operation of your Card: allowing you to establish, access and operate your account and funds. The Program Manager does not use your personal information for marketing purposes and will not share your personal data with third parties for marketing purposes.

As the Issuer's service provider, the Program Manager may contact you on behalf of the Issuer by telephone, letter, SMS or email at the contact details you provide. You must let Card Services know immediately if you change your name, address, phone number or email address.

You can contact Card Services for a copy of your personal information. No fee will be charged for this service.

To aid and improve the provision of the Card Services, telephone calls may be recorded and/or monitored.

Travelex Confidence

The Card can be purchased and loaded at participating Travelex Confidence stores in Brazil. The responsibilities of Travelex Confidence are limited to the activities expressly assigned to it in this Agreement.

Travelex Confidence is required by the Anti-Money Laundering (Law No. 9,613/1998) and Counter-Terrorism Financing Act to collect personal information to identify you and verify your identity every time you reload your Card. Some personal information may be verified by Travelex Confidence with the use of third party or publicly available sources.

Please read Travelex Confidence's Privacy Notice at www.confidencecambio.com.br/politica-de-privacidade/ to understand how and why Travelex Confidence processes your personal data and the details of any third party who has access to that data.

You can contact the Travelex Confidence Data Protection Team at protecaodedados@travelexbank.com.br

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