

EXCELON Mastercard® debit card Terms and Conditions

Date of issue: 18 May 2023

This card (the “Card”) is issued by DiPocket UAB and DiPocket Limited (“DiPocket”).

DiPocket UAB is a Financial Institution authorized and regulated by the Lithuanian financial supervisory authority - the Bank of Lithuania, which is located at: at Gedimino avenue 6, LT-01103, Vilnius, the Republic of Lithuania, telephone No. +370 800 50 500. Further details of the Bank of Lithuania are available at its official website: <https://www.lb.lt/en/>. DiPocket UAB operates on the basis of the E-Money Institution License (Number 75) issued in the Republic of Lithuania on November 10, 2020. The electronic money institution license authorizes DiPocket UAB to provide services that are listed in the license. The license may be found following the link: www.lb.lt/lt/frd-licencijos/view_license?id=1985.

DiPocket Limited is a Financial Institution authorized and regulated by the Financial Conduct Authority, which is located at: 12 Endeavour Square, London E20 1JN, United Kingdom. Further details of the Financial Conduct Authority are available at its official website: <https://www.fca.org.uk/>. DiPocket Limited operates on the basis of the E-Money License (Firm Reference Number 900439) issued in the United Kingdom on May 10, 2018. The electronic money institution license authorizes DiPocket Limited to provide services that are listed in the license. The license may be found following the link: <https://register.fca.org.uk/s/firm?id=001b000000m59QyAAJ>.

DiPocket is a Principal Member of Mastercard® Inc.

These terms and conditions (the “Card Terms and Conditions”) apply to any holder of a Card. The Card Terms and Conditions are supplemented the General Terms and Conditions (the “General Terms and Conditions”), together referred to as the “Agreement”. By using your Card you are demonstrating your acceptance of the Agreement.

We recommend that you familiarize yourself, in particular, with the following terms and guidelines contained in the General Terms and Conditions, which are included by reference in these Card Terms and Conditions: Using the Card, keeping your Card and Account safe, if something goes wrong, Our liability towards you, Cancelling the Services.

You may access a copy of the General Terms and Conditions and Card Terms and Conditions at any time by visiting excelon.io (the “Website”).

If the Agreement is concluded with DiPocket UAB, it is governed by Lithuanian law; if the Agreement is concluded with DiPocket Limited, it is governed by English law. Any legal terms implied by law will also apply to the Agreement.

Using the Card

The Card is a Mastercard® debit card:

- to activate it, you must follow the instructions provided with the Card; the Card will be valid until expiry date shown on the front of the Card, after which you shall not try to use it;
 - you can use it at all locations that display the Mastercard Acceptance Mark: for purchases in physical stores – including contactless, and at automated teller machines (“ATM”) for cash withdrawals as well as for online and telephone purchases. It allows you to receive cash-backs when making purchases in physical stores, however it cannot be used for other cash transactions such as withdrawing cash from a bank and purchasing traveller’s cheques or foreign exchange from a bureau de change. Limits and fees apply;
 - you can enrol it in Apple Pay and Google Pay;
 - it is automatically registered for Mastercard® Identity Check, to enhance security. When using your Card for online purchases, you may be required to enter a code;
 - you will only be able to use it if your card account is sufficiently funded at the time you attempt to make a transaction with the Card;
 - if you use the Card for purchases in a different currency, the purchase amount will be converted to your Card currency by Mastercard on the date they process the transaction (rates used by Mastercard can be found on www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html), and we may apply a fee as shown in the Tariff Table. We will display as part of the transaction information how the exchange rate applied by us compares to reference rates published by the European Central Bank.
- Your Card is not transferable and you agree not to permit any other person to use your Card.

Safeguarding the security of your Card

Upon receiving the Card, you must:

- not allow anyone else to use your Card;
- not reveal your PIN or the Code;
- not write down your PIN, unless you do this in a way that would make it impossible for anyone else to recognise it;
- delete the PIN from your mobile phone when you receive it;
- only release the Card, card number, PIN or the Code to make (or try to make) a transaction with a merchant or ATM displaying the Mastercard® Acceptance Mark.

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:

- block the Card immediately calling us on +370 5 208 4858 or +44 203 807 2000 (we have a 24-hour service) so that we can block your Card;
- stop using the Card, card number or PIN immediately;
- if we ask, write to us within seven days to confirm the loss, theft or possible misuse at the following address: DiPocket UAB, Upės str. 23, 08128, Vilnius, the Republic of Lithuania, or DiPocket Limited, Customer Service, Suite 532, Metal Box Factory, 30 Great Guildford Street, London, SE1 0HS, United Kingdom.

If you find the Card after you have reported it lost, stolen or misused, you must destroy it and inform us as soon as you can by using dipocket.org/en/contact.

Within the limits permitted under applicable laws and subject to the limitations defined in this Agreement, we are liable for due performance of our obligations set out in this Agreement.

Complaints Policy

You may access a copy of DiPocket’s Complaints Policy by visiting [DiPocket-Complaints-Policy](http://dipocket.com/pl/complaints-policy).

Tariff Table (EUR/GBP)

	Fee
• Card maintenance (monthly)	N/A
• Inactivity fee (monthly)	N/A
• Physical Card replacement - lost, stolen or damaged	10
• Physical Card replacement – expired cards	0
• In-store/internet purchases	N/A
• In-store cash withdrawal (cashback)	N/A
• ATM withdrawal – Europe	3
• ATM withdrawal – Rest of the World	5
• Balance inquiry at ATM	1
• PIN change at ATM	3
• Foreign currency conversion fee	0.55 %
• Top-up – bank transfer	3
• Top-up – cash deposit	Transaction not allowed
• Top-up - 3rd party card	2.5%
• Outbound bank transfers in EUR (SEPA)	5.50
• Outbound bank transfers in GBP (Faster Payments)	6

Limits Table (EUR/GBP)

Daily, monthly and annual limits are applied to a given Card in a 24 hours period or over the prior 30 or 365 days and are subject to availability of funds on the Card.

We may amend these limits at any time and with immediate effect, at our sole discretion and/or may apply lower limits to individual customers based on risk considerations and/or to comply with applicable laws and regulations.

	Maximum transaction/daily/monthly
• Purchases	9 000/ 9 000 / 30 000
• In-store cash withdrawal (cashback)	N/A
• ATM cash withdrawals	1 000/ 1 000/10 000
• Top-up – bank transfer	No fixed limit
• Top-up – cash deposit	Transaction not allowed
• Top-up – 3rd party card	500 / 500 / 1 000

Managing your Card

Depending on your Card type, the Website may offer you additional functionality, which will be clearly displayed on the available menu once you have entered your Card details or have logged into the site. You may also access a copy of the General Terms and Conditions and Card Terms and Conditions there.