

CITIBANK PREPAID CARD TERMS AND CONDITIONS

1. Agreement and How to Contact Us

These terms and conditions (the "Terms and Conditions") govern the use of your Card. A schedule of supplemental terms (the "Supplement") provided to you is incorporated into, and is part of, these Terms and Conditions. By registering for, activating, accepting or using the Card, you agree to be bound by these Terms and Conditions.

Your Card is issued by Citibank Europe Plc, a public company with limited liability registered in Ireland with company number 132781, whose principal place of business is at 1 North Wall Quay, Dublin 1, Co. Dublin, Republic of Ireland, authorised by the Irish Financial Services Regulatory Authority ("IFSRA"). Citibank Europe Plc is referred to as "our", "us" or "we".

If your Card or PIN is lost, stolen or misused, contact us via our contact centre using one of the telephone numbers listed in the contact centre telephone number table in the Supplement. You agree that we may communicate with you in the English language or, where required under applicable law, in the language where your Card was issued.

You may ascertain the value of unspent funds loaded onto your Card (the "Card Balance") and the history of activity on your Card, as well as other relevant information in relation to your Card, online at www.prepaid.citi.com or by calling the contact centre.

2. Use of Your Card and Security

Your Card is being used by an organisation (the "Sponsor") to make a payment to you. It is a prepaid card, not a credit card and is not connected to any bank account that you may have. You may only use the Card if you are the minimum required age under applicable law and only for lawful purposes and in a lawful manner. You will not earn any interest on the Card Balance. You must ensure that the Card Balance is sufficient to pay for each transaction you make using your Card (including any applicable Charges as defined in Section 6 below). If you attempt to use your Card in a transaction where the Card Balance is insufficient then the transaction may be declined. If for any reason a transaction is processed that results in a negative balance on your Card you agree immediately to pay us the amount of the negative balance plus any applicable Charges. We may also place a hold on the Card Balance when we are asked by a merchant to authorise a transaction in advance to ensure there will be sufficient Card Balance to cover the transaction. You may not add to the Card Balance or otherwise reload your Card.

To protect against unauthorized use of your Card, read the page headed "Important Information on Safeguarding Your Citibank Prepaid Card" set out at the end of these Terms and Conditions. If you permit other persons to use your Card, you are responsible for any transaction they conduct. If you think an error has occurred on your Card contact the contact centre as soon as possible.

Non-personalised Cards are to be treated as cash. We assume no liability for the misuse of non-personalised Cards. You will not be reissued a new non-personalised Card on loss, theft or expiration of your Card.

3. Using Your Card to make Purchases and Refunds

You may use your Card to purchase or rent goods and services from merchants displaying the service mark of any payment scheme that appears on the back of your Card, by using your PIN or other identifier as requested by the merchant. We are not responsible for the goods or services you acquire using your Card. If you have a Visa card with ATM functionality, you may use your Card at ATMs that display the Visa® or Plus marks. If you have a MasterCard card with ATM functionality, you may use your Card at ATMs that display the MasterCard or Cirrus® marks. If you are entitled to a refund in connection with a purchase transaction made on your Card or error on your Card, you agree that we may add the amount of the refund to the Card Balance instead of refunding you in cash.

You agree that if the Card has funds added by mistake by your Sponsor that we may make an adjustment to the Card Balance so that the correct amount is added and return the funds added by mistake to your Sponsor.

LIMITS ON YOUR USE OF YOUR CARD: We and/or operators of ATMs and points of sale may set limits on the monetary amount and number of transactions completed through the Card during a set time period ("Transaction Limits"). The Transaction Limits set by us are set out in the Supplement and will apply to you unless otherwise provided in the Supplement. We reserve the right, in our sole discretion, to modify the Transaction Limits from time to time. You will be notified of any change in the Transaction Limits as may be required by applicable law. For security purposes, we may impose additional transaction limitations on your Card and you will be advised of such limitations to the extent required by applicable law.

4. Expiration, Cancellation and Termination

Your Card will expire on the expiration date on your Card. You will not be able to use your Card after it has expired. If we ask you to, you must return the Card to us, cut in half. We may cancel or suspend your Card and terminate these Terms and Conditions immediately if your Card is lost, stolen, damaged, malfunctioned, is misused, where there has been no activity on the Card for 90 days or there is no Card Balance, where you are unable to pay any Charges, where you are in breach of these Terms and Conditions or where we cease to be permitted to process payments in relation to the Card by reason of law or regulation.

You have the right to withdraw from these Terms and Conditions for any reason without penalty for a period of 14 days from date of receipt of the Card by calling the contact centre, but this does not entitle you to a refund of any transactions you have made or charges incurred. You may also terminate these Terms and Conditions at any time after the 14 days by calling the contact centre, in which case, a Redemption Fee where set out in the Fee Table in the

Supplement will apply. On withdrawal or termination of these Terms and Conditions, we will transfer any Card Balance to you subject to the conditions in Section 5 below.

5. Redeeming Card Balance

You may, at any time prior to expiration of your Card, redeem the value of the Card Balance by contacting our contact centre, provided that: (i) the Card Balance exceeds the Minimum Redemption amount set out in the Fee Table in the Supplement; and (ii) we can identify you and do not have reasonable grounds to believe that you have acted fraudulently or illegally. We will deduct from the Card Balance all outstanding purchase transactions, withdrawals and Charges due (including the Redemption Fee set out in the Fee Table).

6. Effect of Not Redeeming

Unless otherwise provided in the Supplement, where the Card Balance is not redeemed within a 12 month period after expiry of the Card then you agree that all right, title and interest in such Card Balance shall belong to us. This means that we may keep the remaining Card Balance after the expiry of the 12 month period. You agree that you will make no claim in respect of such Card Balance following expiry of the 12 month period.

7. Fees and VAT

You authorise us to deduct all fees and charges due to us, including applicable charges set out in the Fee Table in the Supplement, or due to third parties (the "Charges") from the Card Balance. When you use an ATM, you may be charged a fee by the ATM owner (you may also be charged a fee for a balance enquiry even if you do not complete a transaction). If the Charges incurred exceed the Card Balance you agree immediately to pay any outstanding amount to us. All Charges due to us or any third party are exclusive of value added tax ("VAT") if any, payable thereon. If VAT is chargeable on any supply made by us or any third party to you in connection with our issue to you and/or your use of your Card you authorise us to deduct such amount of VAT from the Card Balance, or if the amount of VAT exceeds the Card Balance you agree immediately to pay any outstanding amount to us. Any reference in these Terms and Conditions to a supply made by us or any third party shall in relation to VAT include a supply treated as made for VAT purposes by the representative member of any VAT group of which we or the relevant third party is/are a member.

8. Overseas Transactions

If you make purchase transactions or ATM withdrawals in a currency other than the currency in which your Card is denominated, the charges will be converted to the currency of your Card in accordance with applicable bankcard association rules. The currency conversion rate used on the processing date may differ from the rate that would have been used on the purchase date or the date when it is applied to the Card Balance. Card Balance may vary due to exchange rate fluctuations.

9. Your Liability

Unless you acted fraudulently or without reasonable care your maximum liability for any transactions on your Card after your Card or PIN becomes lost, stolen or used by someone without your permission up to the time you notify us will not exceed €67 (or where your Card is denominated in sterling, £50) or its equivalent in the currency of your Card at notification. Once you have notified us of the theft, loss or misuse of your Card we will cancel the Card and may refund the Card Balance to you.

10. Our Liability

Where the Card is faulty due to our fault, our liability shall be limited to replacement of the Card loaded with any Card Balance, or repayment of the Card Balance. Where sums are deducted from the Card Balance due to our fault, our liability shall be limited to refunding an equivalent amount to the Card Balance or where the Card has expired to repayment of an equivalent amount. In all other circumstances our liability shall be limited to repayment of any Card Balance.

Nothing in these Terms and Conditions is intended to, nor shall have the effect of, excluding or limiting our liability: (i) for death or personal injury caused by our negligence; (ii) for fraud or wilful misconduct; or (iii) which may not otherwise be restricted or excluded under applicable law.

11. Data Protection

We are the data controller of your personal data provided to us in connection with these Terms and Conditions. We will process your personal data in order to provide a Card to you, to administer your Card, to deal with any queries you have concerning the Card or its use, for statistical reporting and fraud prevention purposes.

We will confidentially and only to the extent permitted under applicable data protection and bank secrecy laws, give other companies in the Citigroup Inc. group of companies, third parties including those providing application processing, fraud monitoring, customer service, card production and technology processing services and each of their agents and subcontractors, information about you and your Card.

We may pass your personal data to fraud prevention agencies if false or inaccurate information is provided and fraud is suspected and to regulatory authorities, law enforcement or fraud prevention agencies where we are required to do so by applicable law or court order. Your personal data may be transferred to the recipients identified above in countries outside the European Economic Area (even those which have only limited or no data protection laws provided that we remain responsible for making sure your personal data is held securely) including, without limitation, the United States of America. You may request a copy of your personal data by writing to us at: Citi® Prepaid Services, PO Box 333, 08080 Barcelona, Spain. We may charge you a reasonable administration fee for providing such access not exceeding any maximum amount permitted under applicable law. We may record and/or monitor telephone calls to help maintain a high quality service and for security, data collection and training purposes or as required by applicable law. All recordings belong to us. You consent to the processing (including transfer) of your personal data by us and the other recipients identified

above for the purposes set out above.

12. Complaints

If you want to make a complaint please contact our contact centre for details of our complaints procedures. If you are not happy with our handling of your complaint, or the outcome of the process, you may have the right to refer the matter to the Irish Financial Services Ombudsman (32 Merrion Street, Dublin 2, Republic of Ireland) or to another official ombudsman or complaints body, as detailed in the Supplement.

13. Amendments

We may, at any time and subject to applicable law, change or delete any provision, or add new provisions to, these Terms and Conditions. This includes the right to add or change (including to increase or decrease) any Charges. We will provide you with a notice of any change, deletion, or addition prior to making the change, deletion or addition and if you do not object within 30 days of such notice you will be deemed to have consented to such change, deletion or addition. If you do not agree to any change you may terminate these Terms and Conditions at any time in accordance with Section 4. You are obliged to notify us of any change to your name and your postal address or e-mail address that you have provided to us. Should you fail to inform us of any such change, any notice to be sent by us under these Terms and Conditions will be deemed to be received by you, if sent to the postal or e-mail address last provided to us by you.

14. Miscellaneous

We may sell, assign, or transfer all or any of our rights or obligations under these Terms and Conditions. Where so stated in the Supplement, we will notify you of any such sale, assignment or transfer and should you not object within 30 days of such notice you will be deemed to have consented to such sale, assignment or transfer. Where you do object then you agree that these Terms and Conditions will immediately terminate. We may subcontract any of our obligations under these Terms and Conditions. You may not sell, assign, or transfer any of your rights or obligations under these Terms and Conditions. If any provision of these Terms and Conditions is determined to be void or unenforceable under applicable law, all other provisions of these Terms and Conditions shall still be valid and enforceable. These Terms and Conditions constitute the entire agreement between you and us relating to your Card, and supersede any other prior agreement between you and us relating to your Card. No third party who is not a party to these Terms and Conditions has a right to enforce any of the provisions of these Terms and Conditions.

15. Governing Law

These Terms and Conditions and all matters arising out of the issue and use of your Card are subject to English law and the exclusive jurisdiction of the courts of England, except where such a choice of jurisdiction would be contrary to your rights under the laws of the country where you are domiciled.

IMPORTANT INFORMATION ON SAFEGUARDING YOUR CITIBANK PREPAID CARD

As with any financial tool – credit cards or cash – security is a top concern. Protect your Card and yourself by practicing the safety precautions set out below.

If your Card is lost or stolen notify us immediately by calling our contact centre.

Please follow the following safety precautions:

- a. Memorize your PIN and keep it confidential.
 - Never give the PIN to anyone
 - Don't write the PIN on your Card
 - Avoid carrying the PIN with you.

If you forget your PIN, contact our contact centre and select a new one.

- b. Protect your Card as you would credit cards or cash.
- c. Minimize the time spent at the ATM by having your Card ready.
- d. Do not give out any information about your Card, expiration date or balance to anyone who calls you on the telephone.
- e. Use common sense and be aware of your surroundings before, during and after your use of the ATM; if you are apprehensive about your safety defer your transaction. If anyone follows you after you leave the ATM, go immediately to a heavily populated, well-lighted area and call the police.
- f. Be aware that, notwithstanding security measures, access to the ATM facility is sometimes obtained by persons who are not authorized cardholders. Where there is one, close the entry door completely upon entering and exiting an ATM facility. Do not permit entrance to the facility by any unknown person at any time after regular banking hours.
- g. Remember to remove your Card from the ATM and place withdrawn cash securely upon your person before exiting an ATM facility. Don't carry money in open view or in an obvious manner.
- h. Stand between the ATM and anyone waiting to use the ATM so others cannot see your PIN or the transaction amount. Always take your receipts, so you can check them against your transaction history. If your transaction was not completed, be sure to cancel the transaction prior to leaving the ATM.
- i. When using a drive-up ATM, be sure it's well lit. Be sure all windows except the driver's are closed and doors locked.

