



hi Debit Mastercard Terms & Conditions

Important Information

Please read the Terms and Conditions of this Agreement carefully before applying for Your Account and Card with **hi**.

This Agreement and its terms and conditions, as and may be amended from time to time on notice by Us, becomes effective and binding on your successful application and activation or use of Your Account and/or Your Card and for the entire period of validity of Your Account and Card.

The terms and conditions apply to the Programme, which consists of the Account and Card issued to You by the Issuer and operated by the Programme Manager (together “We”, “Us” or “Our”). The Account and Card enables you to spend the Available Balance in your IBAN and wallet to purchase goods and services online or at a point of sale and withdraw cash at relevant ATMs and purchase crypto currency.

1. Programme and Programme Manager Information

- a. The Programme is a consumer debit card, that will allow the users to load and spend fiat and crypto currencies from their **hi** wallet and IBAN account.
- b. Hi Technologies Limited UAB, a company incorporated in Lithuania under registration No. 306157716, with a registered office at Vilnius, Didžioji g. 18, LT-01128 is the Programme Manager and is authorised by the Bank of Lithuania for providing financial services and virtual currency services.
- c. The **hi** Debit Card is issued by a Card Issuer pursuant to a license by Mastercard International. Mastercard is a registered trademark, and the ‘Circles’ design is a trademark of Mastercard International Incorporated.

2. Fees and Charges

- a. All Fees and Charges relating to the Programme are detailed on the fees page of the **hi** App or **hi** Website. Fees will be deducted from Your Account balance automatically.
- b. If You make a transaction that requires one or more currency conversions, the Programme will charge you a foreign exchange fee which is detailed on the fees page of the **hi** App or **hi** Website. Where applicable, the exchange rate will be made at a wholesale market rate or government mandated rate, at their discretion, with an additional percentage fee applied by the Scheme. Changes in the wholesale exchange rates may happen immediately without notice to You.

3. Applying for an Account and Card

- a. To apply for, and use, an Account and Card relating to the Programme you must be at least 18 years of age and reside in either the UK or EEA (please see definitions and interpretation section for more details on EEA countries). An Account and Card may be applied for via the **hi** App.
- b. Provided the Programme has been able to undertake KYC to a satisfactory standard as per the Programme AML Policy, which can be requested through Member Services, You shall receive an activation confirmation by Your email or on Your App and You will be able to use the Account.
- c. When applying for an Account in the **hi** App, You will be prompted to sign-up using your phone number and a one-time password; after the initial login you will be asked to set a password and enter other details such as your email. You will need this phone number or email

and password (collectively Your “Security Details” for the Account) to access Your Online Account and perform the following functions (as well as any other functions specified in the Website or App) in relation to Your Card online:

- i. change Your telephone number;
 - ii. check Your Available Balance;
 - iii. check Your Transaction Details; and
 - iv. change Your Password.
- d. You are permitted to have only one Account where the Available Balance of E-money, which may be redeemed, can be found. If we discover that You do have more than one Account, We may block Your Card without notice and terminate this Agreement with You forthwith.
 - e. You may apply for a Card (Physical Card and/or Virtual Card) for Your Account and each shall constitute a ‘Card’ for the purpose of these Terms and Conditions. The Card is a debit card that can only be used to spend the Available Balance in Your Account. It is not a credit card, charge card or guarantee card and is not attached to a bank account.
 - f. A Virtual Card is issued immediately on approval of Your application for a Card. We will endeavour to send any physical Card applied for to You within fourteen (14) business days of approval, however, please be aware that in some instances it can take longer for Your Card to arrive.
 - g. You can apply for a number of cards based on your hi Membership Tier (See table below) for Your Account.

Tier	Number of cards allowed*
Basic	1 (either physical or virtual)
Black	1 physical + up to 2 virtual
Silver	1 physical + up to 5 virtual
Gold	1 physical + up to 6 virtual
Platinum	1 physical + up to 8 virtual
Diamond	1 physical + up to 10 virtual

**please see the fees and limits section to know the applicable fees.*

- h. If You receive a physical Card You must sign the signature strip on the back of the Card as soon as You receive it and then follow the instructions in the App to activate it. You will be provided with a unique PIN for the physical Card by Us.

4. Account and Card Limits, Loading, Usage and Authorisation

- a. Funds may be added to Your Account by any of the permitted methods set out in the hi App.
- b. The Programme reserves the right to request further KYC documents and verification of Your source of funds at any point.
- c. Fund loading limits may vary according to the type of Card/Tier of Membership as set out on the fees page of the hi App or hi Website.

Usage / Redemption

- d. You can use Your physical Card with Your PIN to withdraw cash from ATMs and at bank counters (where the bank permits it) or to buy goods and services online or at a point of sale at any Merchant who accepts the Scheme. A withdrawal fee may apply to withdrawals as set out on the fees page of the hi App and website.
- e. You must always ensure that You have a sufficient Available Balance for each Transaction You authorise (including value added tax and other taxes, duties and applicable fees as set out on the fees page of the hi App and website). If the Available Balance is insufficient to pay for a Transaction, and the Merchant does not permit You to combine the use of Your Card with other payment methods, the transaction will be declined.
- f. If for any reason a Transaction is carried out but its amount exceeds the Available Balance, You must pay us the deficit immediately, and if You fail to do so after receiving a notification from us, We reserve the right to terminate this Agreement between us and take all necessary steps, including legal action, to recover this deficit.
- g. Pre-Authorisations: There are certain circumstances where a Merchant may require You to have an Available Balance greater than the value of the Transaction You wish to make. However, You will only be charged for the actual and final value of the Transaction. Merchants may request this as they may need to access more funds than You initially planned to spend (“the relevant funds”) for example, when making hotel or car rental reservations. In the event that a Merchant has prior authorisation on Your Card, You may not have access to the relevant funds until the Transaction is completed or, if sooner, up to a period of 30 days. However, the Programme will only block access to the exact amount of funds authorised by You.
- h. Your Card cannot be used where such Merchants are unable to obtain online authorisation that You have sufficient Available Balance for the Transaction (for example, Transactions made on trains, ships, some in-flight purchases and at toll booths). We accept no liability if a Merchant refuses to accept payment using the Card.
- i. Your Virtual Card cannot be used to purchase an item online that subsequently requires presentation of a physical card in order to obtain that item (i.e. certain cinema and theatre ticket purchases, hotel stays and car rentals).
- j. When You use Your Card to pay for goods and services, You may need to enter Your unique PIN. Once Your PIN has been accepted the transaction or ATM withdrawal cannot be cancelled by the Programme.
- k. When entering into Transactions over the internet, some websites may require You to enter Your Personal Details and, in such instances, You should supply the most recent Personal Details that You have provided the Programme with via the Website or App.

Limits / Declines

- l. Transactions are subject to limits and compliance with the fees page of the hi App or hi website. You can also view the limits applicable to Your Card in Your Account.
- m. We may decline a transaction, place restrictions on Your Card or apply special security procedures in respect of transactions if:
 - i. Insufficient Balance: You do not have an Available Balance or sufficient Available Balance for the transaction attempted;
 - ii. Over Limit: The transaction will take You over the Card limits which can be found on the fees page of the hi App or hi website;
 - iii. To protect the security of Your Card, Account, Security Details or personal data;
 - iv. High-Risk Transactions: If we believe a transaction is unauthorised or illegal or poses a high risk of being unauthorised or illegal;
 - v. Agreement Breach: We reasonably believe the transaction would be in breach of this Agreement, the fees & Limits page of the hi App, or
 - vi. The transaction and applicable fees will cause Your Account to go into a negative balance
- n. Payments using Your Card for any transaction made in a currency other than supported currencies, will be subject to Scheme acceptance terms, Scheme conditions and Scheme fees.
- o. Any refunds for goods and services purchased with Your Card will be made in accordance with the refund policy of the Merchant. Once the Programme receives the funds, the Programme will load Your Account immediately or transfer the funds to Your Debit Card or Personal Bank Account used to load the Account.

Authorisation

- p. You will need to give Your consent to each Transaction so that the Programme can check it is genuine by, where applicable, a) using Your PIN or other Security Details personal to You; b) signing a sales voucher; c) providing the Card details and/or providing any other details personal to You and/or Your Card. Once You have given such consent to the Transaction, it will be deemed to be authorised.
- q. The time of receipt of a Transaction order is when the Programme receives it. 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.
- r. Once a Transaction has been authorised by You and received by the Programme, it cannot be revoked.
- s. Where a Merchant's payment service provider is located within the EEA and the payment services being carried out are in the currency of an EEA Member State, the Programme shall ensure the cash transfer to the Merchant's payment service provider within 4 Business Days following the day on which the Transaction order is received.
- t. Certain Merchants may not accept payments made through the Card and the We accept no liability for this: it is Your responsibility to check the restrictions of each Merchant.
- u. Your ability to use or access the Card may occasionally be interrupted, for example if the Programme needs to carry out maintenance on its systems or websites. Please contact Member Services to notify the Programme of any problems You are experiencing using Your Card or Account and the Programme will try to resolve these as soon as possible.

5. Additional Cards

- a. At the Programme's sole discretion and provided We have received sufficient KYC, You may be eligible to apply for Additional virtual Cards connected directly to Your Account.
- b. If this agreement is terminated, any additional cards will expire or terminate as applicable.

6. NFT Cards

The hi Debit Mastercard is the world's first NFT customisable Debit Card, giving you the opportunity to upload your favourite NFT to the face of your hi Card.

To achieve the best possible results, please review the following guidelines before your submission.

- a. Non-Fungible Tokens (NFTs)

NFTs (non-fungible tokens) are unique cryptographic tokens that exist on a blockchain and cannot be replicated. NFTs often represent real-world items such as artwork. You can only customise your hi Debit Card with NFT artwork.

 - i. NFT Ownership

As part of the NFT artwork upload process, you will be asked to verify ownership of your NFT. You can only upload an NFT that you verifiably own. Once having created a custom card, if you transfer ownership of the NFT that you used to customise your card, you will be asked to replace the card, which will incur a card replacement fee.
- b. Ensuring Your Card Looks Great

To achieve the best aesthetic results, we strongly recommend using NFTs that are: avatar-based, feature a single, centralized avatar, have a single, flat background color
- c. Holders from collections like Bored Ape Yacht Club, Mutant Ape Yacht Club, Moonbirds, Crypto Punks, Goblintown.wtf, and Azuki can have any of their NFTs printed on the cards. For NFTs from other collections it will be subject to review and approval of your avatar.
 - i. Editing Your NFT Artwork For Card Usage

During the artwork upload process you will be given the option to choose between

 - 1. Original (unedited)
 - 2. No Background (background removed)
 - ii. If you choose 'No Background', you grant permission for our team to remove the background from your NFT to the best of our abilities. If we are unable to effectively remove the Background of your NFT, the artwork submission will be rejected to give you the opportunity to use the Original version, or to choose another NFT.
- d. Sensitive Content

When you upload NFT artwork, it will be reviewed by our content moderation team, under close guidance from our partners at Mastercard. Your NFT artwork may be rejected by our team if it includes any of the following subject matter:

- i. Profanity
- ii. Political subject matter of any nature (flags, state symbols, etc)
- iii. Depiction of drugs, alcohol, tobacco, firearms, weapons, military equipment
- iv. Content which may be determined to be socially unacceptable or illegal
- v. Branded or trademarked products/services/logos including abbreviations, acronyms, and symbols

If your artwork is rejected, you will be notified in the App and asked to upload a replacement NFT. The content moderation team's decision is final, please do not attempt to re-upload the same NFT or dispute the decision.

e. Virtual & Physical NFT Cards

If you choose to order a Virtual and Physical card, the same artwork will be used for both cards. Due to the differences between digital and real-world display and manufacturing processes there may be some differences in colour and output between the virtual and physical versions.

7. Keeping Your Accounts, Card and Pin Safe

- a. You are entirely responsible for Your Account, Security Details for Your Account, Card, PIN and must take all possible measures to keep them safe and entirely confidential. You may share Your username (**hi** nickname) with other customers of the Programme only for the purpose of customer to customer transfers between Accounts or transfers of cryptocurrencies between Accounts.
- b. After receiving your physical card you will be required to set a PIN from the hi App or at a participating ATM. You will need this PIN in order to make cash withdrawals from an ATM or at a bank or occasionally for making transactions.
- c. Keep Your PIN safe, by memorising it, never disclosing it to anyone, or by letting anyone see when You enter it. We recommend You do not write it down. If You do write Your PIN down or disclose it to any other individual, You may be held liable for any unauthorised or fraudulent transactions made using Your Card.
- d. If You suspect that someone else knows Your PIN for Your Card or Security Details for Your Account, change them as soon as possible in Your Account or on the App. If You are not able to do so, please contact Us immediately to discuss.
- e. You should check recent transactions and monitor the transaction history of Your Account regularly. If You do not recognise a transaction, then report it immediately (see below for reporting).
- f. You must not give Your Card to any other person or allow any other person to use it. You may be held liable for any unauthorised or fraudulent transactions made using Your Card.
- g. Once Your Card has expired or if it is found after You have reported it as lost or stolen You must destroy it by cutting it in two through the magnetic strip and disposing of it securely.
- h. We reserve the right to require You to register for, and/or use enhanced online transaction security systems for customer authentication, which may include a one-time password as well as other third party authentication.
- i. Failure to comply with this Clause may affect Your ability to claim any losses in the event that we can show that You have intentionally failed to keep the information safe or You have acted fraudulently, with undue delay or with gross negligence.

8. Reporting Physical Cards Lost or Stolen

- a. If Your physical Card is lost or stolen You must report it immediately by logging into Your Account and using the online facility You may report it through Live chat in the App or emailing membersupport@hi.com). We will take immediate action to protect the money in Your Account. Alternatively, You can temporarily block the Card at any time by logging into Your Account and using the "Lock Card" functionality.
- b. If there is money in Your Account after blocking the Card on Your account, the Programme will cancel Your Card and issue a new Card to Your current address within seven days. A

Card replacement fee will apply as set out on the fees page of the hi App or hi Website.

- c. You agree to cooperate with Our agents, any supervisory or regulatory authority, the police and Us if Your Card is lost, stolen or if we suspect fraudulent use of the Card.
- d. Failure to comply with this Clause may affect Your ability to claim any losses in the event that We can show that You have intentionally failed to keep the Security Details safe or You have acted fraudulently, with undue delay or with gross negligence.

9. Reporting Unauthorised or Disputed Transactions

- a. If You believe that any of the transactions on Your Card were unauthorised or incorrectly posted to Your Account, You must notify Member Services as soon as You become aware but not later than 13 months of the date of the debit to Your Account. If the Transaction is one where the exact amount of the transaction was unknown at the time of authorisation (e.g. car rental or a hotel reservation) and the transaction amount appears incorrect, You must notify Member Services within eight (8) weeks of the date of the debit to Your Account.
- b. Unless the Programme has reason to suspect fraud by You, or that You have failed to comply with these Terms and Conditions, or the Account Terms with intent or gross negligence the Programme will refund the amount of the unauthorised or incorrect transaction(s) as soon as practical.
- c. Where You have made an authorised Transaction but have a dispute with the merchant, the Programme will require You to provide written confirmation of the disputed transaction within 120 days of the Transaction date. The written confirmation should be sent to Member Services live chat on the hi App or website or emailing membersupport@hi.com.

If:

- i. We do not receive written confirmation; or
 - ii. a refund is made in respect of a transaction that later turns out to be genuine
- d. the Programme will re-deduct the amount of the transaction from Your Account plus, in the event of 8.4(ii) only, You will be charged a fee as set out on the fees page of the hi App or hi website. Please note that any cash withdrawals will not be covered under the Scheme regulations.
 - e. In the event that a Transaction is made which is initiated by Merchant, we will provide a refund of that amount, subject to this Clause, only in circumstances where You can prove that:
 - i. the exact Transaction amount was not specified when You authorised the payment; and
 - ii. the amount of the Transaction exceeds the amount that You could have reasonably expected, taking into account Your previous spending pattern, the terms of this Agreement and the relevant circumstances of the case.
 - f. The refunds referred to above will not be provided if:
 - i. the amount relates to currency exchange fluctuations; or
 - ii. You have given Your consent to execute the Transaction directly to us; or
 - iii. information on the Transaction was provided or made available in an agreed manner to You at least 4 weeks prior to the due date of the Transaction; or
 - iv. You request the refund from us later than 8 weeks from the date on which it was debited.
 - g. If investigations performed by the Programme show that there have been unauthorised or incorrectly executed Transactions on Your Account then, provided that Your claim is made within the time limits specified in this Clause, You will not be liable for such transactions.

10. Payment Disputes

- a. If You dispute a Transaction that You have authorised and which has been processed on Your Card, You should settle this with the person You bought the goods or services from; the Programme is not responsible for the quality, safety, legality or any other aspect of goods or services purchased with Your Card.
- b. If Your dispute with a Merchant relating to a Transaction cannot be resolved, You should contact Member Services, for the Programme to attempt to assist You as far as is reasonably practicable.
- c. If You have reason to believe that a Transaction was carried out without Your consent or in error, You may ask the Programme to investigate the Transaction by contacting Member Services. If the Programme investigates the Transaction, the disputed amount will be unavailable to spend until our investigation is complete and if the Programme receives information that proves the Transaction was genuine, this will be deducted from Your Available Balance and the Programme may charge You an investigation fee as set out on the fees page of the hi App or hi website. If You do not have

sufficient Available Balance for the Transaction or the investigation fee, You must repay the Programme the amount immediately on demand.

11. Foreign Exchange

- a. If You use Your Card in a currency other than the currency in which Your Card is denominated, the amount deducted from Your Available Balance will be the amount of the Transaction converted to Your Account currency using a rate set by the Scheme. You may also be charged a foreign exchange Fee as set out on the fees page of the hi App or hi website. In order to allow You to compare charges for currency conversion, You can view this information on the hi App.

12. Advising Changes of Personal Details or Financial Situation

- a. If You change your name, address or contact details such as telephone number or e-mail address You must notify the Programme within 14 days of the change.
- b. The Programme reserves the right at any time to perform checks to confirm that the personal details You provide are accurate (for example, by requesting relevant original documents), including for the purposes of preventing fraud and/or money laundering. In addition, at the time of Your application or at any time in the future, in connection with Your Account, You authorise the Programme to undertake electronic identity verification checks on You either directly or using relevant third parties.
- c. It is also important to notify the Programme without delay of any changes to Your circumstances that may affect the running of Your Account or Your Card, by contacting Member Services (details below).

13. What Will Happen When Your Card Expires

- a. You will not be able to use Your Card following its Expiry Date. If you have an expired Physical Card, We will issue you a new Physical card at no additional cost and it will be sent to your mailing address.
- b. Physical Cards and reloadable virtual Cards may be automatically renewed at the Programme's discretion. Unless requested otherwise, this will be on the same pricing as set out on the fees page of the hi App or hi website as the expiring Card.
- c. One-time virtual Cards will not be usable after the expiration date and a replacement virtual Card will not be issued to You.
- d. Upon expiry of Your Card, unless renewed, You will still be able to obtain a refund of any Available Balance in accordance with the Clauses below.

14. The hi Platform

- a. The **hi** Platform gives you interactive access to your Digital Asset Wallet, including allowing you to perform one or more of the following actions:
 - i. view the balance and Transaction History of your Digital Asset Wallet;
 - ii. obtain instructions on how to load your Digital Asset Wallet;
 - iii. request for a Digital Asset Transfer from your balance held in your Digital Asset Wallet.
- b. Subject always to your continuing compliance with these Terms, we grant to you a limited, non-transferable, non-exclusive license to use the **hi** Platform insofar as owned by or licensed through us on your Enabled Device and only for your own purposes, on and subject to these Terms. All other rights not expressly granted to you are reserved. Some software components used in the hi Platform may be offered under an open source or other license as we may notify you, in which case your use of those components of the **hi** Platform shall be governed by such license terms to the extent only of any inconsistency between these Terms and those license terms.
- c. Fees and account balances in the **hi** Platform are not rounded, however, they may be displayed to you as rounded up or down to the nearest four decimal places.
- d. You acknowledge and agree that your use of the **hi** Platform Services is at all times subject to your compliance with these Terms and all other applicable terms.

15. Your Device

- a. 6.1 You acknowledge and agree that, in connection with your use of the hi Platform, you shall be responsible for the following, at your own cost:
 - i. obtaining and installing all hardware, software and communications services necessary for your use of the **hi** Platform in accordance with these Terms;
 - ii. installing antivirus or other mobile security software on your Enabled Device to protect against any security or other vulnerabilities which may arise in connection with your use of the hi Platform in accordance with these Terms; and
 - iii. installing updates and patches for the **hi** Platform and your Enabled Device in a prompt and timely manner.
- b. Without prejudice to the foregoing and any other terms in these Terms, we assume that any and all Instructions received from your Enabled Device have been made by the rightful owner. You are solely responsible and liable for keeping your Enabled Device safe and maintaining adequate security and control of your login and authentication details (including, but not limited to, your username, and password), and shall likewise be solely responsible for any access to and use of the **hi** Platform and the Services through your Enabled Device, notwithstanding that such access and/or use may have been effected without your knowledge, authority or consent. We will not be liable to you for any loss or damage resulting from such access and/or use.
- c. Should you discover that your Enabled Device is lost or stolen or has been accessed or used in an unauthorised way, you shall notify us of the loss and/or theft or unauthorised access and/or use by emailing us at membersupport@hi.com. In addition, where your Enabled Device has been accessed or used in an unauthorised manner, you should, as soon as possible, reset the login and authentication details on your Enabled Device.

16. Top-Ups to Digital Asset Wallet and Digital Asset Transfer

- a. Top-ups to your Digital Asset Wallet from an External Wallet
 - i. You may load Digital Asset(s) to your Digital Asset Wallet by effecting a transfer of such Digital Asset from any external wallet to the relevant address for your Digital Asset Wallet, available on the **hi** Platform.
 - ii. You acknowledge and agree that it is your responsibility to ensure that: (i) the correct address for your Digital Asset Wallet (as reflected on the **hi** Platform) is entered when you effect a transfer of Digital Asset from your external wallet to your Digital Asset Wallet; and (ii) only the Digital Assets that are supported by the Digital Asset Wallet will be transferred to your Digital Asset Wallet.
 - iii. You also acknowledge that: (1) the transfer of any Digital Asset to an incorrect address (i.e. an address other than the correct address for your Digital Asset Wallet); or (2) the transfer of any type of Digital Asset that is not supported by the Digital Asset Wallet will result in the irreversible loss of such Digital Asset. We shall bear no liability for any such loss of Digital Assets.
 - iv. A transfer of Digital Asset to your Digital Asset Wallet is only deemed to be confirmed when the balance of your Digital Asset Wallet (as reflected in the **hi** Platform) has been updated to reflect such transfer.
 - v. **hi** reserves the right to reject any transfer of Digital Asset to your Digital Asset Wallet. In such a scenario, the relevant Digital Asset will not be credited to your Digital Asset Wallet and **hi** will effect a transfer of the same amount of the relevant Digital Asset, less any applicable fees, back to the address from which it was sent.

17. Digital Asset Transfers

- a. You may transfer any Digital Asset from your Digital Asset Wallet to a specified external address or to another **hi** Platform user via the **hi** Platform.
- b. **hi** processes all Digital Asset Transfers according to the Instructions received from you and does not guarantee the identity of any recipient. You should verify all transaction information prior to submitting Instructions for a Digital Asset Transfer to **hi** as the Digital Asset Transfer

may not be cancelled or reversed once processed by **hi** unless **hi** decides, at its sole discretion, that the transaction should be cancelled or reversed and is technically capable of such cancellation or reversal. You acknowledge that you are responsible for ensuring the accuracy of any Instructions submitted to **hi** and that any errors may result in the irreversible loss of your Digital Asset.

- c. You agree to have sufficient Digital Asset in the Digital Asset Wallet prior to instructing **hi** to effect any Digital Asset Transfer. If your Digital Asset in your Digital Asset Wallet is not sufficient to cover the amount required for **hi** to complete the Digital Asset Transfer, **hi** will not proceed to effect the Digital Asset Transfer and **hi** is under no obligation to attempt to fulfil your Digital Asset Transfer using an alternative method of transfer. You hereby authorise us to debit your Digital Asset Wallet(s) for the full amount required for **hi** to complete the Digital Asset Transfer.
- d. We have no control over, or liability for, the delivery, quality, safety, legality or any other aspect of any goods or services that you may purchase or sell to or from a third party. We are not responsible for ensuring that a third party buyer or a seller you transact with will complete the transaction or is authorised to do so. If you experience a problem with any goods or services purchased from, or sold to, a third party using Digital Assets transferred from your Digital Asset Wallet, or if you have a dispute with such third party, you should resolve the dispute directly with that third party.

18. Fiat to Digital Asset Conversion

- a. When effecting a Fiat to Digital Asset Conversion, you are buying such Digital Asset (DA) through Hi Technologies Limited UAB. These transactions are governed by and shall be construed in accordance with the laws of Lithuania. In this capacity, **hi** will be acting as an intermediary between other buyers and sellers of Digital Assets.
- b. For a Fiat to DA Conversion to be effected, you may effect a payment to **hi** via:
 - i. your debit or credit card by providing your debit or credit card details, as well as the relevant amount to be converted, through the **hi** Platform. In such a case, you acknowledge that the transfer of fiat currency will depend on the performance of such transfer by your bank. Upon **hi's** receipt of confirmation that such debit or credit card transaction has been authorised, **hi** will credit the relevant amount of Digital Asset to your Digital Asset Wallet; or
 - ii. such other additional payment methods or payment instruments that **hi** may from time to time approve.
- c. You agree that only debit cards and/or credit cards which are issued to and/or registered in your name will be used to effect payments to **hi** for Fiat to Digital Asset Conversions. Each transaction will have a unique transaction identifier for reference in case of issues.
- d. 8.3. All Fiat to DA Conversions are irreversible and final once you have provided the relevant Instructions and/or payments to **hi** and you may not change, withdraw or cancel the authorisation to us as applicable to complete any pending or partially completed transactions. We shall not be liable for any partially completed transactions or delays in the processing of your instructions. If your payment is not successful or if your payment instrument has insufficient funds, you authorise us, in our sole discretion, either to cancel the transaction or to debit your other payment instruments, including balances on your Fiat Wallet for any amount necessary to complete the transaction.
- e. 8.4 We do not guarantee the availability of any exchange rate.
- f. 8.5 You shall be responsible for any fees charged by your bank or credit card issuer(s) (including but not limited to any international transaction fees, cash advance fees and transfer to overseas service charges) relating to the purchase of Digital Assets with your credit or debit card. Some banks or credit card issuers may treat the purchasing of Digital Assets with credit card as cash advance which may incur a high fee or interest rate. If you are in doubt, please check with your bank or credit card issuer prior to the purchasing of any Digital Assets.

19. Other Provisions Applicable to Our Services

- a. **hi** reserves the right to, in its sole discretion, refuse to process or to cancel any pending request from you for any Digital Asset Transfer, Digital Asset Conversion or Fiat to DA Conversion (each, a "Transaction"), including for purposes of compliance with Applicable Law.
- b. **hi** securely stores 100% of all Digital Asset private keys in our control in a combination of online and offline storage. As a result, it may be necessary for **hi** to retrieve this information from offline storage in order to facilitate a Transaction in accordance with your Instructions, which may delay the initiation or crediting of such Transaction for 48 hours or more. As a user of the **hi** Platform Services, you accept the risk that a Transaction facilitated by **hi** may be delayed and you agree not to hold **hi** responsible for any loss or damage arising out of or related to such delay.
- c. It is your sole responsibility to determine whether, and to what extent, any Taxes apply to any transactions associated with your receipt or transfer of Digital Assets, and/or to the Transactions you conduct, and to withhold, collect, report and remit the correct amounts of Taxes to the appropriate tax authorities. Your Transaction History is available through the **hi** Platform. We are not obligated to, nor will we determine whether, and to what extent, Taxes apply, or calculate, collect, report, or remit any Taxes to any tax authority arising from any transaction. Notwithstanding the foregoing, **hi** may make any payment, withholding or filing as required by any Applicable Law and we may deduct or withhold any payment to you or otherwise seek indemnity from you of the same.
- d. The loading of Digital Asset to your Digital Asset Wallet and/or any Transaction are subject to limits imposed by **hi** (as may be amended from time to time in **hi**'s sole discretion). Such limits are set out in the **hi** Platform but **hi** may, in its sole discretion, apply different limits to you specifically. We may also require you to submit additional information about yourself (including any person associated with you and your activities), provide records of, and arrange for meetings with **hi** staff to discuss Your loading of Digital Assets to your Digital Asset Wallet or any Transaction you have effected.

20. In the Event of a Fork

- a. You agree and understand that the underlying protocols of the Digital Assets' networks are subject to changes (each a "Fork") which may result in more than one version of such network (each a "Forked Network"). You further agree and understand that Forks may materially affect the value, function, and/or name of the Digital Assets you hold on the **hi** Platform.
- b. In the event of a Fork, **hi** may temporarily suspend any **hi** Platform Services (with or without advance notice to you) and we may determine, in our sole discretion, whether or not to support the Forked Network(s). In the event that **hi** decides not to support any such Forked Network ("Unsupported Forked Network"), the Digital Assets offered by such Unsupported Forked Networks will not be made available to you. Notwithstanding the foregoing, we may, in our sole discretion obtain and retain the Digital Assets offered by such Unsupported Forked Network as property belonging solely to **hi**.
- c. You acknowledge the risks presented by Forks and hereby accept that we have no responsibility for any losses or damage arising as a result of an Unsupported Forked Network.

21. Fees

- a. Your use of the **hi** Platform Services may be subject to certain Fees, which will, if applicable, be debited from your Digital Asset Wallet and may be amended by **hi** from time to time.
- b. All applicable Fees listed on the **hi** Platform are exclusive of any applicable Taxes and the actual Fee charged will be increased to account for any such applicable Taxes.
- c. **hi** will issue a payment notice to you for any Fees or amount that you owe us, including but not limited to any amount owed to us as a result of us exercising our rights under Clauses 2.2(b) or (c). If such amount is not repaid within 7 days from the date of notification, you confirm and authorise **hi** to recover such amount from your other accounts with **hi** by debiting any assets in those accounts.

22. Use of Your Personal Data

- a. The Programme is a data controller of personal data provided in connection with the Programme, Your Account and Card and, where You consent, Information on how the Programme uses and protects Your personal data is available in the Programme Privacy Policy on the Website. The Issuer is a joint controller of personal data provided in connection with the Programme. The

Issuer's privacy policy is available at <https://www.moorwand.com/privacy-policy/>

- b. Information on how Your personal data is used by the Programme is set out in this section.
- c. The Programme may use third parties to process personal data on Our behalf. Such third parties may include creditors or potential transferees of rights and obligations under this Agreement.
- d. The Programme will process and retain personal data in order to open and administer Your Account and Card, to deal with any enquiries You have about it and comply with regulatory obligations. The types of personal data processed are likely to include, but are not limited to, name, address, date of birth, contact details, financial information, employment details and device identifiers.
- e. If the Programme suspects that it has been given false or inaccurate information, it may record that suspicion together with any other relevant information. Decisions may be made by automated means.
- f. If illegality is identified, Programmes may pass details to the Issuer and UK and EU Authorities and Regulators. In addition, the Issuer and Law Authorities and Regulators in the UK and EU may request, access and use this information in order to detect, investigate and prevent crime.
- g. The Programme and other organisations may also access and use this information to prevent fraud and money laundering. When the Programme, Issuer or Law Authorities and Regulators in the UK and EU process Your personal data, it is done so on the basis of a legitimate interest in preventing fraud, money laundering, and to verify identity. These processes are carried out in order to protect the Programme, the Issuer, other customers, and to comply with regulatory requirements.
- h. Please contact Member Services via live chat or membersupport@hi.com if You want to receive details of relevant Law Authorities and Regulators in the UK and EU and/or contact the Programme's Data Protection Officer.
- i. The Programme and other organisations may access and use the information recorded by Law Authorities and Regulators in the UK and EU in other countries.
- j. The Programme may check all personal information given by You with Law Authorities and Regulators in the UK and EU and other organisations. For the purpose of enabling use of Your Card, the Programme may also use information about any device, computer, network and browser You use.
- k. Personal data may also be transferred confidentially to other organisations within the Issuer's group of companies and to relevant third parties so that the Programme can manage Your Card.
- l. 14.12 You can also obtain any details of the information the Programme and We hold about You and/or, details of any other person to whom the Programme and We may pass Your information (where the Programme and We are not prevented by law), by writing to Member Services. You have a legal right to these details (in most circumstances) and, where applicable, to object to the Programme and Us processing Your personal data and/or request that Your data is corrected or erased.
- m. The Programme and We reserve the right to process data in countries outside the European Union, however the Programme and We will ensure adequate protection for personal data transferred to countries outside the European Union as required by data protection legislation.
- n. To facilitate the processing of payments, the Programme and We may share Card Usage information with specified third parties strictly in accordance with any nationally published Code of Conduct or similar, relating to the receipt and dispersal of government benefits.
- o. You have the right to:
 - i. know more about the information the Programme and We pass to third parties or that is held by Law Authorities and Regulators in the UK and EU, or to obtain a list of the third parties with whom the Programme and We share information;
 - ii. receive details of the personal data the Programme and We hold about You.
 - iii. receive a copy of this Agreement and the terms and conditions contained herein at any time, a copy of which will be made available on the Website.

23. The Law That Applies and Assignment

- a. This Agreement is governed by United Kingdom and European law.
- b. You agree to the non-exclusive jurisdiction of the courts of the United Kingdom.
- c. Any delay or failure to exercise any right or remedy under this Agreement by the Programme shall not be construed as a waiver of that right or remedy or preclude its exercise at any subsequent

time.

- d. The Account and Card is a payment service product and not a deposit or credit or banking product and, as such is not governed by the Financial Services Compensation Scheme (FSCS), the Lithuanian Deposit Insurance Scheme or any other EU Compensation Scheme. However, the Programme will ensure proper safeguarding of Your funds so that they are protected in accordance with applicable law if the Programme or We become insolvent.
- e. If any provision of this Agreement is deemed unenforceable or illegal, the remaining provisions will continue in full force and effect.
- f. If any part of this Agreement is inconsistent with any regulatory requirements, then we will not rely on that part but treat it as if it did actually reflect the relevant regulatory requirement. If we need to make operational changes before we can fully comply with the new regulatory requirement, we will make those changes as soon as reasonably practical.
- g. You may not assign or transfer any of Your rights and/or benefits under this Agreement and You shall be the sole party to the contract between the Programme and You. You will remain liable until the Account and all Cards issued to You are cancelled or have expired and all sums due under this Agreement have been paid by You in full. Subject to giving You 60 days' notice the Programme may assign all rights and benefits under this Agreement to a third party and may subcontract any of the obligations under this Agreement. If the Programme does not hear from You prior to the expiry of the 60 days the Programme and We will assume You are agreeable to the change.
- h. All communications relating to Your Account will be in English and other supported languages. Please login to your App and set your preferred language.

24. Communication

- a. Any communication from the Programme to You will be given via the Website and by notification via email or the App (using the latest contact details with which You have provided us).
- b. You may contact the Programme via Member Services, the details of which are set out in the Definitions & Interpretation Clause.

25. Complaints

- a. If You are unhappy with the service provided under these Terms and Conditions, please contact Member Services to help You. A copy of the Programme Complaints Policy can be found on the Website.
- b. Upon receipt of Your emailed complaint, Member Services shall endeavour to respond to You as quickly as possible but, in any event, shall reply to You by return email by no later than 10 Business Days.
- c. If, having received a response from Member Services, You remain unhappy with the outcome, You can escalate Your complaint to the Issuer at customerservices@moorwand.com.
- d. If the Programme is unable to resolve any complaint through the Programme Complaints Policy and Issuer Complaints Policy (which can be requested directly from the Issuer) or You remain dissatisfied generally with the resolution or way that Your complaint was handled by Us, You are eligible, dependent on the nature of Your complaint, to contact the UK Financial Ombudsman Service or The Bank of Lithuania at:

- e. UK Financial Ombudsman

Address: Exchange Tower, London E14 9SR;

Telephone: 0800 023 4 567 (free from most UK landlines but charges may apply if using a mobile phone or dialing from outside of the UK),

Alternative Phone: 02079640500 (calls by UK mobile cost no more than a national rate call to an 01 or 02 number and additional charges may apply if dialling from outside of the UK);

E-mail: complaint.info@financial-ombudsman.org.uk.

Website: [How to complain \(financial-ombudsman.org.uk\)](https://www.financial-ombudsman.org.uk)

- f. The Bank of Lithuania

Address: Totorių g. 4, LT-01121 Vilnius;

Telephone: +370 5 251 2763 (free from most Lithuanian landlines but charges may apply

if using a mobile phone or dialing from outside of Lithuania),

E-mail: info@lb.lt

Website: [Settle a dispute with a financial service provider | Bank of Lithuania \(lb.lt\)](#)

26. Liability

- a. If something which the Programme or We are not reasonably able to control, including but not limited to, defects relating to the Card or Account which stop or delay the Programme from meeting an obligation under this Agreement, the Programme and We will not be responsible for any loss which You may suffer.
- b. If You are affected by something which is a fault of the Programme or was in the reasonable control of the Programme to prevent, the Programme will only be responsible for the financial loss actually debited from Your Account and not for any other loss whatsoever (for example, loss of reputation and indirect and consequential losses). Where the Card is faulty due to Programme default, the liability shall be limited to replacement of the Card.
- c. 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:
 - i. you agreed to that person having your card, card number or PIN, or through gross negligence or carelessness, failed to comply with condition 6.1, in which case you may be liable for any use that occurs before you tell us in accordance with these terms and conditions, or
 - ii. you acted fraudulently, to the extent permitted by law, you may be liable for misuse of the card, card number or PIN.
- d. you may only be liable to a maximum of €50 /£35 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 /£35 liability limit is applicable to each instance of loss, theft or misappropriation and not each transaction.
- e. Provided You have not acted fraudulently or with gross negligence Your maximum liability for any transactions or fees incurred on Your Card if someone else uses Your Card before You report it lost or stolen will be €50 /£35. “Gross negligence” could include keeping a written record of Your PIN close to or with Your Card, so that both are easy to use by a third party.
- f. You will be responsible for:
 - i. any unauthorised activity if You act fraudulently or with gross negligence; and
 - ii. any loss or fraud that results directly from Your failure to advise Us promptly of any name, address or contact details changes.
- g. In the event that You do not use Your Card in accordance with these Terms and Conditions or the Programme discovers that You are using the Card fraudulently, the Programme reserves the right to charge You for any reasonable costs that are incurred in taking action to stop You using the Card and to recover any monies owed as a result of Your activities.
- h. The Programme accepts no responsibility or liability for the goods or services that You purchase with Your Card or for any product or service discounts arising from the purchase with Your Card.
- i. The Programme accepts no responsibility or liability for a merchant refusing to accept Your Card or failing to cancel an authorisation.
- j. Nothing in this Agreement shall exclude or limit our liability for death or personal injury resulting from Our negligence or fraud.
- k. To the extent permitted by law, all conditions or warranties implied by law, statute or otherwise are expressly excluded.
- l. The above exclusions and limitations set out in this paragraph shall apply to any liability of Our affiliates such as the Schemes, and other suppliers, contractors, distributors and any of their respective affiliates (if any), to You, which may arise in connection with this Agreement.
- m. For all other matters not expressly covered in this Clause and to the extent permitted by applicable law, the Programme and Our total aggregate liability shall be limited to the total amount of money that You have deposited into Your Account over the 12-month period prior to the claim.

27. Third Party Providers

- a. You can choose to allow a Third-Party Provider (TPP) to access information on your account, to combine and display information about your account with information from other account

providers provided the TPP is authorised by the FCA or another European regulator and you have given your explicit consent.

28. Changes to these Terms & Conditions

- a. Except in exceptional circumstances (e.g. customer fraud or a security breach) the Programme and Us will provide You 60 days' notice of any material change to this Agreement. Notice will be sent to the email address registered to Your Account.
- b. Changes will be deemed to have been accepted unless You notify the Programme to the contrary before the proposed date the change comes into effect. Rejection of any proposed changes will amount to termination of Agreement and the cancellation of Your Account and Card.

29. Cancellation or Expiry of Your Card or Account

- a. You have the right to withdraw from this Agreement and cancel Your Account or Card:
 - i. within 14 days of the date of Your first Account or Card transaction without cause and without penalty. The Programme will refund all delivery charges if You cancel within this period.
 - ii. at any time after the initial 14 day cooling off period. In this case, Your Account and Card will be cancelled 10 days after the Programme receives the withdrawal notice.
- b. Once the Programme have received all necessary information from You (including KYC) and all Transactions and applicable fees and charges have been processed and deducted, the Programme will refund any Available Balance to You provided that:
 - i. You have not acted fraudulently or with gross negligence or in such a way as to give rise to reasonable suspicion of fraud or gross negligence; and
 - ii. the Programme and We are not required to withhold Your Available Balance by law or regulation, or at the request of the police, a court or any regulatory authority.
- c. The Programme has the right to terminate this agreement and cancel an Account and Card without cause by giving You 14 days' written notice.
- d. Once Your Card and Account have been cancelled, it will be Your responsibility to destroy Your Card.
- e. The Card will automatically be cancelled if:
 - i. Your Account is closed for any reason; or
 - ii. The Issuer ceases issuing Cards or E-money for the Programme. In this case, the Programme will contact You to advise if another Card or E-money will be issued to You by another issuer or by the Programme directly (where applicable).
- f. The Programme may at any time and without notice suspend, restrict, block or cancel Your Account and Card, or refuse to issue or replace a Card, a PIN and/or Account related Security Details, for reasons relating to the following:
 - i. any of the information that You provided to the Programme when You applied for the Account and/or Card was materially incorrect or false;
 - ii. to comply with any applicable regulations or legislation;
 - iii. Death of the cardholder/account holder;
 - iv. You have not complied with the terms and conditions in this Agreement;
 - v. The Programme or We have reason to believe that You have used, or intend to use, Your Card in a grossly negligent manner or for a fraudulent or otherwise unlawful purpose;
 - vi. The Programme or We are required to do so for legal reasons; or
 - vii. You use racist, threatening or abusive behaviour towards Programme or Our staff, or harass Programme or Our staff (including via social media).

If the Programme takes any of the steps referred to in this Clause, You will be notified as soon as possible or as permitted after the Programme have taken these steps. The Programme may ask You to stop using Your Card and return it to the Programme or destroy it. The Programme will issue You with a replacement Card if after further investigations it is believed that the relevant circumstances (as set out in this Clause) no longer apply.

If, following cancellation and reimbursement of Your Available Balance, any further Transactions are found to have been made or charges or Fees incurred using the Account or Card or we receive a reversal of

any prior funding Transaction, we will notify You of the amount and You must immediately repay to us such amount on demand. We reserve the right to take all necessary steps, including legal action, to recover this deficit.

You may redeem Your Available Balance by contacting the Programme at any time prior to 6 years from the date of closure of Your Account or the Programme itself. When the Programme processes Your redemption request, the Programme may require You to provide KYC information and/or documents in order to verify Your Personal Details in accordance with legal requirements. The Programme may charge a Redemption Fee if You request redemption of Your Available Balance before, or 12 months after, expiry of this Agreement. Any such Redemption Fee is set out at the fees page of the hi App or hi website])

The Programme shall have the absolute right to set-off, transfer, or apply sums held in Your Account or Cards in or towards satisfaction of all or any liabilities and fees owed that have not been paid or satisfied when due.

30. Issuer Information

Card Issuer and E-money Issuer

Europe: Via Payments UAB is a company incorporated in Lithuania under registration No 304531663 with a registered office at Konstitucijos pr. 7, Vilnius, Lithuania. Via Payments UAB is authorised by Bank of Lithuania (license number 16) for the issuing of electronic money and payment instruments.

United Kingdom: Moorwand Ltd is a company incorporated and registered in England & Wales under registration No. 8491211 with a registered office at Irongate House, 28-30 Dukes Place, London, EC3A 7LP, United Kingdom. Moorwand Ltd is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (Register ref: 900709) for the issuing of electronic money and payment instruments. 9DU.

The **hi** debit card is issued by Card Issuer pursuant to a licence by Mastercard International. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

To contact Member Services of hi, please use live chat in the **hi** app or website (hi.com) or email membersupport@hi.com.

31. Definitions & Interpretations

Account: The electronic money account associated with Your Card.

Additional Card: Any additional virtual or physical Card which is issued in addition to the primary account any time after the successful registration of an Account;

Agreement: These terms and conditions relating to the use of Your Card(s) as amended from time to time.

App: The Programme mobile application that allows You to access Your Account and view Card and Transaction related information.

Available Balance: The value of unspent funds loaded onto Your Account available to use.

Business Day: Monday to Friday, 9am to 5pm GMT, excluding bank and public holidays in the UK and Europe.

Card: Any Debit Card issued to You in accordance with this Agreement.

Card Issuer:

Europe: Via Payments UAB is a company incorporated in Lithuania under registration No 304531663 with a registered office at Konstitucijos pr. 7, Vilnius, Lithuania. Via Payments UAB is authorised by Bank of Lithuania (license number 16) for the issuing of electronic money and payment instruments.

United Kingdom: Moorwand Ltd is a company incorporated and registered in England & Wales under registration No. 8491211 with a registered office at Irongate House, 28-30 Dukes Place, London, EC3A 7LP, United Kingdom.

Moorwand Ltd is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (Register ref: 900709) for the issuing of electronic money and payment instruments. 9DU.

Member Services: To contact Member Services of hi, please use live chat in the hi app or website (hi.com) or email membersupport@hi.com.

Crypto Services The purchase, sale, transfer or storage of cryptocurrencies through an Account with the Programme.

EEA: European Economic Area means the countries of Bulgaria, Croatia, Czech Republic, Denmark, Greece, Hungary, Latvia, Lithuania, Malta, Slovenia, United Kingdom, Austria, Belgium, Estonia, Finland,

France, Germany, Italy, Liechtenstein, Luxembourg, Netherlands, Norway, Poland, Portugal, Slovakia, Spain and Sweden.

E-money: Monetary value issued by the E-Money Issuer to Your Account on receipt of funds on Your behalf in our Customer Funds Account, equal to the amount of funds received;

E-money Issuer:

Europe: Via Payments UAB is a company incorporated in Lithuania under registration No 304531663 with a registered office at Konstitucijos pr. 7, Vilnius, Lithuania. Via Payments UAB is authorised by Bank of Lithuania (license number 16) for the issuing of electronic money and payment instruments.

United Kingdom: Moorwand Ltd is a company incorporated and registered in England & Wales under registration No. 8491211 with a registered office at Irongate House, 28-30 Dukes Place, London, EC3A 7LP, United Kingdom.

Moorwand Ltd is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (Register ref: 900709) for the issuing of electronic money and payment instruments. 9DU.

Exchange: A company that the Programme has partnered with, that is licensed to exchange cryptocurrency for fiat currency and vice versa. The exchanges support the Programme's Crypto Services.

Expiry Date: The expiry date showing on Your Card.

Fee: Any fee payable by You as referenced in the Fees & Limits Schedule.

Fees & Limits Schedule The schedule contained in this Agreement and which forms part of this Agreement.

KYC: Means "Know Your Customer" and constitutes our verification of Your Personal Details.

Merchant: A retailer or any other person that accepts Your Card and E-money.

Online Account: The area on the Website that allows You to access Your Account and carry out Account-related functions.

Personal Data: The registered personal identity details relating to the use of Your Card and Account including (but not limited to) Your: name, date of birth, home address, email address and telephone (landline and/or mobile) number. Full details of the Personal Data which the Programme processes are set out in a Privacy Policy on the Website.

PIN Personal Identification Number; that is, the security number provided for use with Your Card.

Primary Card: The first Card issued to You in response to registration of Your Account in accordance with this Agreement.

Primary Cardholder: The person who has been issued with the Primary Card and who is responsible for the use of all other Additional Cards in accordance with this Agreement.

Programme hi debit card and IBAN Programme Manager hi, Hi Technologies Limited UAB, a company incorporated in Lithuania under registration No. 306157716 with a registered office at Vilnius, Didžioji g. 18, LT-01128 is the Programme Manager and is authorised for providing financial services and virtual currency services.

Scheme: Mastercard as shown on Your Card; Mastercard is a registered trademark of Mastercard International Incorporated

Scheme Regulations: The terms and conditions of the Scheme which can be found [[Mastercard Rules](#)]

Transaction: The use of Your Card to make (i) a payment, or a purchase of goods or services from a Merchant where payment is made (in whole or in part) by use of Your Card including where payment is made over the internet, by phone or mail order or (ii) a cash withdrawal made from an ATM or bank using Your Card.

Security Details: A set of personal codes consisting of numbers, letters and symbols which form a username and password selected by You in order to access Your Account.

Website: hi - www.hi.com

We, Us or Our Are: The Programme; The Programme Manager;

Moorwand Ltd. Moorwand Ltd is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (Register ref: 900709) for the issuing of electronic money and payment instruments and registered in England & Wales No. 8491211. 9DU. Registered office Irongate House, 28-30 Dukes Place, London, EC3A 7LP, United Kingdom. Moorwand Ltd is in partnership with Via Payments UAB to provide the hi debit card and IBAN Account as set out in this Agreement; and

Via Payments UAB. Via Payments UAB is a company incorporated in Lithuania and under registration No 304531663 and registered office at Konstitucijos pr. 7, Vilnius, Lithuania. Via Payments UAB is authorised by Bank of Lithuania (license number 16) for the issuing of electronic money and payment instruments.

You or Your: You, the person who has entered into this Agreement with us by virtue of Your use of the Card and or Account and any other person You have authorised to use any Cards in accordance with this Agreement.

Virtual Cards Any virtual Debit Card issued to You by the Card Issuer in addition to the Account

32. Fees and Limits Schedule

Issuing Fees	Fees
Physical Card Issuance Fee	Basic: 10 EUR Black: 10 EUR Silver: 0 EUR for PVC, 30 EUR for Metal; 125 for NFT Metal Gold: 0 EUR for PVC, 30 EUR for Metal; 125 for NFT Metal Platinum: Waived Diamond: Waived
Fee for each additional card issued (applicable for virtual cards only)	Basic: NA Black: 1 free, 10 EUR thereafter Silver: 2 free, 10 EUR thereafter Gold: 3 free, 10 EUR thereafter Platinum: 4 free, 10 EUR thereafter Diamond: 5 free, 10 EUR thereafter
Card Replacement Fee for physical cards only (where card is lost, stolen, misappropriated, subjected to unauthorised use)	Basic: 10 EUR Black: 10 EUR Silver: 0 EUR for PVC, 30 EUR for Metal; 125 for NFT Metal Gold: 0 EUR for PVC, 30 EUR for Metal; 125 for NFT Metal Platinum: 150 EUR Diamond: 250 EUR
Loading Fees	0
Fee for loading card by credit card	0
Fee for loading card by debit card	0
Fee for loading the card by cash	0
Fee for loading the card by electronic / bank transfer	0
Using Your Card	
ATM withdrawal (exclusive of ATM operator fees)	0
ATM withdrawal Overseas	Basic: 2% Black: 2% Silver: 1.5% Gold: 1% Platinum: 1% Diamond: 1%
Transaction Fee (chargeable on POS & online transactions)	Only applicable for overseas or international transactions Basic: 2% Black: 2% Silver: 1.5% Gold: 1% Platinum: 1% Diamond: 1%

Foreign Exchange Fee	<i>hi</i> does not charge any additional foreign exchange fees. But Mastercard fees may apply.
Other fees	
Chargeback investigation	35 EUR
Redemption fee	0
Recurring Fees	
Monthly account fee*	0
Inactivity Fee	0
Inactivity Fee (after 6 months of no activity)	0
Annual Fee	0

**As per the Agreement the Monthly account fee will be charged only if Your account is inactive or your card has expired, unless You redeem Your Available Balance*

Limit Type	Frequency	Amount
Max. Number POS (#)	Within 24 hours	25
Max. Value POS (€, £) [Basic, Black and Silver Tier]	Within 24 hours	3,000
Max. Value POS (€, £) [Gold, Platinum and Diamond Tier]	Within 24 hours	10,000
Max. Number POS (#)	per month	400
Max. Value POS (€, £) [Basic, Black and Silver Tier]	per month	10,000
Max. Value POS (€, £) [Gold, Platinum and Diamond Tier]	per month	30,000
Max. Number POS (#)	per year	2,500
Max. Value POS (€, £) [Basic, Black and Silver Tier]	per year	30,000
Max. Value POS (€, £) [Gold, Platinum and Diamond Tier]	per year	100,000
Max Number ATM (#) withdrawals	Within 24 hours	5
Max Value ATM ((€, £) withdrawals	Within 24 hours	500
Max Number ATM (#) withdrawals	per month	60
Max Value ATM ((€, £) withdrawals	per month	2,000
Max Number ATM (#) withdrawals	per year	450
Max Value ATM ((€, £) withdrawals	per year	10,000